

MEMOIRE 108

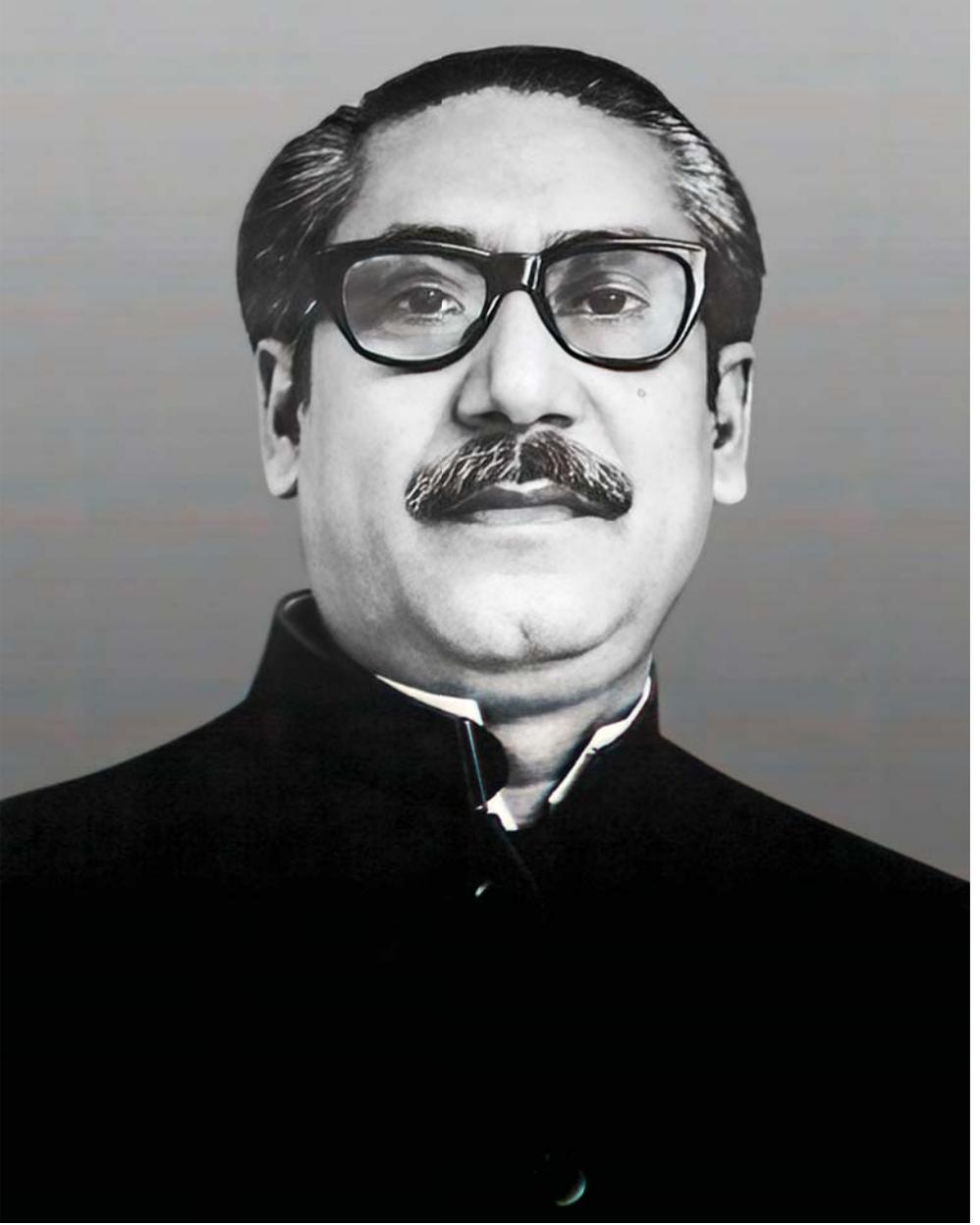
108TH SENIOR STAFF COURSE



Bangladesh Public Administration Training Centre
Savar, Dhaka



108th Senior Staff Course Participants with Honorable Rector & Course Management



Father of the Nation Bangabandhu Sheikh Mujibur Rahman

“সরকারী কর্মচারী ভাইয়েরা, আপনাদের জনগনের সেবায় নিজেদেরকে উৎসর্গ করতে হবে এবং জাতীয় স্বার্থকে সব কিছুর উর্ধ্ব স্থান দিতে হবে। এখন অতীতের আমলাতান্ত্রিক মনোভাব পরিবর্তন করে নিজেদেরকে জনগনের খাদেম বলে বিবেচনা করতে হবে।”

—১ ফেব্রুয়ারি, ১৯৭২, প্রধানমন্ত্রীর সরকারী বাসভবনে সরকারী কর্মচারী ও মন্ত্রী পরিষদের সদস্যদের উদ্দেশ্যে বঙ্গবন্ধুর প্রদত্ত ভাষণ হতে উদ্ধৃত।

সরকারি কর্মচারিগণ জনগণের সেবক

সমস্ত সরকারি কর্মচারিকেই আমি অনুরোধ করি, যাদের অর্থে আমাদের সংসার চলে, তাদের সেবা করুন। যাদের জন্য, যাদের অর্থে আজকে আমরা চলছি, তাদের যাতে কষ্ট না হয়। তার দিকে খেয়াল রাখুন। যারা অন্যায় করবে, আপনারা অবশ্যই তাদের কঠোর হস্তে দমন করবেন। কিন্তু সাবধান, একটা নিরপরাধ লোকের ওপরে যেন অত্যাচার না হয়। তাতে আল্লাহর আরশ পর্যন্ত কেঁপে