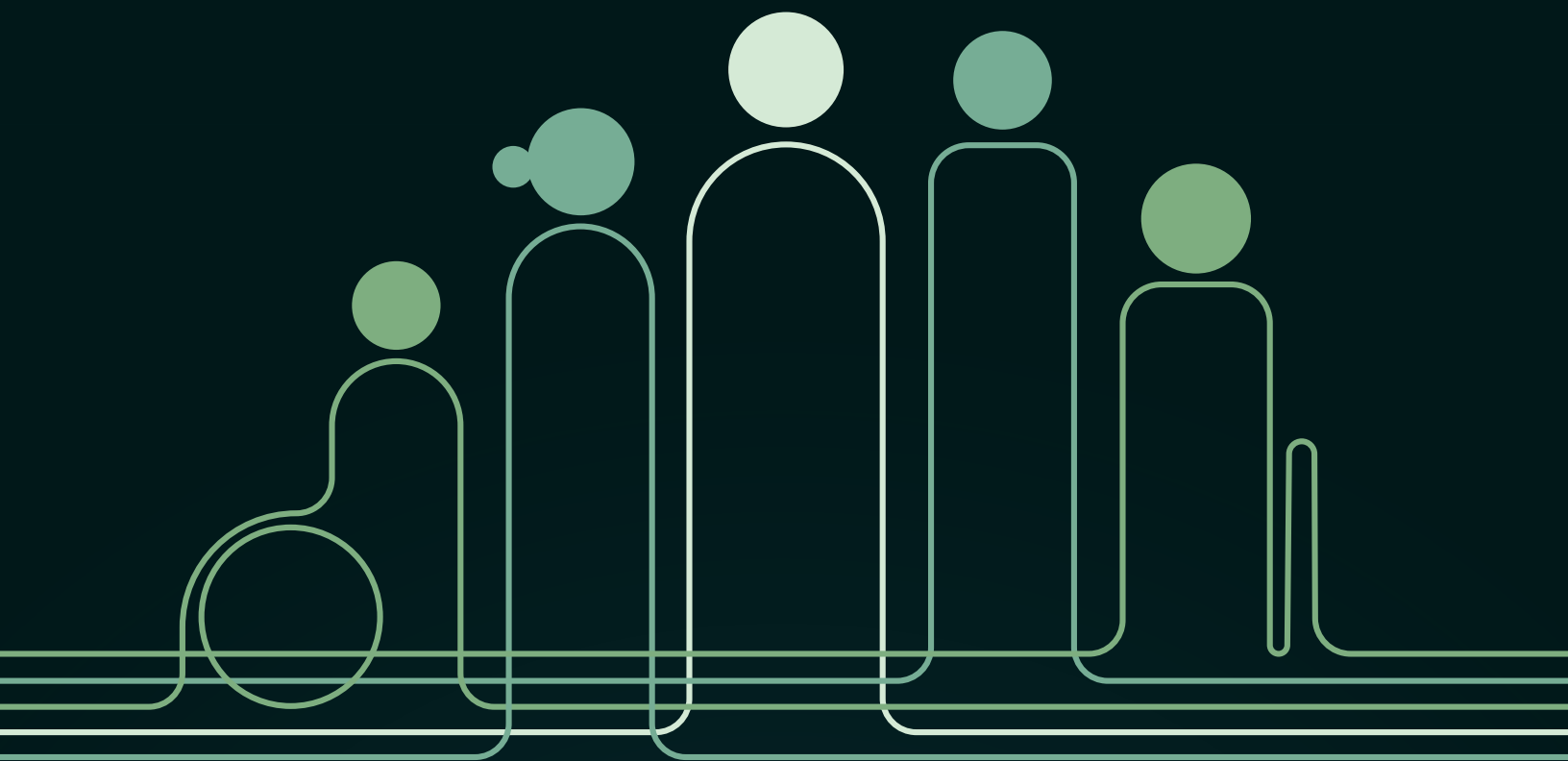


# Building an Inclusive Workforce

## From the Ground Up



### Spotlight Personage

Ahmed Hasan Sunny  
Arifur Rahman

### Cover Story

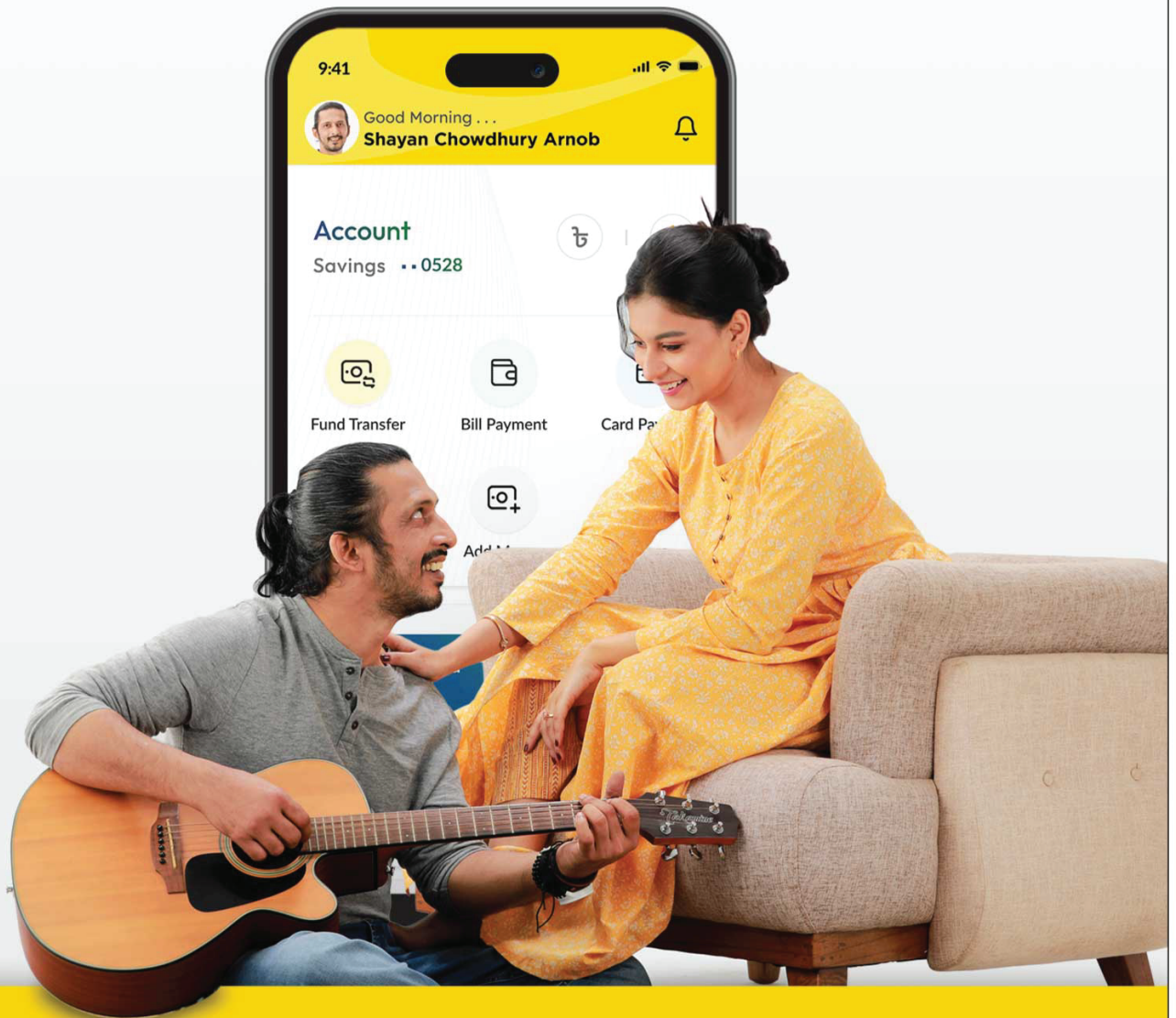
Economic, Business and  
Technological Takes on  
Inclusive Workforce

### Writing Contest

Artistic Expression for  
Social Commentary



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**2023-2024**

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## THE EDITORIAL



This isn't my magazine. It's Amrina's, the most visionary and composed deputy editor I've ever had the fulfillment of working with. It's my super innovative and self-driven team's: Ishrak, Faizah, Saquib, Pushpita and Rifat. It's also Mustarikul, Rahat and Tamanna's, who created a robust methodology for editorial to follow in the coming years, as it proceeds to continue training its team to deliver blogs, bulletins, writing contests and magazines. YOU are the best we've had, it's because of you all that bringing this magazine to life has been such a breeze, at least internally.

I cannot move forward without recognizing the immense contribution of Maisha apu and Papia apu. If not for your ability to tie Editorial to the purpose of Voice of Business, I would have given up a long time ago. It is only out of respect for you, that I have turned back every time.

To my cabinet: Shamim, Nikita, Yuvraj, Ibastum, Rifa, Jarin, Mushfiq, Tahmina, Safwan and Wajdan. Thank you for making it so easy for me and editorial to integrate with this business club. In every aspect, I've had your support. Collectively and individually, you are the reason that this magazine exists. Without you, none of this could have ever been realized.

To my executives across all wings: Coexisting under separate banners is perhaps the most conflicting part of clubbing, thriving under a common purpose is the most uniting. I hope you find liberty in this revelation and use that strength to uplift your peers.

To the President and General Secretary: This magazine is a gift to you, just like this club has been to me.

So long.

Chief Editor

# Message From The Dean

**Dr. Mahmood Osman Imam**

Faculty of Business Studies,  
University of Dhaka



It is my profound privilege to acknowledge the exceptional contributions and steadfast commitment of the Voice of Business Club, Faculty of Business Studies, University of Dhaka, as we proudly present the 14th issue of the Voice of Business Annual Magazine. Over the years, this publication has evolved into a vital platform, fostering intellectual discourse and shedding light on the critical areas, which drive the growth and resilience of our economy.

The theme for this year's edition, "Building a More Inclusive Workforce in the Societal and Business Landscape," is both timely and consequential, reflecting the pressing realities our nation and the global community is currently facing. Staying true to its legacy, this issue embodies the club's resolute commitment to exploring ideas and topics that shape the economic trajectory of our country. The seamless collaboration among student-members in curating a magazine that informs, inspires, and nurtures creativity and critical thought is a testament to the club's mission and long-term vision.

I extend my heartfelt gratitude to the dedicated members of the Voice of Business, as well as our esteemed sponsors and contributors. Your collective efforts continue to uphold the values of our institution, cultivating a new generation of forward-thinking and innovative business leaders.

It is my hope that this edition will serve not only as a wellspring of inspiration but also as an indispensable resource for readers across academia and the corporate world.

Warm regards,  
Dr. Mahmood Osman Imam  
Dean of Faculty of Business Studies,  
University of Dhaka

May 12025  
07/01/2025



## About Voice of Business

Voice of Business stands as a pioneering student-driven business publication in Bangladesh. A prestigious club which holds the distinction of being the largest initiative of its kind to date. Operating under the Faculty of Business Studies at the University of Dhaka, the organization has emerged as a prime business club, dedicated to nurturing the potential and empowering the talents of university students. Established in 2007, it has consistently endeavored to bridge the gap between academic dream and corporate stream, by serving as a platform for fostering leadership and innovation among students.

With its unwavering and guiding philosophy, "Empowering the Leader Within," Voice of Business is committed to bridging the gap between academia and the corporate world. Through insightful programs such as workshops, seminars, and expert-led discussions, the organization connects students with thought leaders, entrepreneurs, and industry experts, delivering actionable knowledge and fostering essential professional skills.

Voice of Business thrives on collaboration, drawing participation from students across all nine departments of the Faculty of Business Studies. Its activities are further enriched under the mentorship of a dedicated Board of Advisors, comprised of faculty members and approved by the Dean and department chairs, ensuring a strong academic foundation in all pursuits. The club's activities extend beyond publishing, with flagship events that include a nationally recognized branding competition, "BRANDDrill", annual writing contest, "Voice of Business: Writing Contest", and the intra-university business idea competition, "Biznovation" launched in 2019. In 2021, it introduced a triannual bulletin, in accordance to its quarterly posted blogs to cover topics from varied fields to generate a holistic issue, which adds to its portfolio of achievements, expanding its impact on both university students and the broader academic community.

Through years of dedicated effort, Voice of Business has earned widespread admiration for its ability to empower students, encourage innovative thinking, and act as a vital bridge to the corporate world. As the club continues to grow, it remains steadfast in its mission of shaping leaders of tomorrow, proudly marking milestones such as the release of its 14th magazine issue as a testament to its enduring legacy.

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2023-2024

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## Message from the **President**

Just like every other journey, my time with Voice of Business has also come to an end. It has been an absolute honour to serve an organization that has not only shaped my thoughts but also guided me throughout my time here. I started as a shy, insecure person with little hope for my university life, and VoB transformed that for the better.

From negotiating deals for our annual magazine to leading the club, I feel extremely emotional looking back. Voice of Business has been my longest commitment, and it will always hold a special place in my heart.

During our journey, we focused on establishing a solid non-monetary incentive system for our members, such as giving due credit to those working behind the scenes. We also launched the Job Market Essentials for the second time and organized our signature writing contest with a powerful theme: “Artistic Expression for Social Commentary,” aimed at inspiring youth to advocate for a just and equitable society. Coincidentally, this happened just before the July Revolution—a moment that fills me with pride.

Despite the academic disruptions caused by the revolution, our members worked tirelessly to maintain the club’s reputation by publishing quarterly bulletins. I am deeply grateful to my cabinet for making this journey such a meaningful one.

As we conclude our tenure, we are introducing the IT & KM wing to address the need for SEO optimization in our blogs, broadening our reach and helping monetize our efforts.

Voice of Business gave me a voice. It guided me in such a way that I never lost sight of my vision. Dear VoB, thank you.

This is Nafij Al Shaikh, signing off.



## Message from the **General Secretary**

For me, Voice of Business has been more than a club—it has been a defining chapter of my university life. From the very beginning, it provided me with a platform to explore my potential, challenge my limits, and grow as an individual. I never imagined that joining VoB would become such an integral part of my identity.

Through VoB, I had the privilege of working with some of the most talented and inspiring individuals, whose ideas and perspectives enriched my understanding of leadership, teamwork, and perseverance. Together, we faced challenges head-on, celebrated successes, and created memories that I will cherish forever.

As I pen this message as the General Secretary, I am filled with immense gratitude. Gratitude for the opportunities, the lessons, and the incredible people I’ve had the privilege to work with. The journey has not been without its challenges, but it is in overcoming them that I found strength and purpose. Leading this club as the General Secretary has been an honor and a responsibility that I embraced wholeheartedly. The milestones we achieved as a team, from organizing impactful events to publishing this magazine, stand as a testament to our collective dedication and passion.

To every member of Voice of Business—past, present, and future—know that you are part of something extraordinary. Together, we have built a legacy, and together, we will continue to inspire and make an impact.

Here’s to many more years of excellence and camaraderie. Long live Voice of Business!

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SPOTLIGHT  
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# Dark Stores



## A Game-Changer for the **Future of Retail** in Bangladesh

**Moriom Sultana**

Department of Finance  
Faculty of Business Studies, University of Dhaka

Have you ever wished your online orders could arrive faster and more reliably? Imagine you are lounging at home, craving for your favorite ice cream, or maybe wondering how long you can survive on a single packet of noodles. Suddenly, in under 30 minutes, there is a knock on the door. Your groceries have arrived! Introducing dark stores, an emerging trend in Bangladesh's retail scene. Procrastination looks efficient since... well, since you hit 'order now.'