উঠবে। আপনারা সেই দিকে খেয়াল রাখবেন। আপনারা যদি অত্যাচার করেন, শেষ পর্যন্ত আমাকেও আল্লাহর কাছে তার জন্য জবাবদিহি করতে হবে। কারণ, আমি আপনাদের জাতির পিতা, আমি আপনাদের প্রধানমন্ত্রী, আমি আপনাদের নেতা। আমারও সেখানে দায়িত্ব রয়েছে। আপনাদের প্রত্যেকটি কাজের দায়িত্ব শেষ পর্যন্ত আমার ঘাড়ে চাপে, আমার সহকর্মীদের ঘাড়ে চাপে। এ জন্য আপনাদের কাছে আমার আবেদন রইল, আমার অনুরোধ রইল, আমার আদেশ রইল, আপনারা মানুষের সেবা করুন। মানুষের সেবার মতো শান্তি দুনিয়ার আর কিছুতে হয় না। একটা গরিব যদি হাত তুলে আপনাকে দোয়া করে, আল্লাহ সেটা কবুল করে নেন। এজন্য কোনও দিন যেন গরিব-দুঃখীর ওপর, কোনও দিন যারা অত্যাচার করেনি, তাদের ওপর অত্যাচার না হয়। যদি হয়, আমাদের স্বাধীনতা বৃথা হয়ে যাবে।

- জাতির পিতা বঙ্গবন্ধু শেখ মুজিবুর রহমান



Honourable Prime Minister Sheikh Hasina

“সরকার স্মার্ট বাংলাদেশ গড়ার চারটি ভিত্তি সফলভাবে বাস্তবায়নে কাজ করছে ।
এগুলো হচ্ছে স্মার্ট সিটিজেন, স্মার্ট ইকোনমি, স্মার্ট গভর্নমেন্ট এবং
স্মার্ট সোসাইটি ।”

[ডিজিটাল বাংলাদেশ দিবস ২০২২ এর উদ্বোধন অনুষ্ঠানে মাননীয় প্রধানমন্ত্রীর প্রদত্ত ভাষণ হতে উদ্ধৃত]