Dark stores are generally order fulfillment platforms for online sales facilitating a "Click-and-collect" service. They are transforming how businesses handle e-commerce, promising quicker deliveries and happier customers. Let's explore this innovative trend and its potential to transform the Bangladeshi retail sector.

### What Exactly is a Dark Store?

Dark store, also called Dark shop or dark supermarket is a physical retail distribution space that exclusively fulfills online orders. The 'dark' part simply means that these stores are not open to the public - they operate behind the scenes. Unlike traditional stores, dark shops are close to the public and only address customers' online orders.

They serve as distribution centers for products or inventory packaging, picking, shipping, and everything dedicated explicitly to online order fulfillment. So, they don't have customers visiting the location. These places are customer-free, hence the 'Dark' label. In fact, they are often repurposed from traditional retail spaces.



gated by order and have barcodes for the pickers to scan. Then the pickers will gather the items for packing.

### Order Packing

Once verified, the items are packed in suitable packing materials to ensure a secure and presentable package. Each package is labeled with the order details, including the receiver's address, phone number, or any relevant information, and ready for dispatch.

### DARK STORE ORDER FULFILMENT: HOW DOES IT WORK?



### Order Receiving

Once a customer places an order through a website, app, or online platform, it's recorded in the centralized management system and then electronically assigned to the staff.



### Order Picking

The pickers will collect the items from the dark store based on the order details. It has pickup areas designed for optimal picking. Items are segre



### Delivery or Pickup

The packed orders are then assigned to a delivery team or logistics partners for rapid delivery.



### What Makes Dark Stores a Game-Changer for Bangladeshi Businesses?

### Accessibility

Accessibility makes products accessible like never before. Yes, one of the core promises of dark stores

is quick and easy access to products. In Bangladesh, where traffic jam, overcrowded streets, and urban chaos often make shopping a hassle, dark stores are breaking down these barriers.

Imagine living in a remote area where traditional stores are far or difficult to reach. No worries. Dark stores got you covered with your orders at the doorstep in under 30 minutes. Goodbye to a list of hustles!

### Digital Inclusion

In e-commerce services, customers use apps/websites to order products, track deliveries and make payments. However, in a country like ours where the digital divide is still huge, the big question remains, Are dark stores truly inclusive? To address this, e-commerce platforms must ensure that their services are easy to use not only for regular customers but also for those who may be

new to digital shopping.



### Employment Inclusivity: Gig Economy Opportunities

The rise of dark stores has facilitated gig economy where delivery riders, warehouse pickers, and packers can find flexible work. To beat the curse of unemployment, dark stores are providing job opportunities, especially for young people, women, and those seeking part-time or flexible work.

For instance, companies like Pathao and Foodpanda have already started offering opportunities for women delivery riders which breaks down traditional gender roles in employment. We know there is still room for improvement but the rise of dark stores is undoubtedly creating new pathways to employment for a diverse range of workers.

However, dark stores also come with



**Traffic Jams and Infrastructure**



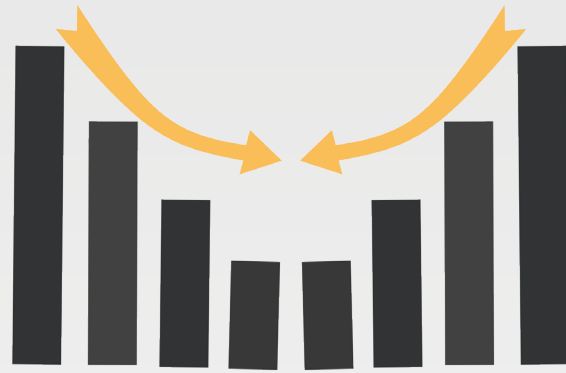
**Cost-Efficiency and Pricing Competition**



**Customer Trust and E-commerce Adoption**

# Potential Challenges!

**potential challenges** in addition to various facilities they offer at the first go. While the idea of hyper-local dark stores sounds great, Dhaka's infamous traffic jams can turn a 5-minute delivery into a 45-minute nightmare. Furthermore, inconsistent road conditions and infrastructure development delays just increase the inconveniences. Apart from that, due to the intense competition, companies like Chaldal, Daraz, Foodpanda Mart, and others constantly engage in aggressive pricing and promotions. However, balancing cost-efficiency while keeping prices low enough remains a significant challenge for the dark store model. Next comes a different kind of challenge- customers' trust issue. Bangladesh is still in the early stages of e-commerce. A segment of the population still prefers shopping at traditional markets, where they can physically inspect goods. Also, lack of industry



uses dark stores for beauty and skincare deliveries. Bengal Meat delivers fresh meat products directly to customers' homes.

#### Future Trends and Innovations:

Currently, dark stores are heavily concentrated in major urban centers. However, as e-commerce spreads to small towns and cities, the picture is supposed to change. The constant development in



*Chaldal*  
.com



Shwapno  
EXPRESS

panda mart  
by foodpanda



monitoring and past records of fraudulence have put a big question mark.

#### Let's look at the Local Players:

In Bangladesh, companies like Chaldal and Foodpanda Mart lead the dark store model, ensuring rapid delivery of groceries and essentials often within 30 minutes. Hungrynaki Express, MeenaClick by Meena Bazar, and Shwapno Express also utilize dark stores for grocery deliveries with a focus on speed and convenience. Daraz Mart ensures rapid delivery of household goods, groceries, and other essentials through its extensive logistics network. Pathao is known for its ride-sharing and food delivery services while Pathao Tong experimented with grocery fulfillment. Shajgoj

the technology landscape and leveraging this is the key trend that shapes the future of this retail model. Dark stores will be nothing less than a necessity in the coming days because of the conveniences technologies offer in our lifestyle. This market is expected to grow significantly, offering retailers new chances to improve consumer experience.

In essence, the way we think about online shopping and delivery services is changing - thanks to dark stores. From providing easier access to goods to offering employment opportunities in the gig economy, dark stores are at the intersection of technology, retail, and inclusiveness in business. In the world of dark stores, convenience is not just a luxury, it's a promise. So, are you prepared for the dark store boom?



# THE DEBT DILEMMA

**Faizah Tahsin**

Department of Accounting Information Systems  
Faculty of Business Studies, University of Dhaka

***“Just follow your dreams!”***— *We have all heard it before. But what happens when chasing dreams feels like running headlong into a wall of debt? Debt. It’s the shadow that lingers for many young people stepping into the professional world today. For Gen Z and Millennials, debt isn’t just a monthly payment or a balance on a statement, it’s a reality shaping major life decisions, especially, when it comes to their careers.*

Whether it’s student loans, credit cards, or other sources, debt has fundamentally transformed how these generations think about jobs, stability, and their dreams.

## **Career Choices: Debt Dictates the Direction**

Over the last two decades, college costs have soared, pushing many young people to take on loans to afford higher education.

This isn’t just a number—it’s a weight that young adults feel immediately after graduating. And that weight affects almost every aspect of life, particularly career choices.

### **a. High-Paying Jobs Over Passion**

Imagine being 23, fresh out of college, with dreams of becoming a writer, social worker, or artist. Now, imagine a monthly loan payment looming over those dreams. Many Millennials and Gen Z-ers are forced to prioritize stable, high-paying jobs in fields like finance, tech, or business, industries they might not have chosen otherwise. It’s not just about the paycheck; it’s about survival.

### **b. The Side Hustle Generation**

For Millennials and Gen Z, side hustles are no longer luxuries; they’re essential. Many young adults turn to freelancing, gig work, or small business ventures to settle debt. This side hustle culture has its ups and downs. It fosters a generation of self-starters who are not afraid to diversify their income. But it also comes with the risk of burning out those individuals. These aren’t just hobbies, they’re strategic moves to manage debt while pursuing passions that might not pay the bills as a primary job. From graphic designing to tutoring, side hustles are lifelines for many young adults dealing with financial crises.

### c. Choosing “Safe” Over Startups and Risky Ventures

Debt can also deter young people from entrepreneurial dreams. Starting a business or joining a risky startup requires financial stability that many people simply don't have. The idea of failing and being left with both business losses and student debt can feel too risky. As a consequence, many people avoid high-risk, high-reward opportunities, such as joining early-stage companies or starting their own businesses. Their safety-first mindset can prevent talented, ambitious people from contributing to some of the economy's most innovative areas.

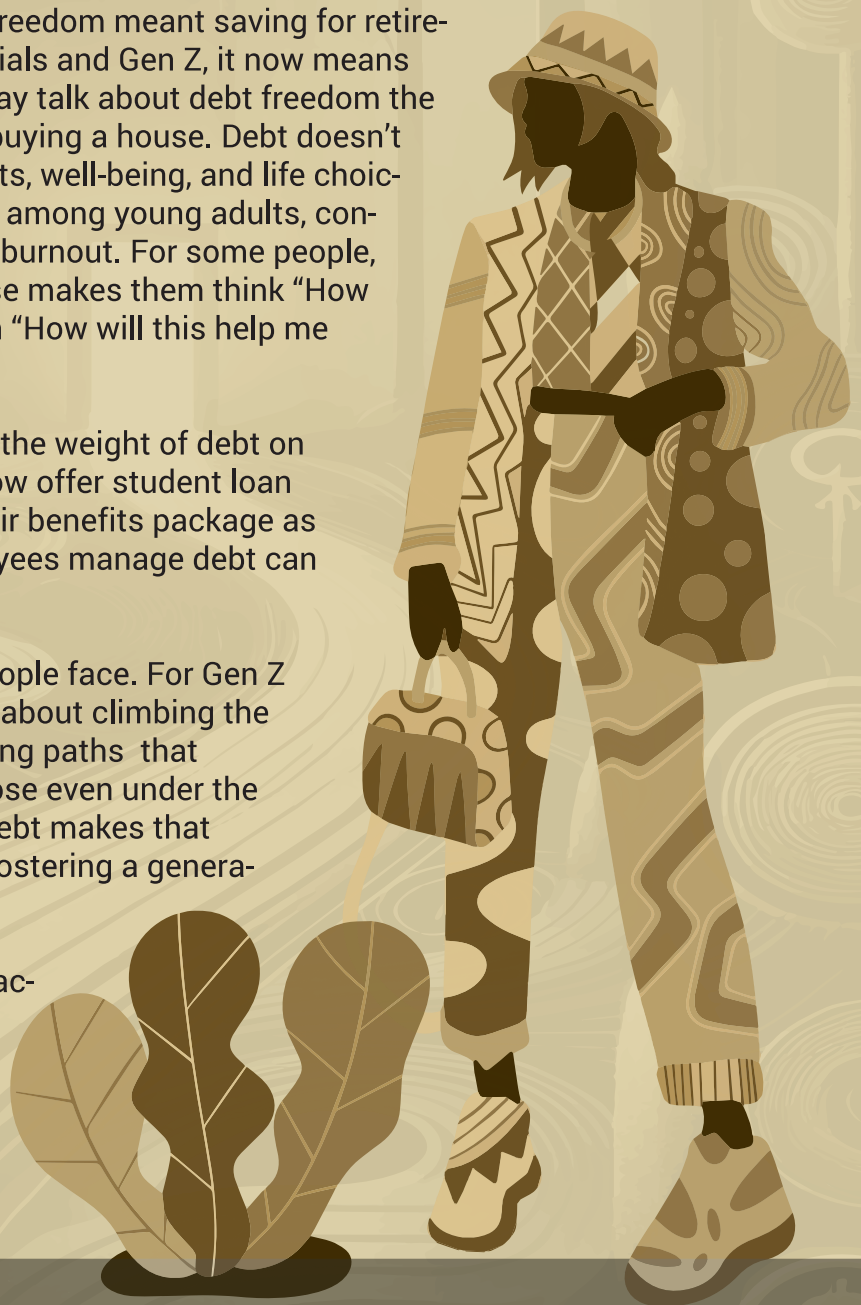
## The Financial Freedom Dream

For previous generations, financial freedom meant saving for retirement or buying a house. For Millennials and Gen Z, it now means not owing money. Young people today talk about debt freedom the way past generations talked about buying a house. Debt doesn't just affect wallets; it affects mindsets, well-being, and life choices. Debt-related stress is significant among young adults, contributing to anxiety, depression, and burnout. For some people, every job decision, move, or purchase makes them think “How will this affect my debt?” rather than “How will this help me grow?”

Employers are starting to recognize the weight of debt on young workers. Some companies now offer student loan repayment assistance as part of their benefits package as they understand that helping employees manage debt can improve satisfaction and retention.

Debt is a reality that many young people face. For Gen Z and Millennials, careers are not just about climbing the ladder anymore, they are about finding paths that balance passion, stability, and purpose even under the weight of financial burdens. While debt makes that balance harder to achieve, it's also fostering a generation determined to shape a future where financial freedom and career satisfaction are not mutually exclusive.

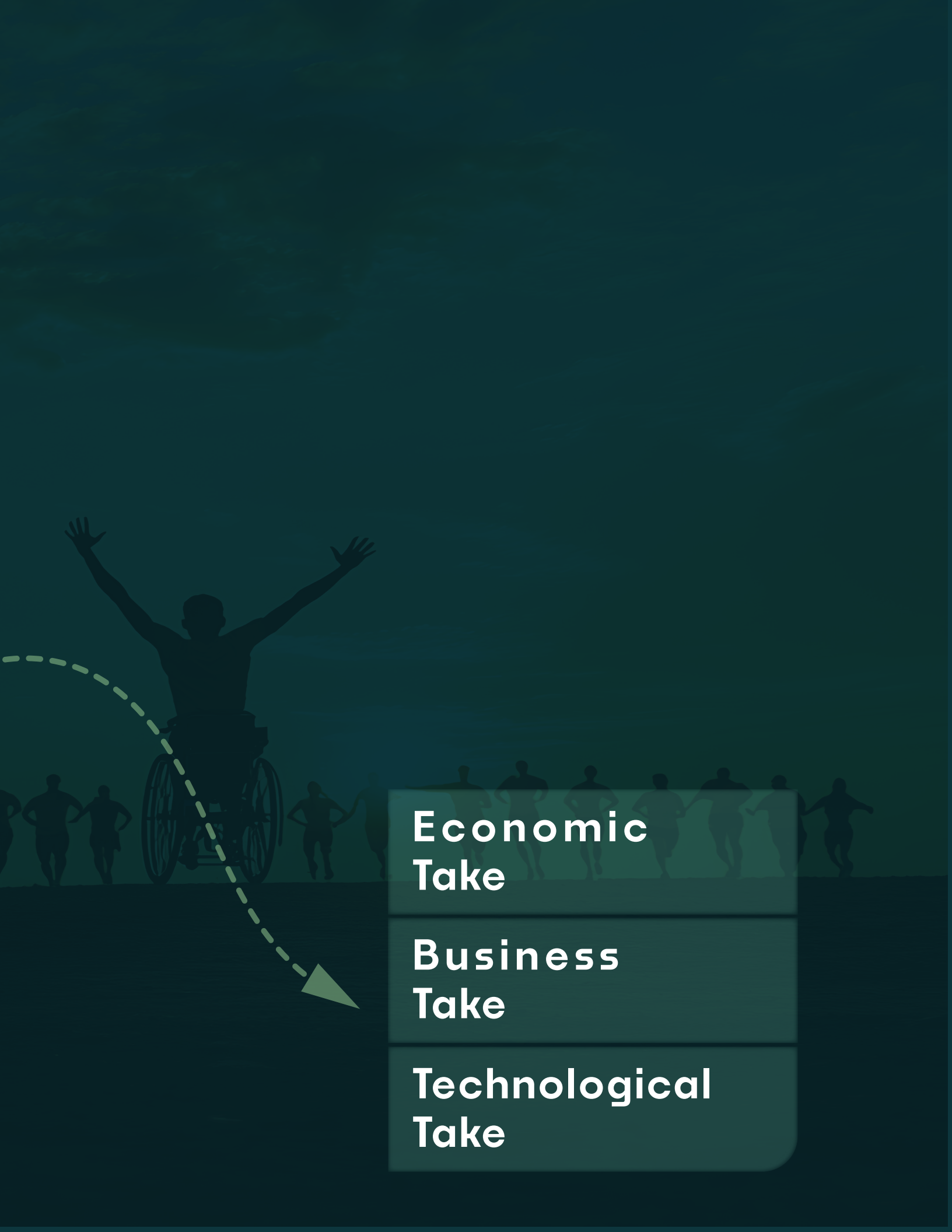
***For this generation, debt may be a hurdle but it doesn't have to be a barrier.***



# Cover Story

*Building from the Ground Up for an  
Inclusive Working Population: Roadmap to  
Sustainable Solutions*





**Economic  
Take**

**Business  
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**Technological  
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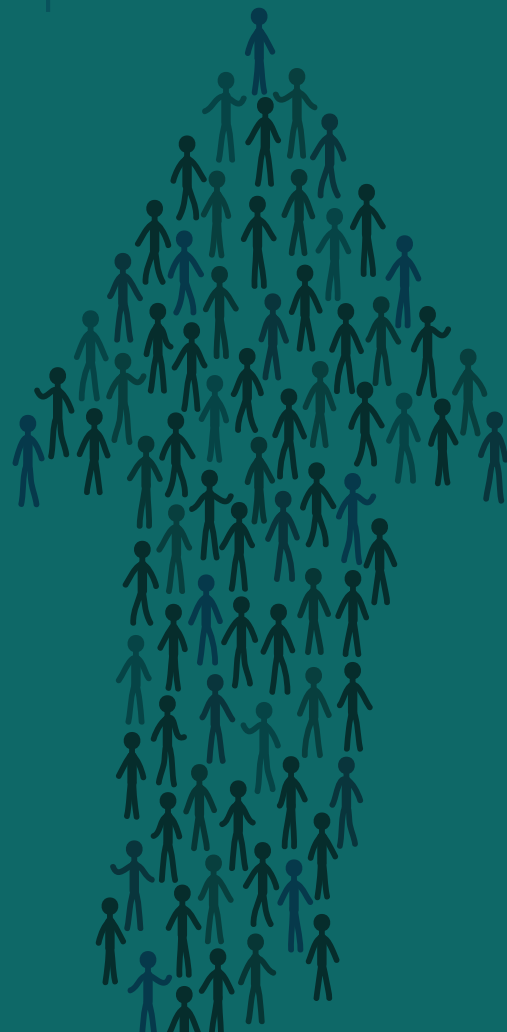
salim.lamexbd@gmail.com



# Economic Take

**Naome:** I wonder if the excluded agree with the ways that organizations try to include them. What do you think? Would they come up with the same ideas that we, those with more access, have come up with over the years?

**Amrina:** Well, it's pretty likely to miss things out here, be they very fundamental or maybe subtle, especially when you're living in the mainstream. And picking a handful from many doesn't ensure a fair opportunity of participation. I think, if we were them, we would try to look at it from a deeper level, like working with the foundational bottlenecks.



## **BUT BEFORE THAT, LET'S LOOK AT THE STORY OF SUFIA -**

In the rural villages of Kurigram, Bangladesh, Sufia, a widow with two children, struggled to provide for her two children. Living on the edge of a vulnerable char, Sufia had limited opportunities and faced the dual burden of gender and income inequality. When a local NGO introduced a microfinance initiative, she received a small loan to start a vegetable farm. Through determination and newly acquired skills, she grew her enterprise, gradually ensuring food security and her children's education. Sufia's story embodies Bangladesh's strides toward inclusivity, illustrating how empowering marginalized individuals can break cycles of poverty and foster lasting change.

## Dr. Asif Shahan

is an accomplished academic professional with significant expertise in the fields of governance, political science, and public administration. Currently serving as an Associate Professor at the University of Dhaka, he has amassed over 16 years of experience in higher education. He earned his Ph.D. in Political Science from George Mason University, where he also obtained an MPA in Public Administration. Dr. Shahan's notable research focuses on policy analysis, institutional governance, and the intersection of politics and administration. His research roles involved significant contributions to major publications such as "The State of Governance in Bangladesh." His background reflects a robust combination of academic rigor and practical research, underpinning his influence as a thought leader in his discipline. In an effort to bridge theoretical knowledge and real-world applications, The Voice of Business interviewed Dr. Asif Shahan to further discover some fresh insights on the economic take of diversity inclusion.



Bangladesh's economic growth is a double-edged sword. While it has lifted millions out of poverty, it has also exacerbated inequalities and left behind vulnerable groups. The country's economic model is focused on quantity over quality, neglecting social and environmental concerns. This narrow focus has resulted in a non-inclusive economy where millions are marginalized and denied opportunities. To eradicate a non-inclusive economy, we need to first identify the root causes. One of the several factors contributing to non-inclusion in Bangladesh is the socioeconomic disparities between rural and urban areas. Dr. Asif Shahan, Associate Professor at the University of Dhaka, explains:

"Basically, the groups we refer to as marginalized face vulnerabilities from four major aspects. The first is identity, which could include gender identity, ethnic identity, or religious identity. The second is income, and the third is location. Finally, there is the life cycle. However, these aspects do not operate in isolation. It is quite normal for an individual to experience multiple vulnerabilities simultaneously."

In the context of inclusivity of all the socio-economic classes in order to foster a holistic economic growth, Dr Asif Shahan further added, "We primarily talk about two concepts: equality of opportunity and equality of outcome." In his words, it is expected that marginalized groups will benefit from quota system, cash assistance etc. in case of equality of outcome and these opportunities will be helpful for them to move forward. However, the problem is that not everyone may get the same benefits as they are received by selected people only and equality of outcome cannot always overcome this issue. On the other hand, the equality of opportunity ensures the scope of equal participation by everyone. For instance, providing schools, hospitals, roads or other infrastructural facilities for the marginalized people. In this case, the state must ensure that everyone is getting equal opportunities.

This interplay of vulnerabilities is starkly visible in rural Bangladesh, where disposable incomes are low and unstable. In areas like Kurigram and Dinajpur, over half the population lives in extreme poverty, struggling to meet basic needs. Dr. Shahan emphasizes that income inequality, in particular, severely



diminishes marginalized groups' purchasing power, access to healthcare, and prospects for intergenerational social mobility. "Income inequality creates a major issue that impacts individuals and communities over generations, often creating a vicious cycle of poverty that is hard to break," he adds.

Gender and income inequality further hinder inclusivity. Despite significant progress, gender inequality persists, undermining women's economic empowerment and social mobility. As Dr. Shahan points out, addressing entrenched gender norms requires community engagement: **"When it comes to gender norms, in addition to creating laws, we must also engage with the community. It is essential to explain why these changes are necessary and how they will benefit society in both the short and long term. This includes integrating education, training, and the involvement of respected community leaders."**

While gender bias and disparities widen inequalities, income concentration at the top exacerbates non-inclusion. According to the Household Income and Expenditure Survey (HIES) 2022, the richest 10% of households now control over 40% of total income in Bangladesh, leaving the bottom half with less than 20%. This imbalance fuels economic inequality and poverty, as it reduces opportunities for marginalized communities. Our interviewee critiques generalized policy approaches, stating: "If we launch large-scale employment programs, the vulnerable groups may not necessarily benefit from them. We need to identify societal factors and differences and create context-specific opportunities accordingly."

Moreover, businesses in Bangladesh often focus solely on profit, neglecting corporate social responsibility. Incidents like the Rana Plaza collapse reveal the exploitation of workers, furthering the non-inclusive economy. On this topic, Dr. Shahan underscores the need for a societal mechanism of accountability:

"Formal rules are essential, but informal methods like community-level 'blaming and shaming' can complement these. Tools like open budget meetings, citizen's charters, and social auditing, if utilized properly, can improve accountability and reduce corruption."

To combat inequalities and foster inclusion, tools like microfinance and small and medium enterprises (SMEs) can act as catalysts. Microfinance, in particular, has empowered women by providing them with resources to start and grow businesses.

Dr. Shahan highlights the role of microfinance in empowering women and enhancing household-level decision-making: **"Microfinance plays a significant role in rural areas. When a woman is empowered, she can actively participate in ensuring food security, improving education, and preventing early marriages."** However, he cautions that sustainable development through microfinance requires more than just financial assistance—it necessitates capacity building and skill development.

In environmentally vulnerable regions, such as chars and haors, political instability and economic disparities add to the existing challenges. Infrastructure development can also play a pivotal role in reducing disparities, provided it is inclusive and well-planned. Dr. Shahan emphasizes: "We need to understand the composition of the society in the area where we want to implement infrastructure development. The idea of equality of opportunity should be identified and addressed before proceeding with any infrastructure project."

Governance and corruption are additional areas requiring attention. Corruption disproportionately affects vulnerable groups and undermines inclu-

sion efforts. The interviewee advocates for empowering society alongside institutional reforms: “At the societal level, we need mechanisms like open budget meetings and social auditing to ensure transparency and accountability.”

To achieve an inclusive economy, Bangladesh must adopt a multifaceted approach. This includes effective governance, reducing wealth gaps, promoting gender equality, and leveraging tools like microfinance and SMEs. Dr. Asif Shahan also points to the role of education: “Educational institutions can play a significant role in raising awareness and addressing societal disparities. Workshops, seminars, and community engagement activities can help bridge these gaps.”

In conclusion, Bangladesh’s journey toward an inclusive economy will require collaboration between the government, private sector, and civil society. As our interviewee, Dr. Shahan aptly puts it:

“Structural problems need to be addressed. Marginalized groups must be mobilized and empowered to raise their voices and advocate for themselves. Sustainable inclusion can only be achieved through systemic reforms and genuine community engagement.”

## Business Take

Amrina: Interesting. So, that’s how the societal and economic structure can build inclusion, especially in Bangladesh. But how do we implement it in the workforces?

Naome: And what could this mean for revenues?

**WE WILL EXPLORE THAT IN A SHORT TIME. NOW, TIME FOR ANOTHER STORY -**

Rumana Akter, a Dhaka-based entrepreneur, turned her passion for traditional crafts into a successful e-commerce platform. She realized that many rural artisans lacked a market for their products, often losing their heritage to modernization. By collaborating with artisans from Sylhet, Khulna, and Chattogram, Rumana created a marketplace highlighting Bangladesh’s cultural wealth. Her initiative empowered these communities, increasing their income while preserving heritage. Using diverse cultural motifs in product design, she addressed global trends, attracting international buyers. Rumana’s story underscores how embracing diverse perspectives fosters innovation, drives inclusion, and supports economic upliftment in local contexts. How exactly does it take place? Discover more as we address diversity through a business-lens.

## Arunima Hassan

is an accomplished HR professional with a strong focus on strategic business partnering, diversity, equity, and inclusion (DEI), as well as compensation and benefits (C&B). Currently serving as Senior a Strategic HR Partner at Grameenphone, she has nearly seven years of experience in various HR roles, including Reward Management, Mobility Management and HR Business Partnering including Reward and Mobility Expert and HRBP. Known for her innovative approach, she has successfully driven employee engagement, performance culture, and divisional strategies. Arunima is currently leading the Diversity and Inclusion project at Grameenphone was also responsible also for revamped Grameenphone's recognition framework and contributed to major HR initiatives like compensation analysis and the "Fluid Marketplace". The Voice of Business team had a talked with this dynamic professional to learn know more about the business environment and how business, specially Grameenphone, incorporates and promotes diversity in every aspect. More about our findings below.



### Product Development Through Diversity

When it comes to building awesome products, diversity is like adding extra spice to your favorite biryani—it makes the experience richer and more memorable. It's not just about "doing the right thing"; it's also about crafting something that people genuinely love and relate to. As our interviewee, Arunima aptly puts it, "Welcoming diversity is crucial to practice key leadership competencies. In our organization, the importance of embracing diversity lies even in product development as this task requires keeping up with the current trends and demands." Her perspective highlights how diverse teams contribute to ideation and problem-solving by bringing varied viewpoints to the table. Knowing what customers want is part art, part science, and sometimes pure luck! But seriously, this is where the diversity of inputs helps the most. Nielsen reports that 73% of global consumers prefer brands that reflect their own values and cultural background.

### Tackling Unconscious Bias

Let's be real—what's more exciting, a plain cheese sandwich or one packed with layers of flavor from every corner of the globe? A diversified workforce is like that gourmet sandwich; it doesn't just look good, it's bursting with taste, ideas, and a whole lot of zest. Moreover, research from McKinsey & Company indicates that companies in the top quartile for ethnic and cultural diversity outperform those in the bottom quartile by 36% in profitability. And things get more important when it comes to a product-based company. At Grameenphone, Arunima notes, "We ensure that our hiring process is data-centric and strictly follows company policy to mitigate unconscious bias." This approach extends to promotions, ensuring that merit remains the primary criterion.

Moreover, the company educates employees on cultural sensitivity through workshops and engagement programs. Specific measures, such as the '**Integrity Hotline**' and '**Sexual Harassment Hotline**,' provide safe avenues for employees to report issues, reinforcing a culture of accountability and fairness. "Companies should have proper compliance regarding these issues to foster an inclusive environment," Arunima emphasizes.

## Gender Diversity and Supportive Policies

Inclusive organizations integrate diverse voices into their processes, ensuring products resonate with a broader audience. As Arunima explains, “We try to maintain gender and ethnic neutrality in our HR/compliance processes and solutions/products, addressing inclusion from both the software and policy sides.”

As more women join the workforce in Bangladesh, organizations must adapt to their evolving needs. Grameenphone leads by example, offering dedicated spaces for mothers and expectant employees, complete with rest areas and breastfeeding facilities. Additionally, initiatives like ‘FlexiBreak’ provide flexibility for women, especially during menstruation, to ensure their well-being while managing field operations.

Arunima further highlights the importance of structured frameworks for diversity and inclusion. “Leadership buy-in is necessary for meaningful progress. Leaders should be well-aware of the significance of such initiatives and their tangible impacts,” she remarks.

## Bridging Generational and Regional Gaps

A quite familiar phrase is “Thinking outside the box”, right? Well, a diversified team throws the box out the window altogether. Enter cognitive diversity—a fancy term for “different brains, different gains.” When people from varied generations tackle the same problem, they see opportunities others might miss. It’s like having a Swiss Army knife of creativity, with each blade offering a unique approach. With a rising number of fresh graduates entering the workforce, Grameenphone addresses generational diversity through its Inclusive Sensitization Program and Focus Group Discussions (FGDs). These initiatives foster open dialogue and collective problem-solving. Arunima shares, “Such activities create a floor for discussions and establish a culture of reaching collective conclusions.”

Balancing urban and rural representation is another area where Grameenphone excels. With six regional offices, the organization

ensures that people from various regions contribute to the workforce. “The story of urban-rural representation is different at GP, as we appoint individuals to regional offices, promoting inclusivity,” Arunima explains.

## Community Impact and CSR Initiatives

Arunima underscores the importance of positive reinforcement to address systemic marginalization. She notes, “In Bangladesh, certain demographics enjoy privileges over others. To counter this, we implement initiatives that promote inclusion and empower marginalized communities.” Examples include the ‘Platform SHE’ mentorship program for women and CSR projects like the Digital Inclusion project for marginalized communities and ‘Internet er Duniya Shobar,’ which aim to enhance digital connectivity literacy in rural areas, upskilling vulnerable communities in Bangladesh with essential digital skills and online safety training which foster inclusivity and safety in the digital world. Studies found that 86% of consumers expect organizations to publicly address societal challenges, emphasizing the importance of inclusivity in branding.