জনগণের সেবকদের প্রতি বঙ্গবন্ধুকন্যা মাননীয় প্রধানমন্ত্রী শেখ হাসিনার আহ্বান

আপনারা যখন কোন কাজ করবেন, তখন তা আত্মবিশ্বাসের সাথে করবেন। কে কী বলল বা কে কী লিখল, সে দিকে কান দেবেন না। এসব দিকে কান দিলে কোনো কাজই করতে পারবেন না। দেশে কিছু মানুষের স্বভাবই হচ্ছে অন্যের সমালোচনা করা। তারা সামান্য ভুল হলেই অনেক কিছু বলেন (পান থেকে চুন খসলেই সমালোচনা করেন)। কিন্তু তাঁরা দেশ ও দেশের মানুষের জন্য নিজেরা কিছুই করেন না।... কিন্তু আপনাদের (সরকারি কর্মকর্তা-কর্মচারী) আত্মবিশ্বাসের সঙ্গে সঠিক কাজটি করে যেতে হবে। যদি আপনাদের এই আত্মবিশ্বাস থাকে যে আপনারা যা করলেন তা জনগণের কল্যাণের জন্য এবং জনগণ এর সুফল ভোগ করবে, তবে আমি বলতে চাই আপনারা তা-ই করুন।.... জনগণের পাশে থাকা প্রত্যেক সরকারি কর্মকর্তা-কর্মচারীর দায়িত্ব।.. যাঁরা সরকারি চাকরি করেন, তাঁরাও জনগণের সেবা করতে প্রতিশ্রুতিবদ্ধ।....আমরা দেশে একটি ঘুষ ও দুর্নীতিমুক্ত প্রশাসনিক ব্যবস্থা গড়ে তুলতে চাই এবং আপনাদেরই এই শুদ্ধাচারের পরিকল্পনা করতে হবে এবং কীভাবে তা বাস্তবায়ন করা যায়, সেই উপায় বের করতে হবে। এই পরিকল্পনা তৃণমূল পর্যন্ত পৌঁছাতে ও তা সফলভাবে কার্যকর করতে হবে। আর যাঁরাই এটা করতে পারবে, তাঁদের পুরস্কৃত করা হবে।

[১৭ সেপ্টেম্বর ২০২০ খ্রিস্টাব্দে 'অ্যানুয়াল পারফরমেন্স এগ্রিমেন্ট (এপিএ)-২০২০' স্বাক্ষর অনুষ্ঠানে প্রধান অতিথি বঙ্গবন্ধুকন্যা মাননীয় প্রধানমন্ত্রী শেখ হাসিনার বক্তব্যের অংশবিশেষ।

উৎসর্গ

১৯৭৬

সালের

১৬ আগস্ট

বাংলাদেশের

স্বাধীনতার স্ফুপতি

জাতির পিতা বঙ্গবন্ধু

শেখ মুজিবুর রহমানসহ

তাঁর পরিবারের সকল শহীদদের

উদ্দেশ্যে.....

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Rector

108th Senior Staff Course
Bangladesh Public Administration Training Centre
Dhaka, Bangladesh

Message

I am very much glad to know that the participants of 108th Senior Staff Course is going to publish a souvenir showcasing the events and experiences they had gone through in six-week tenure. A vibrant group of 20 participants, both from civil and military bureaucracy, have experienced not only the lectures and exercises but also the practical ideas from projects and institutional visits. This publication of the souvenir reflects their highest taste and wisdom.

The course modules of Senior Staff Course are designed for the senior level government officials mostly engaged with the policy issues and decision making. Since the participants of SSC are Joint Secretaries and equivalent officials, they have vast experience on policy implementation and practical issues. So, the course emphasizes on policy analysis process, mitigation issues, innovation and good practices. Participants of the course show their devotion to acquire new knowledge and wisdom from the course.

I am confident that this course will help the participants to improve their skills and analytical abilities which would add value in their respective services. I also believe that the officials of the course will engage themselves more effectively in realizing the dream of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman with the valuable guidance of Hon'ble Prime Minister to make smart Bangladesh by 2041.