## The Road Ahead

Bringing different perspectives into the fold doesn’t just spice up your work culture—it transforms it. Your office becomes a hub of empathy, innovation, and inclusion, and the ripple effect touches everything from your problem-solving mojo to your impact on the community. For instance, Deloitte found that inclusive teams are 20% more productive due to increased employee engagement.

Diversity and inclusion are not mere checkboxes; they are transformative forces that drive innovation, engagement, and organizational success. As Arunima aptly concludes, “There must be deliberate and distinct goals for D&I initiatives to bring meaningful outcomes. Implementation of the ‘knowing-doing-being’ framework is essential.” Grameenphone’s journey, shaped by Arunima’s leadership, exemplifies how businesses can harness the power of diversity to create impactful products, foster equitable workplaces, and drive societal change.

# Technological Take

Naome: It seems building an inclusive society and workplaces needs a collective and holistic approach. Do you think there are tools to leverage individual efforts?

Amrina: Actually, yes, for that, I'd like to share the story of Arko.

Naome: Interesting!

## **WE'LL UNRAVEL THAT SOON, BUT FIRST, LET'S EMBARK ON ARKO'S STORY.**

Arko, living in the hill tracts of Chattogram, has always been an attentive student since his childhood and eager to gather knowledge about the world. After completing high school, however, his educational opportunities were reduced due to the lack of colleges in his area. Nevertheless, this couldn't stop him. He took the help of the internet and began to learn about different subjects and topics. After a while, he found his interest in graphic designing, and thanks to thousands of free courses, he involved himself in freelancing in a short time. It has now been six years that he has been doing this and it has changed his fortune. To inspire other teenagers in the area, he even established a computer training center. He strongly believes that physical location should not be a factor for marginalization, and he aims to provide rural people with opportunities to be a part of the developing society.



## Enamul Haque

Director of Enterprise Solutions and Business Enablement at Wipro, is a seasoned IT expert with nearly 30 years of experience across global giants like Microsoft, Nokia, and Capgemini. Renowned for his expertise in AI-driven automation, cloud computing, and digital transformation, he has guided Fortune 500 companies through technological evolution. Enamul shares insights on IT innovation at global platforms, his passion for lifelong learning and societal impact defines his illustrious career.



The 21st century, the era of the technological revolution, is strongly driven by the dynamic advancements that have been constantly changing every aspect of our lives. Rapid progress and worldwide involvement have made technology an essential factor in growth, equality, diversity, and inclusion. The ICT sector in Bangladesh currently contributes 1.28% to the country's GDP and provides direct employment to 3 lakh people. By 2025, the number is expected to grow to 5 lakh.

In Bangladesh, the concept of diversification, despite being new, has gained momentum lately, and technology is believed to play a pivotal role in this transformation. However, numerous constraints and challenges remain significant barriers in this process. By strategically addressing these contemporary issues and implementing solutions, the impact of technology will be greater in diversification and inclusion.

### Steps to Technological Advancement

The use of technology was not widely spread in the business sector until the 90s, when computers and internet access became affordable. The whole world then started incorporating technology into workspaces in the late 90s, while Bangladesh, a third-world country with many drawbacks in technological aspects, had to start a bit late, at the beginning of the century. However, in the past two decades, Bangladesh has gained quite a momentum in terms of digitalization.

### Banking Sector

The first and foremost advancement in terms of the economy can be seen in the digitalization of the banking sector. From computerized banking functions to USSD or app-based mobile banking, transactions are now much more flexible. Most importantly, the process has become so easy that people with a basic knowledge of mobile phones can transact in a few seconds.

In the interview, Mr. Enamul Haque stated, **"MFS has the potential to revolutionize financial inclusion in Bangladesh by empowering the underbanked and bringing essential financial services to rural areas. However, strategic measures must be implemented to optimize this opportunity while maintaining data privacy, cybersecurity, and fraudulence."** To address these issues, he suggested robust regulations, consumer education, low-cost but effective technology investment, and collaborative fraud detection networks to build trust and secure financial transactions in underserved areas.

## Remote Work Culture and Freelancing

Another major change can be seen in the remote work culture around the country. There was a time when no one could imagine getting paid while being at home. But thanks to the internet and work dynamics shifting in computers, the culture of remote working has grown to a noticeable fraction.

The scope of freelancing and outsourcing has also changed substantially due to the availability and affordability of technology. A huge chunk of the country's youth has devoted themselves to working on a contractual basis and earning a fortune. According to the WTO report World Trade Report 2023, 14% of the global freelancing community is currently hosted by Bangladesh.

Mr. Haque emphasized freelancing as a growing opportunity saying, **"Freelancing holds tremendous potential as a mainstream career path in Bangladesh."** He highlighted that Bangladesh hosts 14% of the global freelancing community. To boost this sector, he recommended freelancing certifications, tax incentives, skill development centers, and awareness to enhance legitimacy and inspire more youth to embrace freelancing as a viable career. He believes that showcasing the success stories of freelancers can further promote the sector. He suggested platforms to guide youth and motivate them to explore the global freelancing market.

## Education Sector

One of the greatest impacts of technology in this country has been the development of the education sector. Online courses, available both free and paid on YouTube or private platforms, have created opportunities for skill-building.

In the interview, Mr. Haque noted, "Many topics I teach, such as computer science fundamentals, data science, cloud computing, AI, ML cybersecurity, and online behavior, are essential for responsibly navigating the digital world. By offering these in the native language, I ensure that even non-technical audiences and rural communities can access foundational knowledge and grow their skills."

According to his words, "Distance learning is an incredible tool for upskilling, especially for people in remote areas or those with limited time for traditional education" While distance learning cannot replace traditional education, he emphasized that it provides flexibility and lifelong learning opportunities. He advocated for teaching digital literacy alongside advanced skills and blending online courses with practical workshops for better outcomes.

## Relation of Diversity with Technology

In the earlier part, we got to know about the technological improvement in the country, but the question is: does it foster diversification? If yes, then how?

In one sentence, the answer is: yes, by simply providing the marginal population with infinite opportunities to





learn, grow, and be equal.

Mr. Haque also stated, “Technology can be a powerful tool for empowering marginalized people worldwide in sustainable ways.” He emphasized that access to information, economic opportunities, and social inclusion are the keys to bridging inequality. For instance, mobile banking apps like bKash and Nagad have broadened financial access, while online education enables equitable opportunities in the workplace. Remote work and freelancing have further enhanced diversity by breaking geographic and economic barriers. “It helps marginalized people reach new markets, find jobs, and even create businesses. A farmer could sell their produce directly online, or a young professional could work for a company abroad without leaving home.”, states Mr. Haque.

## Challenges to Technological Advancement and Diversification

### Policy and Investment Gaps

Mr. Haque stated, “The mismatch between the

skills needed in the ICT sector and those available in the workforce is a multi-faceted issue.” He recommended updating curricula stating, “To bridge this gap, academia must incorporate more hands-on, industry-relevant training, such as programming boot camps, internships, and project-based learning. Courses should be updated regularly based on market trends like cloud computing, artificial intelligence, and cybersecurity.” He also emphasized on promoting ICT careers, and fostering collaboration between government, academia, and industry through ICT skill councils and mobile ICT labs.

### Barriers Due to Lack of Awareness and Unavailability of Technology in Rural Areas

When considering people's behaviour in adapting to technological changes, the aspect is mostly unfavourable, especially given the literacy rate, particularly among the older generation. Mr. Haque said, “Access to technology and information is a key driver of empowerment. However, in Bangladesh, barriers like infrastructure, affordability, and digital literacy continue to hold back broader internet adoption. But even among those who are connected, a deeper cultural issue is at play.”

Mr. Haque stressed that digital access hubs and mobile literacy units could empower underserved communities by teaching essential digital skills. These mobile units could travel to underserved areas, offering hands-on training in coding, networking, and software tools. This would democratize access to digital skills and ensure no one is left behind, regardless of their location.

By combining digital access hubs, community initiatives, and a cultural shift in how people view the internet, Bangladesh can close the digital divide and unlock the true potential of its connected population.

### Biased Perceptions of Online Learning and Remote Work

Despite having wide acceptance throughout the world, there are still biased perceptions surrounding practices like online learning and remote work. Many people believe that online education is less effective compared to traditional classroom learning. The quality of knowledge and skills acquired through digital platforms are often questioned. Similarly, remote work culture is viewed as unproductive. Some employers feel that employees working from home are less efficient and lack dedication. These misconceptions make it challenging to fully embrace and integrate digital

learning and remote work into society.

Mr. Haque suggested combating these misconceptions with consistent storytelling, sharing real-life examples of individuals who succeeded through digital platforms or freelancing. He also encouraged making educational content more engaging through gamification and other innovative methods.

Technological advancements have significantly contributed to diversification and inclusion in Bangladesh. Sectors like banking, education, and freelancing exemplify the progress made. However, challenges such as policy gaps, limited digital literacy, and biased perceptions remain obstacles. As Haque summarized, **“The true power of these technologies lies in their ability to adapt to local needs, empowering everyone—not just the privileged few.”** Overcoming these barriers will ensure the benefits of technological innovation reach all, creating a more inclusive and equitable society.

### Contributors

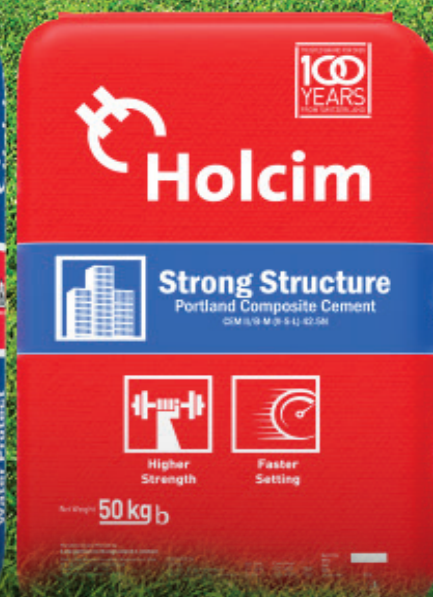
Sadea Naowar Khan || Amrina Rahman || Ishrak Farhan Bhuiyan  
Faizah Tahsin || Muhd. Nazmus Saquib || Moriom Sultana Shuci  
Jarraf Rahman || Nahidul Haque || Tasnim Mamtaz Ahona



# SUSTAINABLE CONSTRUCTION FOR A BETTER TOMORROW



AGGREGATES



# SUSTAINABLE CONSTRUCTION FOR A BETTER TOMORROW

CONCRETE BLOCKS

CEMENT

**LAFARGE**  **CEMENT MOLINS**

**Supercrete**

PORTLAND LESTONE CEMENT  
CEMII/B-L 42.5N



Net Weight **50 kg b**

**LAFARGE**  **CEMENT MOLINS**

**Supercrete Plus+**

PORTLAND LESTONE CEMENT  
CEMII/B-L 42.5N



Net Weight **50 kg b**

**LafargeHolcim Bangladesh PLC.**

A company of  **HOLCIM** and **Molins**

# SPOTLIGHT PERSONAGE



**AHMED HASAN**  
**SUNNY**

Rising to fame for his impressive vocal range and versatility, Ahmed Hasan Sunny has created unforgettable hits like ***Amare Uraia Dio***, ***Shob Plastic Er Putul***, and ***Anondo Bhoirobi***. With a career spanning 15 years, he began as an experimental artist, releasing his first album in 2016, and later made a mark as a playback singer in ***Shopnojaal***.

**How has the Bangladeshi music scene evolved since you started? Are there specific changes that have impacted your creative process?**

**Sunny:** Looking back, I think I have always been into music. If I reminisce, I remember humming “Obak Valobasha” at the age of 6 and feeling all the sadness, looking outside through a window. Since then, I have felt I have connected with people who love music only.

Every poem has its inherent tune and I have started out doing experiments. I always wonder what if I do this or if something goes like that. My creation does not necessarily have to be unique, but when I feel the play-back is lyrically great, this is it. Listening to others’ songs has always inspired me. The change that, I think, has happened from generation to generation is that people have become inspired to create songs in this genre.

**How do you reflect on its impact today?**

**Sunny:** I feel like Bangladesh is still an untapped market for the music industry because of all the neglect the industry faces. There are plenty of musicians, bands, and concerts but there is a whole dimension that is yet to be explored.

**What do you think sets Bangladeshi music apart in the global context? Are there any genres or styles you feel are unique to our music scene?**

**Sunny:** I believe music does not have any language barrier. Let me play a music from Sweden Got Talent where a farmer boy, who lost his childhood friend, wrote a song and

won the stage. Now, you tell me whether language has to do anything here. We should not limit music to language barriers. Language is only an instrument but it is actually music that catches our feelings.

**What do you think while writing a song?**

**Sunny:** While writing a song, I might be trying to articulate a story, a film or some hidden memories. It actually depends on the particular song. You will see that my music deals with the complexities of relationships and not just the surface levels. The complexities may seem like a mountain of challenges but once you leave behind, you will only shrug saying what even that was! Just want to bring these up through my songs

**Your music often carries themes of melancholy and nostalgia. Do you think sadness is a more powerful creative force than happiness?**

**Sunny:** Of course! Every artist I have listened to, I have done it actively and they all have had a great impact on me. Radiohead is no exception.

Happiness is a fleeting emotion, but sadness remains within you. Personally, I am a “Happy” person, but sadness is a more powerful creative force.

**How do you decide when a song or poem is “complete,” or do you believe art is always evolving?**

**Sunny:** A poet does only 30% of the job by writing a poem but the rest is done by the readers. So, yes, art is always evolving.

**The rise of streaming platforms has revolutionized how people consume music. How do you think this has impacted the Bangladeshi music industry?**

**Sunny:** This is an empowering aspect where artists do not have to rely on record labels to publish their work. Many are miles away from any record labels yet they have got the limelight and I have felt empowered because of this. So, it has a good impact on our musicians.

**How do you think AI is impacting the music industry?**

**Sunny:** AI is really doing a good job, but you see, AI does not have that originality of feelings. We humans are real people, we experience real emotions. Thus, what we write, sing and rhyme, comes from the heart, and that's what AI lacks. Ultimately, AI might be very perfect but I just don't feel it.

**Most people have kept quiet about the Palestinian issue but you have not. How do you evaluate it?**

**Sunny:** I am not an activist artist but I cannot stand any wrongdoing just because no one is saying anything. Recently, I have arranged the "To Gaza from Dhaka" concert and believe that I need to be on the right side of the history even if the side loses. So even when everyone remains silent, I intend to raise my voice.

**What kind of impact does Bangladeshi bands have on you?**

**Sunny:** Of course! While growing up and listening to music in your drawing room, James is just one of the many names that

come up. When I listened to Shironamhin for the first time, I felt the melancholic vibe to it. In fact, I took inspiration from everyone.

**What role do you think independent musicians play in shaping the future of the Bangladeshi music industry?**

**Sunny:** Independent musicians do play a pivotal role by creating an alternative channel to mainstream music. If the listeners reciprocate, they can become financially viable and will be motivated to create more music.

**Do you think Bangladeshi audiences are becoming more open to experimental music, or is there still a strong preference for mainstream styles?**

**Sunny:** In recent times, the connection between the audience and music has grown stronger. The thing is, even if everyone stops listening to my music, will I stop creating music? No! I mean, I want to make money, a lot of it! But the primary purpose of my making music is because I love music.

Also, people are becoming open to experimental music. I have worked with Nuhash for Closeup's "Kache Ashar Golpo" and I have found that people love alternative music as well.

**How do you view the current state of collaboration between musicians in Bangladesh? Are there any artists you'd like to work with in the future?**

**Sunny:** I feel like there should be more collaborations. Bangladesh is actually late to it, but better be late than never.

**If you had to describe the future of Bangladeshi music in one word, what would it be, and why?**

**Sunny:** The future is uncertain. To be an actual industry, it needs to be financially supported and regulated. We are earning millions from channels like YouTube, but the artists are the least benefitted here. Currently, independent artists are growing only because of social media, but the industry lacks proper infrastructure. Yes, there is certainly hope. Music will never stop but the industry just needs appropriate support to do well.

**What advice would you give to emerging musicians who want to make their mark in the Bangladeshi music scene?**

**Sunny:** Be original; fearlessly original. We have plenty of music but still newer ones are continuously getting produced from the heart. So, in order to get recognition, you need to produce good music; good intentions are crucial for that. Only then, people will find you out, and listen to your music.

**What is your future plan?**

**Sunny:** About that- I want to be in the pages of the music industry's history. I want people to remember that I existed and created such music. Moreover, I am a filmmaker. I have my own way. I do not want to philosophize it, but I know what my heart wants. It feels great to listen to the heart and I want to continue doing that. I have already been seeing success and have many plans in place for 2025. Overall, I want to stay productive- that's it.

**Is there any connection between music and spirituality?**

**Sunny:** I believe there is a channelling, whether divine or something else. It just happens. Art is spiritual. If you are praying, what is the goal? It is to make you softer as a human. We have been told to walk in a way that the soil we are treading does not get hurt. Therefore, it's all about being more humane, and this spiritual process is essential to produce any type of art.

## RAPID FIRE QUESTIONS

**If you had not been an artist, what would you be?**

**Sunny:** I play football very well and I am a left-footed person. So maybe Barcelona?

**Describe yourself in 3-4 words.**

**Sunny:** Proactive, explorer, strong-minded.

**Top five lists on Spotify?**

**Sunny:** Kendrick Lamar, Kaavish and I do not remember the rest.

**What are your recent favourites?**

**Sunny:** Cox's Bazar (Something).

The session ended with a beautiful song by Ahmed Hasan Sunny.

## Contributors:

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# The Case of Cash on Delivery: Can Online Purchases Ever be Cashless in Bangladesh?

**Fatema Tuz Zohora**

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Bangladesh has achieved tremendous growth in technology through the emergence of E-Commerce since 2012. According to a report by Statista, the e-commerce market in Bangladesh is projected to reach USD 5 billion by 2025, driven by increasing internet penetration and smartphone adoption. Despite the impressive growth of e-commerce in Bangladesh, one aspect of transactions remains unchanged—the persistent use of cash at the checkout. According to the E-commerce Association of Bangladesh (e-CAB), around 70% of e-commerce transactions are completed through cash on delivery, while the remaining 30% of payments are done online. The shift toward digital payment systems remains an unresolved issue that demands urgent attention from regulators.

The cash-on-delivery method can be disadvantageous to the economy as it leads to the risk of tax evasion and also results in a lack of transparency in the transactions. The government has to allocate substantial resources to print and safeguard cash

which could be alleviated through moving towards a cashless society. For businesses, the risks of returns and refusals are higher with cash on delivery, which can result in increasing operational costs. Moreover, cash transactions make online businesses more vulnerable to theft or loss of money, and setting up secure cash storage systems and appointing third-party logistics providers can be costly, adversely affecting a business's profitability.

A few years ago, the situation was worse when around 95% of the e-commerce orders revolved around cash on delivery. The surge in digital payments in recent years occurred with the inception of bKash, the first-ever unicorn startup in Bangladesh, which made a breakthrough by successfully setting up human agents and making services like digital money transfers and payments available, especially to rural people. Soon, other organisations providing mobile financial services launched in the



market; including Nagad, Rocket, MYCash etc. to make cashless payments more feasible. However, the majority of e-commerce customers are still choosing the cash-on-delivery option while placing orders.

Now the question arises: what is still preventing customers from using digital payment systems in the e-commerce sector?

## Barriers to Going Cashless in Bangladesh

One of the biggest hurdles to going cashless is the vulnerability of Bangladesh's digital payment systems to cyber attacks. Mobile financial services (MFS), and non-banking financial institutions face severe cyber threats regularly. According to an article published in the South Asian Times, the banking sector of our economy faces approximately 630 cyber attacks daily. This high frequency of attacks, combined with weak encryption protocols and inadequate monitoring, leaves many customers hesitant to fully trust online payment systems. In addition, the overall foundation of the system's infrastructure is not strong enough to tackle



technical glitches and frequent power outages. It is crucial to make vast improvements in the existing infrastructure initially to ensure the safety of the consumer's private information.

Many customers still prefer paying cash to reduce the risk of receiving unsatisfactory products and losing their money. This issue arises due to the lack of a strict regulatory framework focused on the quality of the products advertised online. Customers mainly struggle with trusting businesses as there are a lot of instances when potential businesses turn out to be fraudulent in disguise. In addition to product quality issues, weak regulations, poor monitoring, and ineffective authentication processes elevate the risk of fraud and money laundering. These factors contribute to a growing sense of insecurity, further eroding public trust in digital transactions.

Further adding to the aforementioned hurdles, existing digital literacy gaps among consumers are delaying the process of digital payment adoption in Bangladesh. Several misconceptions surround digital payments, including the belief that paying online incurs additional costs. In reality, however, cash transactions also come with hidden expenses

es. Lack of consumer awareness and cultural biases favouring cash hinder the gradual transformation to cashless payment systems.

## What Steps can be taken?

Bangladesh is still miles away from achieving a 100% cashless economy considering our weak digital infrastructure, vulnerable cyber security and lack of widespread awareness. However, significant improvements have been made, and progress can be accelerated through a multi-faceted approach that addresses security issues, regulatory frameworks, and consumer behaviour.

Introducing incentives to encourage cashless payments may bring improvements in the current scenario. Few mobile financial services have already initiated various offers to make consumers more inclined to choose online payment options rather than cash, which can lead to great results if

combined with efforts to promote digital literacy and inclusion. Furthermore, collaboration among government agencies, financial institutions and technological companies should be emphasized for a smooth transition to a cashless society. Additionally, The entire digital payment ecosystem needs to be greatly developed with regular updates in the policy frameworks by the government. Consistent and collaborative efforts could bring significant benefits to the economy.

In conclusion, while Bangladesh's e-commerce sector has witnessed remarkable growth, the path towards a cashless economy remains complex. Encouraging consumer adoption of digital payments while tackling cybersecurity risks is a challenge in itself. Bangladesh undoubtedly has the potential to unlock significant milestones in the years to come. Ultimately, embracing a cashless future is not just about technology, but about creating a more inclusive, secure, and forward-thinking financial ecosystem for all.



# SPOTLIGHT PERSONAGE

## MD. ARIFUR RAHMAN

Independent Filmmaker

Md. Arifur Rahman an independent filmmaker from Bangladesh, known for his compelling storytelling and global recognition. Being a graduate of the Busan Asian Film School in Film Producing (2019), he has participated in esteemed programs such as the Asian Film Academy (2017), Locarno Open Doors Lab (2018), and La Fabrique Cannes (2021). In addition to his internationally acclaimed Kingdom of Clay Subjects, which was featured at major international festivals, Arifur has produced a range of Bengali films and shorts. Notable works include Amar Colony, Layla, Shabnam, Roqaia, Live from Dhaka, and Beyond the Waves.

**What is the story behind you entering the world of cinema as a producer? Was there a particular film, filmmaker, or event that motivated you?**

My journey into cinema as a producer stems from my unique upbringing and life experiences. As the only male offspring of my parents with two sisters, I was raised as a 'boy'. However, I always tried to value independence and challenge gender division of works, which I think, was a part of my individual thinking. Studying at Jahangirnagar University was transformative as it helped me to gain this independence and inspired my creative vision through its natural beauty and vibrant culture. My early experiments with visual storytelling began with my phone, combining photography, video editing, and also Ayub Bachchu's guitar solos. A major turning point came when I joined a documentary workshop by the British Council and the Scottish Documentary Institute. My idea, *Waiting for Godot*, about marginalized day labourers struggling to find work, was selected, and I was chosen to direct it. This led me to the Sheffield Documentary Festival where I watched *Exit Through the Gift Shop*. Its storytelling left a profound impact on me, strengthening my desire to work in filmmaking.

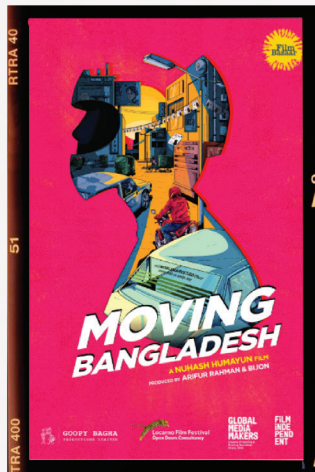
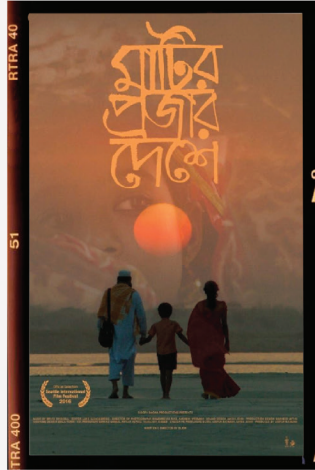
Since then, I've aimed to redefine the role of a producer in Bangladesh, contributing creatively to projects that deeply resonate with audiences.

**Can you tell us a little bit about your educational experience at Busan Asian Film School?**

In 2017, I had the opportunity to be part of the Asian Film Academy, where I visited the Busan Asian Film School. Witnessing students from diverse countries and ethnicities learning together was inspiring. That visit instilled the hope that if I could study there, it would be a transformative experience. In 2019, I was fortunate to be a part of the school's first batch, along with another Bangladeshi student. My time at Busan Asian Film School significantly enriched my understanding of filmmaking. The exposure to international perspectives and practices deepened my appreciation for the creative and strategic aspects of producing, solidifying my decision to specialize in this field.

**Why did you specifically choose to specialise in the producing part of the entire filmmaking process?**

My decision to specialize in producing happened quite coincidentally. In 2010, after a Prothom Alo article featured me following the British Council workshop, my childhood friend Bijon, then studying at UCLA, reached out. Surprised by my shift from Anthropology to filmmaking, he shared his struggle with a short film project for his master's program. The limited university grant could only fund a 40-minute film, far from the 90-minute feature he envisioned, and he asked for my help as a producer. When Bijon visited Bangladesh, he narrated the story of his film one windy evening, and I was immediately drawn to it.



Without hesitation, I agreed to produce the film, marking the beginning of my journey in producing. Now, I balance producing and directing, embracing the unique challenges and opportunities that each role offers.

**Are you also involved in the direction process of the films that you decide to produce?**

Over the past 15–16 years, I've primarily focused on producing the films I've worked on. I believe that when a director has a dedicated producer, it allows them to concentrate fully on the creative process. Taking on both roles simultaneously can be overwhelming, which is why I prefer to have a producer onboard whenever I direct.

For instance, in my first directed short film, Scooty, a friend of mine with whom I often collaborated as a producer, joined the project as its producer. This dynamic allowed me to focus on directing.

That being said, I am deeply passionate about producing and often provide creative input during filmmaking. As a result, I have frequently found myself wearing two hats, balancing financial viability with the creative aspects of a scene, ensuring the project thrives on both fronts.

**“Matir Projar Deshe” is widely regarded as one of the finest films addressing serious societal concerns with a compelling storyline. What was the core message you aimed to convey with this film?**

As the producer, I recognize that the director may have had his own interpretations of the film. However, for me, Matir Projar Deshe was an interpretation of life itself. Life is subjective, and each person views it through their unique lens, but a thoughtful interpretation has the potential to

challenge societal norms and inspire changes.

The characters in the film were designed with subtlety, their actions carrying profound implications. These subtleties were intended to challenge long-standing societal norms and pave the way for fresh perspectives. While the film might appear to be a straightforward social drama on the surface, a deeper analysis reveals a powerful underlying message about transformation and progress.

**You are currently involved with producing another highly anticipated project “Moving Bangladesh” - directed by Nuhash Humayun. How do you think Moving Bangladesh will resonate with audiences in Bangladesh and internationally?**

As the name suggests, Moving Bangladesh is about movement—be it of individuals, events, or society itself—and, most importantly, it's about the youth driving that change. In the context of Bangladesh, youth movements have historically been among the strongest forces challenging societal norms and shaping the nation's future.

The film tells a story that every young person can relate to. It's about family dynamics—a father and son, a mother and son, and the shared struggles of a middle-class household. While the people of Bangladesh will find deep contextual and emotional resonance in the film, its themes are also universal.

Moving Bangladesh explores modern family dynamics, where individualism often isolates family members who live like individual lighthouses. This exploration of weakening familial bonds is a central theme that transcends borders, making the film relatable to international audiences as well.

**What do you think are the biggest challenges for producers of independent films in Bangladesh?**

One major challenge I faced was during *Matir Projar Deshe*. While we started with a \$20,000 grant, the budget eventually exceeded 1 crore BDT, making it difficult to complete the film.

A big issue was continuity since the child actors grew older during filming delays, a problem that leaves many Bangladeshi films unfinished. We overcame this by creatively adding a time leap to the story, which helped us adapt and finish the film. This taught me that flexibility and adjusting plans are essential for independent filmmaking.

**What are your thoughts on the potential of digital platforms in promoting Bangladeshi independent cinema?**

Digital platforms, like OTT, are a great addition to Bangladesh's creative scene. They offer convenience to busy people, while theatres provide a unique experience that can't be replaced. Each platform, whether it's OTT, TV, or radio, has its own audience and purpose, coexisting rather than competing.

OTT platforms are especially exciting because they allow for longer, more detailed storytelling through series. In 2024, I worked on my first series, *Baazi*, which was an incredible experience. This new format helps Bangladeshi independent cinema reach more people, both at home and internationally.

**What advice would you give to Bangladeshi Independent Filmmakers looking to develop storytelling and submit their films to international film festivals?**

To tell great stories, focus on learning and observing. Read books and literature, stay updated on current affairs, and pay attention to the world around you. Step out of your comfort zone to gain new experiences, which will enrich your storytelling.

Watch a lot of films, read widely, and discover your inner creative voice. Over time, you'll see how learning shapes your work and helps you find your unique style, setting you apart. This individuality is crucial to connecting with audiences and succeeding at being a unique storyteller.

**What's next for you after "Moving Bangladesh"? Do you plan to explore similar socially driven themes in future projects?**

I am currently working on a mix of projects, including directing fictional and documentary features and collaborating with young filmmakers on development. I am also exploring mixed genres and transitioning into commercial projects.

My short film *Scooty* marked this shift, combining a strong social message with mass appeal. Having entered the OTT space, I'm adapting to its audience while staying mindful of their preferences, as their feedback is important to me.