I wish all the best and hope that they will bring more success and excellence in their future life.

Md. Ashraf Uddin



Course Director
108th Senior Staff Course
Bangladesh Public Administration Training Centre
Dhaka, Bangladesh

Message

It is indeed a great pleasure for me to know that the participants of 108th Senior Staff Course have taken an initiative to publish a memento to preserve the memories of the course. As the course director, it is a moment of joy to see the souvenir at the readers' hand.

In this present era of smart governance and artificial intelligence, the role of civil service also expanded and demands blended competency, skills and positive outlook. The course modules of the Senior Staff Course have been designed accordingly to meet the contemporary demand.

Participants of this course includes Joint Secretary and equivalent officials who play an indispensable role in nation building and delivering service to the people. For me, it is a great pleasure to work with this group of talented personalities. They are equipped with profound knowledge, high skills, and commitment towards taking challenges.

Finally, I would like to thank the Souvenir Committee and others for bringing out the publication. I also congratulate the participants for successfully completing the training and wish them success in their personal and professional life.

Md. Shaugatul Alam



President
Souvenir Committee
108th Senior Staff Course
Bangladesh Public Administration Training Centre
Dhaka, Bangladesh

Message

On behalf of the participants of 108th Senior Staff Course, am extremely happy to be a part of the Souvenir published by the participant in completion of the course. This souvenir reflects the courage and creativity of the participants of the course amid tremendous pressure. It was possible due to immense cooperation from all the participants. I am grateful to all of them.

During last forty-five days, we enriched our skills and understanding and made us confident to build a smart Bangladesh. The physical exercise and sports opportunities here allowed us to breathe fresh and energize ourselves. In addition to the formal learning, we relished the opportunities to make a cordial relationship among ourselves. Personal information, family photos, memorable moments during the training shared in this souvenir will help us to memories of goo days in BPATC. It will also keep us closer and will definitely increase our interaction in future.

We, the Souvenir committee, express our heartfelt gratitude to the esteemed Course Advisor, Mr. Md. Ashraf Uddin Rector of BPATC and Secretary to the Government of Bangladesh: Mr. Md. Shaugatul Alam, Course Director and MDS, Mr. Md. Aminul Karim, Deputy Director & Course Coordinator and Mr. Md. Mamun-Or-Rashid, Librarian and Course Coordinator for their outstanding support and guidance. We also show our gratitude to Mr. Sirajul Islam Kaushik room attendant and Mr. Md. Renajul Prodhan Rubel, Computer Lab attendant and Mr. Md. Sohel Rana, Computer Lab attendant and Mr. Md. Faisal Arfin, Photographer for their support to the training and souvenir publication. We further express our warm gratitude to all other faculties and staffs of BPATC for their contribution in our training.

Finally, I would express my deepest appreciation of the members of the souvenir committee for their diligent efforts. Special thanks go to Dr. Nazneen Kawshar Chowdhry, Colonel Md. Rafiqul Islam and Mr. Sk Aktar Hossain for their exertion of financial support by collecting advertisement to publish this souvenir.

I wish every success and excellence for all participants of 108th SSC in their career and personal life.

Dr. Abdur Rahim

Course Management Team



Md. Ashraf Uddin
Rector & Course Advisor



Md. Shaugatul Alam
Course Director



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Md. Mamun-Or-Rashid
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Member



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Member



Md Sarwar Alam
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Abu Hena Mostofa Zaman
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Member

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Md. Abdul Malek
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Member

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Member

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Md. Shaheenur Rahman
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Committee in 108th Senior Staff Course