**Contributors:**

Sadea Naowar Khan

Amrina Rahman

Muhd. Nazmus Saquib

Miftahul Jannat Rifat

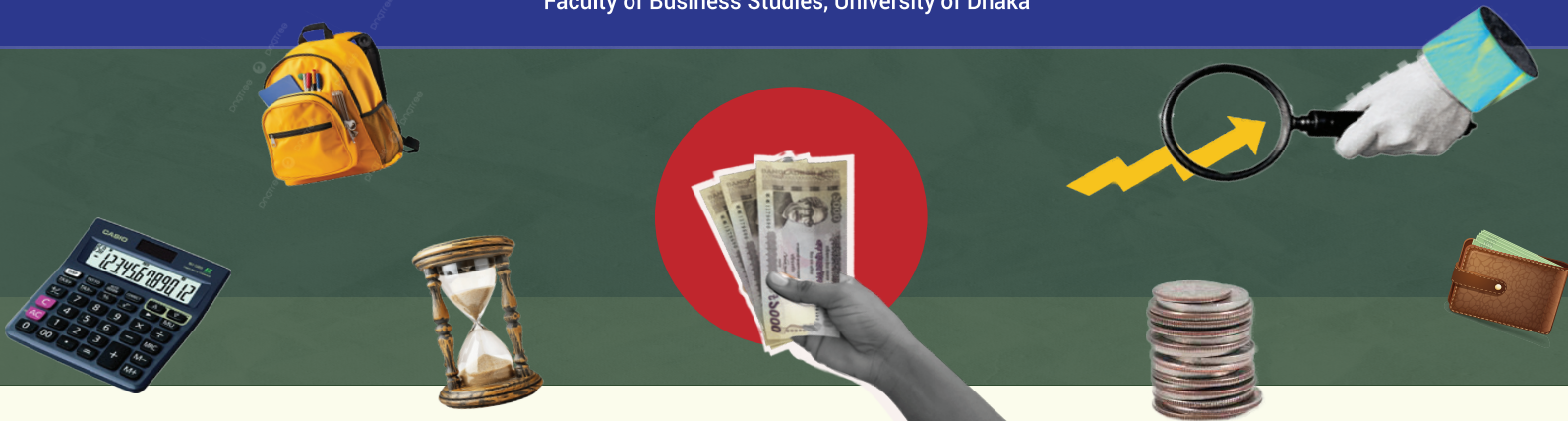
Fatema Tuz Zohora

# PERSONAL FINANCE AND ITS FUNDAMENTALS IN A BANGLADESHI STUDENT'S LIFE

Jarraf Rahman Rasha

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The concept of Personal Finance is not anything deviant from Business Finance, rather, the scale and range of personal finance are shrunk to a single person only. However, understanding the importance of it, despite its very smaller scale and range, can enable a person to start becoming financially independent at a much quicker pace than it would have been possible without its application in one's life. The art of personal finance is not so difficult yet it may be intimidating to many at first. The first step of personal finance starts with making oneself organized. Then comes tracking one's incomes and expenses and lastly, checking investment options for the savings created. Basically, personal finance can be limited to only these three steps and yet be defined as completed. As much difficult and intimidating as these may sound, Financial Technology has blessed this space with many easy-going application softwares, making the hurdles easier. This article will explore each of these steps and how one can integrate this technology to step-up the game of personal finance.

## Make Yourself Organised ●●●

"Discipline is the bridge between goals and accomplishments" – Jim Rohn, an American entrepreneur & author.

To make personal finances more effective, there is no alternative to making disciplined decisions in day-to-day life. In order to do that, keeping a tab on everything happening is a good step to take. For this very step, Notion can be a great start.

Notion is a database management system which can be used to track everything happening by using templates that one can download for absolutely free or even tinker through the application to make one's very own template.

Now, the very reason behind doing so is that a person can look up all the information related to what needs to be done and what has already happened under one single umbrella. When a person is used to creating notes on his/her life, becoming organised gets much easier and the impacts can be visible in every aspect of life.

*The first step of personal finance starts with making oneself organized.*

## Keep Your Pennies in Your Pocket ● ● ●

The old style of doing personal finances is to create a bank account and keep all the money in it and as for tracking the expenses, an old notebook might be found lying on the table. However, with Financial Technology, the inadvertent mentality of not getting the motivation to track the expenses can be overcome. With software applications such as CashApp, Weekly and many more available in the app store, tracking even the last bit of pennies is a cup of tea nowadays.

The concept here is simple. You record whatever you get as income in the application and at the same time, you also record whatever you spend in the application as well. What this essentially does is that it reinforces one to carefully make decisions to avoid spending money unnecessarily on things that have no use in the long-run.

The summary of this portion of the article is that when one is constantly reminded of what one has as income and residues, it's time to be automatically more salient about those unnecessary expenses. This directly helps the person to become more disciplined and curate better financial decisions.



## Last Words

To wrap it up, if you want to work with your personal finances, you have to be adroit with what you do and how you think. You cannot confine yourself to a single perspective and rather try to understand different dynamics. This way, you can clearly get a head start before you lose all the benefits of being a student. As there are many opportunities available in this technology-driven modern world, you should build yourself up in a way which can engulf you with more opportunities than a stale life. You have to always remember that it is your own life and you have to own it up.



## It's Time to Invest! ● ● ●

Now, you have saved up some money and you have forgone the thought of spending the savings on things that you either found on TikTok or Instagram but never could find the reason to buy it other than its appealing aesthetics. But you are not also willing to keep the money lying around in your bank account. I mean, there is no incentive to do so; why would you? In this part of your personal finance journey, you should look for opportunities to create micro-investments, just for the thrill of it and to find the intricacies of making proper investments. Ultimately, when you start small and understand the mechanism, you can grow big through trial and error constantly.

As per the opportunities available to you as a micro-investor, there can be quite a limited number of investment opportunities available. Yet, you can look into T-Bonds (both short-term & long-term). These have a fixed interest rate, and unless the government of Bangladesh is going bankrupt, you can be rest assured, you will get your money back with a healthy interest amount. You can also look into DPS, specially, catered towards low-income individuals which require very little amount of money to be deposited in a fixed interval (with it, you can plan the payments at your own comfort) and the returns are not that bad. Lastly, if you intend on to associate yourself with shariah compliant investment opportunities or simply halal investments, you can always go into the stock market (at your own risk, of course!) as well as many FinTech startups (well, a simple google search will provide you with various names but do your own research, okay?) which are currently doing great and even offering profits ranging from 5% to upwards of 15%! Obviously, you will have to bear the risks, as well, because these are real businesses using your money and the profits you will be gaining will stem from the profits they make. In case of a loss, you will be liable to your portion of losses, as well.



# WRITING CONTEST '24



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# “Artistic Expressions for Social Commentary” to Play out in Bangladesh

Nusrat Jahan Moon

Champion - VoB Writing Contest'24

“**All art is quite useless,**” wrote Oscar Wilde in his novel, “The Picture of Dorian Gray.”

What to notice here is the word “quite,” because even a marvellously talented guy like Wilde couldn't declare art as something utterly useless. Rather, we can't even imagine a world without any art forms. People use art to express their emotions, to tell stories, and to communicate. It has the power to make the world beautiful where everyone lives in peace; it has the power to incite revolt where we stand united against all the wrongdoings.



“All art  
is quite  
useless.”

Oscar Wilde (The Picture of Dorian Gray)



Artistic expressions may come in many forms and shapes, like music, visual arts, graffiti, literature, films, etc. For centuries, they have been used for a variety of social commentary. For expressing political opinions, attacking social ills and evils, criticizing war and poverty, sending up monarchs, and more. It has the power to bring out even the tiniest beautiful things that are left unnoticed; it has the capability to ignite the fire in people, starting a revolution.

Throughout our history, we've seen some incredible examples of that. During world wars, in America, Uncle Sam told young men “**I want you for the U.S. Army**” and recruited them to fight a war on another side of the globe.

At the same time, Rosie the Riveter also encouraged women, saying “**We can do it.**” That's how, for the first time in America, women entered the workforce and changed the face of the job market forever. Another example is the Harlem Renaissance, where black artists and writers created work that was being seen on the world stage. That was the very first-time people saw and experienced a black American perspective.

John Lennon's “Imagine,” one of the most hopeful songs ever recorded, was released during the Vietnam War. It peaked at #3 on the Billboard Hot 100 and remains one of the most respected songs worldwide. Around the time of the 1960s, Bob Dylan's “Blowin' in the Wind” became an anthem for the anti-war movement. The lyrics contained questions about war, peace, and freedom. Similarly, Bob Marley's “War” is



another powerful song with layers of meaning that allow the outside world to question the ongoing wars and peace-hampering events. These songs may be released at different times, but all of them ask listeners to envision a world of peace and unity. These artistic masterpieces continue to make us rethink all the past and ongoing barbaric events around the globe, sparking the encouragement to protest against them.

Even in 1971, in the liberation war of Bangladesh, we



The “Concert for Bangladesh” showed the power of music in uniting people across borders for a humanitarian cause. Prior to the event in 1971, Bangladesh had not been officially recognized as a country by any nation, and even its own people were doubtful about receiving support from the West during the war. The Concert created public awareness and led to other concerts around the world, including “Goodbye Summer” in London in September 1971.



witnessed the powerful role of forms of art, serving as much more than mere cultural elements. The singers of Swadhin Bangla Betar Kendra became known as “Voice Soldiers”. Artists painted war posters that highlighted the atrocities and suffering of refugees, which inspired the Bengali population to resist and fight back against the Pakistani forces. The immense suffering and struggle of people were portrayed through paintings and songs influencing foreign musicians to raise awareness about the war and advocate for international support through their music.



Artistic expressions continue to play a crucial role in Bangladeshi activism. Throughout history, art has energized Bangladeshi citizens and placed the country on the path to a healthier democracy. Currently, cartooning, a satirical media, is widely used by artists to criticize, protest, and report on social and political concerns. It has quietly become an effective way of social commentary. Artists are now using stencils and murals to confront themes such as corruption, poverty, and violence.

The dominant role of art in Bangladesh's protest movements highlights the connection between creativity and civic engagement. Asifur Rahman, Concept Artist at Mighty Punch Studios and Staff Artist at The Business Standard, produced an intriguing image on the road safety movement in 2018, which was later published in a story by Al Jazeera. In October 2020, people flocked to the streets to protest against the rise of gang rape and demand equal rights for women throughout the country. What was unique about these demonstrations was the use of art to convey their demands, singing and reciting poetry with messages of women's empowerment.



Morshed Mishu is another professional Bangladeshi cartoonist, illustrator, cover artist, and graffiti artist. On being asked how art may promote social change, he stated that it is just a means for communicating the idea of change to the public. Change takes time, and there are things in history that were right then but are not right anymore. So, to motivate people to bring about this change, art helps to make people believe in how the changes can help them.

"Shahidul Alam: Truth to Power" is the first complete U.S. museum survey of Shahidul Alam, a well-known Bangladeshi photographer, writer, activist, and institution builder who was also named Time magazine Person of the Year in 2018. The exhibition highlighted the nuanced view of Bangladesh and South Asia and demonstrated how art can be a tool for social justice, internationally.

Fashion activism has recently gained momentum in Dhaka. Designers are increasingly using clothing as canvases to portray their grief, sadness, or happiness. Faiza Ahmed is a fashion activist who began as an artist and uses dresses to express herself. One of her collections, Palestine in My Mind, shows the bruises and scars left on the bodies and hearts of those wounded by the war.

Artistic forms of expression are probably the easiest way to mobilize people. Following this, IRI issued 11 small advocacy grants to artists, singers, performers, and organizations throughout Bangladesh to raise awareness of significant political or social concerns through artistic forms. They also partnered with the ArtLords, a Kabul-based art and culture organization to implement a virtual workshop that engaged 62 young artists and activists from all over the country.

Art, as a form of activism, is not new in Bangladesh. Artists could use vibrant colours and folk iconography to make social messages resonate with the community. Theatres, our textiles, film festivals, songs, and many more artistic mediums can be utilized to convey messages, communicate, and educate people of every sector about sensitive issues in a more amicable way. The key is to use creativity to find ways to connect with the audience and spark conversation about pressing social issues. It can be beautiful, thought-provoking, and a powerful catalyst for change.



# From Stage to Street:

## Artistic Movements in Bangladeshi Social Commentary

**Shreya Halder**

**1st Runner up - VoB Writing Contest'24**

**Does the suffering we witness in the world** always require the issuance of a writ to come to an end? Think about the young girl taking care of her in-laws at the age of 12 as she was forced into an early marriage. Her story might not make headlines, but it comes to life through a heart-rending play that reaches out to everyone passing by, urging them to feel her loss and question why such practices still exist. Or, think of a quiet night when a woman's cries shatter the silence as her husband keeps beating her. Her screams are heart-wrenching, yet the law alone can't heal her wounds. But then, you see a mural on a nearby wall—powerful enough to inspire the entire community to raise their voice for the victims of domestic violence.

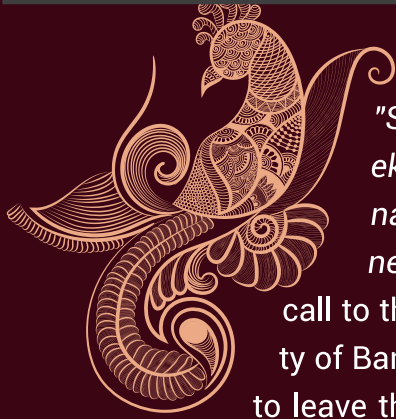
Let us recall the Shahbagh Movement, where the streets transformed into a living gallery of graffiti and murals. These artistic expressions were not mere decorations but battle cries, mobilizing the nation to demand justice. Recall the aftermath of the tragic Rana Plaza collapse, when artists used street memorials to honour the lives lost and call for improved working conditions.



Art in Bangladesh isn't just about creating something beautiful—it's about illuminating issues often left in the shadows. It might be a song that brings tears to your eyes, a play that makes you yearn for a better world or a photograph that captures an overlooked reality. Through the lens of an artist, we see the world not just as it is but as it could be—a more just and equitable place for all, filled with hope and optimism.

### Voices on the Walls

The graffiti by '*HOBEKI*' featuring Shubodh represents Bangladesh's unemployed and marginalized people. Despite living in constant fear of the future, they continue to strive, their spirit unbroken. Being born in this land alone doesn't guarantee their fundamental rights and needs. The artist's



cryptic words: *"Subodh tui paliyey ja, ekhon somoy pokkhey na, tor bhaggey kichhu nei,"* might even be a call to the minority community of Bangladesh, urging them to leave this land while there is still time. Some graffiti artwork on the pillars of the Moghbazar flyover showcases the consequences of environmental degradation, such as deforestation and pollution.

### Theatre for Change

'*Agunjatra*' by Prachyanat is a groundbreaking play that goes deep into the lives and struggles of the hijra (transgender) community in Bangladesh. Through its compelling narrative and striking performances, the play tackles identity crisis, discrimination, and the quest for acceptance and dignity, shedding light on a marginalized group. Dhaka Theatre's 26th production, "*Bonopangshul*", brings to life the experiences of the oppressed tribe, who have endured years of subjugation by the dominant Bangalee community. This play illuminates the forgotten corners of society, using art to raise awareness and empathy and, ultimately, foster social change, leaving the audience enlightened and informed.

### Stitching Struggles

Bangladesh's traditional embroidered quilt, Nakshi Kantha, is a vibrant canvas on which artisans, especially women,

express their experiences and address pressing social issues. Artisans like Surayia Rahman depict women's struggles, such as poverty, domestic abuse, and gender inequality, through intricate patterns and motifs. Each quilt is a story of resilience, a portrayal of the rich cultural heritage and the inner voice of the people, whom we tend to forget.

### Lyrics of Impact

Music has always been a unifying force in Bangladesh, especially in times of social turmoil. The songs of Kazi Nazrul Islam, known as Nazrul Geeti, stand out for giving voice to the voiceless. Songs like "*Bidrohi*" inspire movements against oppression, urging listeners to stand up for their rights. Similarly, Shahnaz Rahmatullah's "*Jibon Dhara*" addresses marginalized communities' struggles and advocates for social justice and equality. Through his heartfelt lyrics in "*Bidhata*," James poignantly touches on themes of poverty, injustice, and the collective aspirations for a better future for all Bangladeshi. "*Shonkho Bajiye Roilo*" by Arnob is a song that addresses societal apathy



towards poverty and homelessness, urging listeners to take action and create positive change. These songs, spanning different genres and generations, reflect the enduring power of music in raising awareness and catalysing social change in Bangladesh.

### Lens on Society

Imagine diving into the depths of Bangladeshi cinema, where each frame acts as a mirror reflecting the pulsating heart of society. Within this cinematic landscape, documentaries emerge as crystal-clear lenses that capture raw narratives of our society. For instance, Amitabh Reza Chowdhury's *"Ainabaji"* addresses the issues of gender violence and societal pressures women face in Bangladesh. Meanwhile, Sharbari Ahmed's documentary *"Daughters of the Red Light"* provides a glimpse into the lives of young girls and women who are victims of child marriage and sex work in Bangladesh. *"Made in Bangladesh"*, a film directed by Rubaiyat Hossain, follows the story of a young female garment worker who becomes a labour leader fighting for better working conditions and gender equality in the garment industry, inspiring viewers with her courage and determination. These films not only captivate audiences but also reflect urgent social issues that influence the essence of Bangladeshi society, leaving viewers enlightened and aware.

In a world where suffering persists, and challenges endure, art in Bangladesh manifests hope. Bangladeshi find their voice through artistic expression and let the world hear it. It bridges divides, unites communities, and calls us all to envision a future where justice, equality, and dignity prevail. From the compelling narratives woven into Nakshi Kantha quilts to the resounding echoes of Kazi Nazrul Islam's songs, from the defiant strokes of street art to the evocative narratives of cinema and theatre, every artistic medium carries a message. As we embrace the transformative power of creative expression, let us heed its call to listen, act, and strive for a society where every voice is heard, and every life is valued.



এক দড়ি তে ফাঁসি চাই

যাপের নাম নথুখে নি তে নেই

আ...

# টিকামারা

হবে কি?

“সুযোশ তুই পালিয়ে যা

কস্টে তাছি আইজদিদ্দিন

## Chika Mara (Graffiti)

Raiyan Tausifur Rahman

2nd Runner up - VoB Writing Contest'24

- Lexicographically speaking, graffiti came from the word 'Graffrein' which refers to 'scratch'.
- So, graffiti is theoretically 'a scribble on a wall'.
- Though to be a proper graffiti, it has to be more than just a meaningful scratch. It is meant to be a mirror, a portal, a gateway from this disciplined needy greedy world to the outlaw, the outcast.
- Not just an art or a slogan on a wall, but a reflection of the true naked state of society.
- Social commentary of Bengali or Bangladeshi is overwhelmingly expressed via writing mediums like poetry and novels.

The Graffiti or Chika Mara (in Bangla) is often overlooked.

It might be surprising that the history of Bangladesh's Chika Mara goes back to 1952 when the sapling of Bangladeshi nationalism was sown.

(Side lining graffiti under British rule to emphasize the Bangladeshi part.)

Believe it or not, the duality of the word 'chika' helped its artists to survive under Pakistani rule!

Imagine midnight of Amavasya (new moon), three people in front of a wall. One shining a hurricane light, one carrying the paint and one stroking the

first letter আ. “Kon he? (Who’s there?)” yelled a Pakistani police as another rasping voice followed from behind, “Idhar kya chal raha he? (What are you guys doing?)”

Modern Bengali are coward enough to run, but oppression forces the oppressed to grow like a dandelion growing through a concrete crack. So, one blatantly replied, “Chika mari...” The police officer held his nose at the disgusting smell that surrounded him and said, “Bohut khub.” (Very good!)”

Confused? Well...

Chika also refers to small rats instead of painting and mari can also mean killing. The wall paints had a weird smell making the officers think; that these three youths were killing mice at midnight!

Welp, they did ‘chika mari’ the rest of the night as they simultaneously laughed at the incident.

Next morning, the wall shone the charcoal aura, “আইয়ুব-মোনায়েম দুই ভাই/এক দড়ি তে ফাঁসি চাই, ২২ পরিবারের বিরুদ্ধে রুখে দাঁড়াও, তোমার আমার ঠিকানা পদ্মা মে ঘনা যমনু।”

Throughout our East Pakistan history, under the leadership of Ronobi (Rafiqun Nabi) and others, graffiti was a major reflector of the proletariat’s nationalism alongside other artistry mediums.

A vivid example of this artistic expression is Noor Hussain, who turned himself into art by writing, “স্বৈরাচারী নিপাত যাক, গণতন্ত্র মুক্তি পাক. (Down with autocracy, Let democracy be free.)” on his body.

Now, I will not argue whether his art was graffiti or not; as a wall doesn’t have to be a bricked wall, it can be anything sturdy enough to hold and reflect the feelings of millions. But Nur Hossain showed how this practice of artistic expression has enabled us to slap the oppressor’s face in innovative ways!

Revolution is in our blood, so we accepted a rebel poet as our national poet. However, today the expression of these is just confined to a Facebook post of appreciation or within a yearly program on the poet’s death anniversary.

It took me ages to find the writings of those old graffiti, let alone a picture. Which thoroughly reflects how the expression of our true sense of freedom faded away slowly. We devolved into early British colonial Bengali whose life was to just eat, breed and die. The few that still dream, dream of running away from this discrepancy.

Though nobody speaks of this inherent oppression, as our mouths are not allowed to spill the name of our societal father (বাপের নাম মখেখে নি তে নেই). Under all this suppression, came Aizuddin.

He drew all over the walls of 90s Dhaka that, “Aizuddin is in pain. (কষ্টে আছি আইজুদ্দিন)” Who is Aizuddin? Asked a passer-by as he or she was walking past.

Soon the question turns to why he is in pain. What is his pain?

Soon the invisible gap of answers becomes filled with personal narcissism. He is in pain just like me. He wants

স্বৈরাচারী নিপাত যাক  
গণতন্ত্র মুক্তি পাক



freedom of speech, just as I do. Not only that, but he wants to scream out loud about the corrupt just like me.

That's why Aizuddin and I are in pain.

Aizuddin is me.

We hold our breath as we breathe out the above in a sigh, and move on with our monotonous suppressed lifestyle.

That philosophical pause is worth a million!

Bangladesh's Graffiti culture up until Aizuddin was pretty straightforward. It consisted of a rhyming sentence, asking for a demand, and maybe a picture to visualize the need. But Aizuddin was possibly the first Graffiti that made us think from our own perspective. The artist lets the audience speak through the art.

For the rest of the millennia, the last resort of Graffiti will lie in the hands of the fine arts students of renowned Universities.

Ranging from "Where is Michael Chakma?" and "To Gaza from Dhaka" to 'Gang name Graffiti' and 'Two Rabindranath in censored position'; we can see the

spectrum of Bangladeshi mindset on the walls of the University.

(Personal favourite: A Buddha holding a gun in his head, saying 'Let me die') But that's not all.

Welcome to the last but not the least.

Summer, 2017. Near the National Metrology Department. A vague black portrait of a bearded scared man running with a caged sun. Text: Subodh, run, time is not on your side. Subodh was seen again near Mirpur 7 and 12 or at Dhanmondi.

Sometimes he is sitting holding the sun as his eyes look behind us. Saying, "Subodh, run. People have forgotten to love." Once he was seen sitting down with his caged sun; putting a hand over the shoulder of a girl next to him. As the text asks, "Subodh, when will it be dawn?"

Sometimes his caged sun was seen to hang on a rope. But always, there was a question at the corner in red bright ink, "Hobeki? (Will it happen?)"

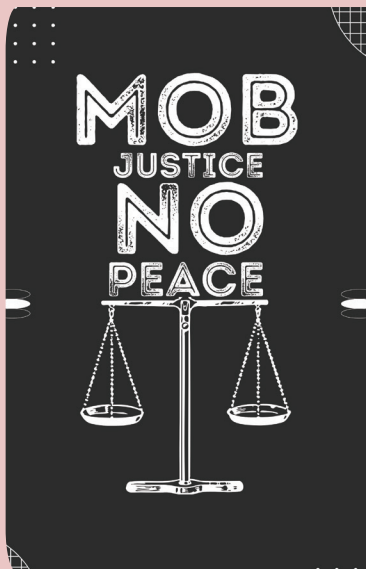
Take your time, go on the internet, and give Subodh a stare. Just look at the mighty and ask yourself, "Hobeki?" in your own philosophical view.

# New Trade Route, New Potential

**Muhd. Nazmus Saquib**

If you run a business that relies heavily on imported raw materials, especially from China, then of course, you are bothered about the long shipment time of 20-25 days. Passing through the seaways of Malaysia, Singapore, Colombia, or possibly several other countries also makes it to the list to be worried about. These 20-25 days can change a lot of things in today's dynamic business landscape, including customer demand and satisfaction.

Well, that's about to change, as Pacific International Lines (PIL) has inaugurated a direct trade route between China and Bangladesh, reducing the shipping time to only 9-14 days! This development will benefit the jute, knitting, and many other industries, allowing them to manage imports and inventory more efficiently. With this milestone, several other countries are now showing interest in establishing direct shipping routes, positively impacting the country's business prospects.



## Mob Justice and Online Trials: Where is the 'Justice'?

**Jarraf Rahman**

Mob justice and moral policing have become rampant in Bangladesh, especially, on social media. In recent times, we have witnessed too many people getting backlash. Not only guilty people, but the majority of the time, even innocent people are facing the same by getting falsely accused and punished for crimes they have not even committed. Guilty or not, backlashes are not limited by the keyboard warriors online. In many cases, we have seen these public shaming spills rolling over into real life and consequently, leading to physical harm to the aggrieved. As social media is bound to grow more influential over people's decisions and psychology, it is high time we implemented better education on digital literacy and promoted better ethics in society.

## The Show Must Go On!

**Muhd. Nazmus Saquib**

Linkin Park- not another band but emotion for millions of fans. With the departure of Chester in 2017, it wasn't only Linkin Park that paused—it marked the end of an era. However, the show must go on. A new chapter started with the inclusion of Emily Armstrong as the new lead singer. The choice wasn't easy—finding someone to stand alongside Chester's legacy was a daunting task. Nevertheless, Emily brings her own style and uniqueness, not trying to step up into Chester's place. Fans appreciated this approach and now hope for a new beginning, with Chester's legacy always remembered in the heart.



# SPACE DEBRIS :

## THE GROWING THREAT TO OUR SKIES AND FUTURE EXPLORATION

### MIFTAHUL JANNAT RIFAT

Since we first stepped into space, countless rockets, satellites, and missions have been launched, leaving many objects just floating in space with no purpose. Does this clutter truly matter in the vastness of space, or is it unnecessary to worry? Let's explore some facts. According to the Aerospace Corporation, around 23,000 pieces of debris, everything from dysfunctional satellites to fragments from past collisions are orbiting space.

Smaller debris, which may be in millions, also presents significant danger, as even particles as tiny as paint chips can cause damage due to their high velocities, which is ten times the speed of a bullet.

So, how does this debris bring destruction? A collision with even a small object can endanger missions and compromise valuable satellite infrastructure. Our daily lives rely heavily on satellite technology which is expensive to operate, and this space junk is adding to the cost of maintaining and operating these systems. If debris damages a satellite, it could take years and a big investment to replace that capability. Even small fragments can harm key components, like solar panels, reducing the satellite's effectiveness and lifespan. If debris collides, it may lead to the "Kessler syndrome," where space becomes increasingly difficult and risky to navigate.

So, once considered harmless debris has become a serious threat. Be it new solutions or, at least, risk mitigation, ensuring safe skies is now an urgent call.

# JACK OF ALL TRADES, MASTER OF NONE: THE DILEMMA OF BBA'S GENERALIZED CURRICULUM



**Author:**  
**Miftahul**  
**Jannat**  
**Rifat**

Why do students choose a BBA degree? Many have faced this question recently, with answers ranging from “I wasn’t sure what to do, so BBA seemed like a safe choice” to “I was always passionate about the corporate world and top MNCs” or “I really loved finance/marketing/accounting in school.” These are all legitimate reasons, but after 8–12 semesters, what do these graduates truly gain? The job market for BBA graduates is competitive, following the rule of supply and demand. Many dream of working in top MNCs or leading corporations, but the gap between ambition and reality often leaves graduates frustrated.

For those who selected their major out of love or passion, does the degree meet their expectations? A typical BBA program may require 40 courses with 8 specialized and 32 generalized courses, in general. On one hand, these 8 specialized courses over more than three years do not create the depth of expertise students desire. On the other hand, the 32 non-specialized courses may not provide sufficient knowledge across such a broad array of subjects. In the end, while BBA students study a wide array of subjects, the depth and practical application of their knowledge often remain limited.

This scenario would be different if the BBA curriculum were more refined and geared toward practical learning about industry, business, and the corporate world beyond theory. Unfortunately, only a few institutions in Bangladesh prioritize hands-on, experiential learning. Without industry visits, research projects, technological skills or meaningful assignments, students rely solely on foreign-authored textbooks, midterms, and 5-mark assignments, which often leave them under-prepared for real-world business dynamics. As a result, the phrase “jack of all trades, master of none” becomes a fitting description for many BBA graduates from even top institutions.

## **"SpaceX' Mighty Chopstick: Pioneering a new era for spaceships"?**



The scene of releasing rocket boosters as the rocket passes the earth atmosphere is pretty common in many sci-fi movies. Previously, those boosters could not be brought back. Even if attempted, it would shatter into thousands of pieces. Then, scientists would have the adventure of their lives, collecting the scattered pieces for research purposes. For decades, it was the common norm.

However, thanks to the real-life Iron Man- Elon Musk, rockets are now reusable! Yes, Musk changed the space game once again, remarkably, on October 13, 2024, by catching the first- stage booster of the 5th test flight of 'Starship' with what is known as 'chopstick arm' or 'Mechazilla'. SpaceX now hopes to send cargo and humans to the Moon and Mars—and also bring them back in one piece! Let's see how long it takes until we're riding to Mars and returning safely with the help of the Chopsticks!

**Muhd.Nazmus Saquib**



The Faculty of Business Studies (FBS) at the University of Dhaka is more than just an academic institution; it is a cornerstone in the development of business education in Bangladesh. Situated in the heart of the country's oldest and most prestigious university, FBS has become a beacon for aspiring business professionals, innovators, and leaders. Its evolution from a traditional faculty of commerce into a modern, dynamic hub of business learning mirrors the transformation of Bangladesh's own economy, which is shifting from agriculture to a thriving center for commerce and industry.

The faculty owns a long, rich & diverse history. The Department of Commerce was born under the Faculty of Arts at the University in the year 1921, from which the Faculty of Commerce was established in 1970. The name of the faculty was converted from the 'Faculty of Commerce' to the 'Faculty of Business Studies' in 1995; the same year when the names of the B. Com and M. Com degrees were changed to BBA and MBA degree respectively. Starting with only two departments in 1970, now the faculty is home to 9 remarkable departments each offering specialized programs in

their respective fields. On another note, currently the faculty holds under-graduation, post-graduation and PhD programs in various business disciplines.

The faculty is also home to an abundant number of highly qualified and experienced faculties, of whom many are internationally recognized scholars. Their expertise and practical knowledge nurtures around 6000 competent business minds of the country in this very faculty.

What sets FBS apart is its commitment to a holistic approach to business education. Thanks to the strong yet diverse academic curriculum, the Faculty of Business Studies, University of Dhaka is globally renowned for its academic excellence. FBS always works on keeping its academic curriculum up-to-date while binding the curriculum with modern and digital transformations. This academic curriculum strongly focuses on practicality and research.

Additionally, the faculty collaborates with various renowned international institutions to stay aligned with global Business education standards. Due to these diverse academic offerings that emphasize on research and integrate strongly with the corporate world, the raw business minds that enter the faculty come out as a well-polished & well-equipped human resource that is ready to shine in the global business wizardry.

The faculty is also widely renowned for its state-of-the-art infrastructure. Modern facilities and resources; such as, well-equipped smart classrooms, computer labs and specialized E-library with a vast collection of business-related books, journals and up-to-date digital facilities are second to none in the country.

The faculty has its own research bureau. Known as The Bureau of Business Research, the bureau sponsors research projects conducted by teachers of the faculty on various functional areas of business. Not only that, the faculty also organizes various national and international conferences, seminars and workshops around the year to spread the light of research and innovation among the students.

Since its birth, the faculty has always had a strong connection with the corporate world of the country. FBS maintains strong connections with corporations, financial institutions, non-governmental organizations, and government agencies, ensuring that its students have access to internships, job placements, and industry insights. Additionally, the faculty hosts regular career fairs, corporate networking events, and leadership workshops collaborating with these various business institu-

tions that help students to develop the soft skills needed to bloom in today's business environment. Not only academics, the faculty also shows utmost attention towards extra-curricular & co-curricular activities. Around 14 clubs of the faculty work relentlessly to bridge the gap between the academics and co-curricular life. These co-curricular activities shed light on leadership, development, entrepreneurship, finance and various social responsibilities. Various case competitions, roadshows, campaigns, business workshops etc. keep the future business minds of the country engaged in skill development throughout the calendar. Again, the faculty is also known for its unique and diverse cultural activities. These cultural activities show humble respect to the cultural diversity of the country and also strengthens the tie with the soul of the motherland.

The Faculty of Business Studies, University of Dhaka, is not only a place where students come to earn a degree, it is an institution that shapes the future business leaders of Bangladesh. With its commitment towards academic excellence along with innovative research, ethical leadership and corporate engagement; FBS stands firm at the forefront of business education in South Asia. The faculty does not only produce business professional graduates but also changemakers that drive the growth of the economy, shape industries, and contribute to society. In fact, as FBS continues to evolve, it promises to remain a critical player in preparing the next generation of business leaders that are not only prepared to tackle the challenges and opportunities of a rapidly changing world but also prepared to thrive in the global economic competition.

# OUR CLUBS



# ACHIEVEMENTS

## CFA Institute Research Challenge 2023-24 by CFA Society Bangladesh

### *Champion: Bear Hug*

Faiyaz Abrar, FIN

Samen Yasar, FIN

Sharif Abdullah, FIN

Rubaiya Zaman Nishi, FIN

Mohammad Shish Ahsan, OSL

## ISCEA Prize Global Case Competition by International Supply Chain Education Alliance

### *Champion; DUOB 0101-24*

Naima Zia, MKT

M. Fatin Istiaque, MKT

Md. Ferdous Rahman Razon, MKT

Rauza Hossain, MKT

**Creaventure 3.0 by Dhaka University  
Entrepreneurship and Development Club**

**Champion: Startup Frontiers**

Sonia Afroz Sami, MKT

Abida Anjum, MKT

Shohag, MKT

**Bzashundhara Toiletries Presents Sales  
Carnival 2024 by Department Of Marketing,  
University Of Dhaka**

**Champion: Team Akij Essentials**

Faiyaz ul Karim, MKT

Shifa Samiat, MKT

Jawad Istiak Ohin, MKT

Intisar Uddin Akib, MKT

Mehjabin Hossain Prionti, MKT

Imtiaz Imam, MKT

Dewan Raiyan Ahmed, MKT

Jafrin Sadia Momo, MKT

Tanvirul Islam, MKT

Muntasir Karim Khan, MKT

**Supply Chain Research Challenge 3.0 by  
BIHRM**

**Champion: Finance Wizards**

Sakawat Saberi Deen, FIN

Shimu Saha, FIN

Noor E Sabah, FIN

Prottay Saha, FIN

Noor E Alam Shafi, FIN

**Marcventure by Department of Marketing,  
University of Dhaka**

**Champion: Bizzrizz**

Nafis Ahmed Sayeem, OSL

Sahim Al Azad, OSL

Mirza Ahmed Al Mehedi, OSL

Mahfuz Hossain Ayaan, IB

**Econ Prodigy 6.0 by North South University -  
Young Economist Forum**

**Champion: Team Crackanomics**

Cross University Team

BUP

BRAC

**Technocrats V.2 by IUBAT INNOVATION &  
ENTREPRENEURSHIP CENTER**

**Champion: Team 505**

Tamim Ibnay latif, IB

Azmain Hossain, IB

Tazrian Rahman, FIN

Fardin Ahmed, FIN

**NUB Business Day Case Competition by  
Northern University Business Club**

**Champion: The Fire Service**

Nafis Ahmed Sayeem, OSL

Raihana Sultana, OSL

Md Junayed Islam Mahi, OSL

**Battle of Freshers 3.0 by FBS Debating Club**

**Champion: Team Treasure Troop**

Warisullah Fardin, MKT

Rohitashwa Borua, MGT

**Casespecs 2.0 by KUET Spectrum and Zatiq**

**1st Runner Up: Team Codebreakers**

Ishrak Farhan Bhuiyan, BNI

Faizah Tahsin, AIS

Monjur Morshed Aalif, AIBA

**Technomize 1.0 Ad making segment(Nation-  
al) by IEM Robotics and CAD Club, KUET**

**1st Runner Up: No More Debt**

Sabira Umme Habiba, MKT

Maisha Munawwara, MKT

Mahirul Islam, MKT

Md. Farhan Ishraq, MKT

**Mindlogue 2.0 by University of Dhaka****Accounting Forum (UDAF)****1st Runner Up: Individual Competition**

MD SHAJID HOSSAIN, AIS

**Freshman Glory Business Case Competition****2024 by Spartans Communication Club****1st Runner Up; Capital Crew**

Kazi hafsa Jahan, MIS

Mushfiq kashem, FIN

**Supply Chain Research Challenge 4.0 by****BIHRM****2nd Runner Up: Team Ship Happens**

Fatema Tuz Zohora, FIN

Nusrat Zahara, FIN

Rafayet Islam Rameem, FIN

Tanvir Ahmed Limon, FIN

Arafat Samir Abir, FIN

**MarcVenture by Department of Marketing,****University of Dhaka****2nd Runner Up: Burger Bacchis**

Afia Ibnat, IB

Azmain Zaman Rayan, IB

Samiha Sultana, IB

**Skill Factory Season 07 by Dhaka University****Marketing Club****2nd Runner Up: Team Minus Zero**

Faiyaz ul Karim, MKT

Md. Shadman Wahed, MKT

Safwatul Jannat, MGT

**TBS Scholar Hunt by The Business Standard****2nd Runner Up: Individual Competition**

Emam Mehede Hassan

**Professional Actuarial Study Scholarship****(PASS) by Metlife Bangladesh****Scholarship: Solo**

Ishrak Farhan Bhuiyan, BNI

**Champion of Perfect Pitch organized by  
Dhaka University Marketing Club (DUMARC)****Champion**

Samiha Raisa Yuri

**Marcventure by Dhaka University Marketing  
Club(DUMARC)****Semi-Finalist**

Samiha Raisa Yuri

**Bangladesh International Model United  
Nations 2023 (BiMUN 2023) by United  
Nations Youth and Students Association of  
Bangladesh (UNYSAB)****Outstanding Correspondent of United Nations  
News Centre (UNNC)**

Raihana Sultana

দ্রোহের তর্ক জাতীয় বারোয়ারী বিতর্ক প্রতিযোগিতা,  
আয়জনে সূর্যসেন বিতর্ক ধারা, সূর্যসেন হল, ঢাকা  
বিশ্ববিদ্যালয়

**Champion: Individual Competition**

Tahmida Maliha, AIS

**৪র্থ সুফিয়া কামাল স্মারক বিতর্ক প্রতিযোগিতা****Champion**

Mashrafi Ibna Salam Taskin

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Miftahul Jannat Rifat

Nahidul Haque

# Our Moitree: Inside VoB

## VoB Writing Contest

In 2024, Voice of Business proudly launched its signature event, the VoB Writing Contest 2024, providing a platform for students to showcase their exceptional

## WRITING CONTEST '24

writing skills, enhanced by creativity and insights. The competition welcomed both undergraduate and postgraduate students, inviting them to express their thoughts on engaging topics.

This year's topic titled, "Artistic Expression on Social Commentary", was inspired from the historical contexts of Bangladesh. We have seen various historical events when a synergy was created where social issues were brought into limelight through various artistic mediums. By combining social commentary with compelling storytelling and powerful artistic expressions, the motto of this year's writing contest was to encourage works that not only raise awareness but also inspire positive changes in Bangladesh.

The top 3 submissions of VoB writing contest 2024, made their place in this magazine and the winners won a prize pool of 15000 BDT.

## VoB Bulletin

Here at Voice of Business, we believe that every story holds the power to inspire. That's why our mission is to provide a well-rounded reading experience that aligns

## VOICE OF BUSINESS BULLETIN

with your varied interests and passions. In each issue of our Bulletin, we aim to blend the worlds of business, art, technology, science etc. to create a publication that inspires, informs, and captivates. Continuing our commitment, we proudly present our quarterly bulletins, designed to deliver global stories and thought-provoking contents that enrich both knowledge and spirit.

The bulletin introduces readers to a diverse range of compelling themes. Sometimes, we highlight the brilliant startups and businesses launched by Dhaka University's finest minds. We also celebrate artistic expression by featuring beautiful artwork, evocative poetry, and engaging short stories within our pages.

Step into the world of game-changing business innovation with our bulletins! From bold decisions to perfectly executed strategies, we highlight the world's inspiring business scene. For a bit of entertainment, we have added insightful reviews of movies, series, anime, music, and more.

## BRANDrill

With a vision to empower students with invaluable insights and practical knowledge of the corporate world, Voice of Business introduced its nationwide branding competition, BRANDrill, in 2017. The competition aims to offer students an interactive experience of the entire branding ideation process, encouraging them to sharpen their creativity and critical thinking skills. BRANDrill is designed to



help students emerge as future business leaders in an increasingly competitive career landscape.

The primary focus of BRANDrill is to equip students with extensive knowledge and hands-on experience in the real world of branding, moving beyond the boundaries of theoretical learning. Through various stages of the competition, participants gain insights into the actual dynamics of branding while acquiring practical exposure across diverse fields, preparing themselves for real-world challenges.

With BRANDrill as one of our flagship events, we aim to consistently foster an environment where aspiring business leaders receive the support and knowledge they require to achieve success in the dynamic world of corporate branding.

## Biznnovation



In a remarkable step forward, Voice of Business has proudly introduced the very first Intra Dhaka University Green Innovation Competition - the vibrant 'Biznnovation'! with the tagline, "Unleash the Innovator Within." It provides an exciting platform for the brilliant minds within our university. This competition, based on the environment-friendly business model, showcases the remarkable talents and celebrates the exceptional innovators among us.

'Biznnovation' is not just a competition, it's a celebration of inventive thinking and eco-friendly solutions that rocked the campus with energy and enthusiasm. With a vision of a greener, more sustainable future, this competition encourages students to shine and make a positive impact on the environment and society where innovation and environmental responsibility go hand in hand. Get ready to witness the birth of a new era in business - the 'Biznnovation' era.

## VoB Week 2023

One of the most anticipated flagship events of Voice of Business is VoB week, a grand ceremony when the launch of our magazine is celebrated. Since 2011, VoB week has been organized to

# VoB **Week '23**

celebrate the release of our new issue of the magazine. Till now, VoB has published 13 issues, with its inception from 2009. Our latest 14th issue of the magazine will be celebrated at this remarkable event. The relentless effort of the club members

and the unwavering support from the faculties and students from Faculty of Business Studies, University of Dhaka, assisted Voice of Business and its magazine achieve great recognition in the nation.

VoB Week is a joyous occasion for the club, filled with various exciting activities, from playing games to organizing job fairs, all following the launch of the magazine. More than just an event, VoB Week is a celebration of the team's collective efforts and accomplishments. It serves as a powerful source of motivation, inspiring the club to continue striving toward its mission of creating and empowering future leaders.

## WORKSHOPS, WEBINARS AND SESSIONS

### Job Market Essentials 2.0



Let's be honest - the job market is more competitive than ever, but success isn't out of reach! It is about more than just academic qualifications, it takes adaptability, resilience, and a proactive approach to professional development. Surprisingly, despite the abundance of candidates, job opportunities are steadily shrinking. Many job seekers struggle to understand how to properly qualify themselves to meet the demands of today's competitive job market.

Recognizing these challenges and following the outstanding success of the first iteration, Voice of Business has successfully executed the second iteration of 'Job Market Essentials' and aims to

organize more collaborative events to empower the students.

This year, Voice of Business in collaboration with Keeron, has proudly organized "Job Market Essential 2.0", a 3-day (18th - 20th Feb. 2024) program at the prestigious Prof. Habibullah Conference Hall, FBS, DU to equip participants with the crucial skills, knowledge, and strategies needed to rise above the competition and achieve their career aspirations.

#### Contributors:

Fatema Tuz Zohora

Moriom Sultana



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Sheltech Meraj  
Sheltech Nirvana  
Sheltech Rahman's Retreat  
Sheltech Celestia

Sheltech Alor Bhubon  
Sheltech Golf View  
Sheltech Rainfall  
Sheltech Golf Vista  
Sheltech Phoenix  
Sheltech Golf Garden



# ESOLVE International Ltd.

## OUR SERVICES

### Our Clients

#### Government Organizations



#### Nongovernment Organizations (International)



Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH



#### International Organizations



#### 1. Wet Infrastructure Solutions

Water Supply, Drainage & Sewerage System Sanitation & Fecal Sludge Management

#### 2. Environmental Solutions

EIA, DSMF, EMP & Solid Waste Management

#### 3. Socio-Economic Solutions

Community development, LAP, RAP, SIA, Baseline-Midline-Ending M&E, Gender Studies, Training & Capacity Building

#### 4. Survey Solutions

Topographic Survey, Hydrographic Survey, Drone Survey, Bathymetric Survey, Soil Testing, Etc.

#### 5. Mapping & GIS Solutions

Spatial Data Management, Data Visualization, Planning, Remote Sensing, Spatial Analysis, Digital Mapping.

#### 6. Transportation Solutions

Traffic Survey, Traffic Modelling, Traffic Simulations, Transport Planning, Road Geometric Design, TIA etc.

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### Our Clients



Institute of Water Modelling



Food and Agriculture Organization



ICRC



Social Development Foundation



The Civil Engineers Limited



JDC Corporation



Community Based Medical College



Reza Fashions Ltd.



New Vision Solutions Limited



CCECC Bangladesh



Volumezero Architects



Ehsan Khan Architects

#### Local Partners of



Blue and Green solutions

## ESOURCE ENTERPRISE

Your Water Solutions Partner



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### OUR SERVICES

#### 1. Plumbing Solutions

- Complete Plumbing Solution
- Pressurized Water Supply Systems
- Booster Pumps

#### 2. Reverse Osmosis Plants

- Purifying Water
- Domestic and Industrial Applications

#### 3. Sewage Treatment Plant (STP)

- Environmental Responsibility
- Custom STP Design and Build
- International Collaboration

#### 4. Packaged Wastewater Treatment Plants

- Efficiency in a Compact Design
- Innovative Technology

#### 5. Water Softener for Chiller Water

- Scale-Free Water
- Mechanical Pump System