Souvenir Committee



Mess Committee

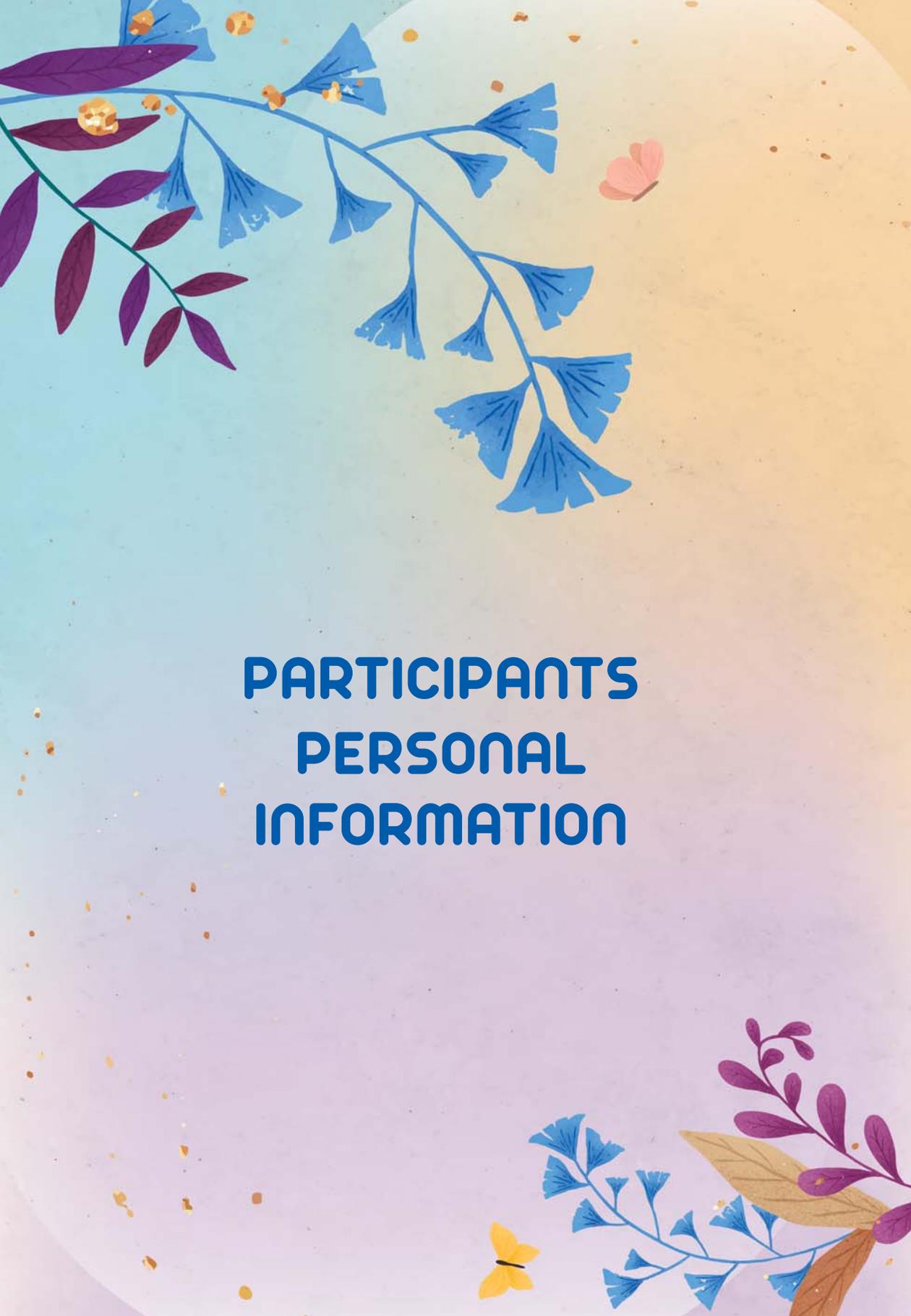
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Sports Committee



Cultural Committee



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Village - Shukti Badal, Thana- Manda,
Dist-Naogaon

Education

BA (Hons), MA (English)

Name of Spouse

Shams Monira

Spouse Profession

House Wife

Children

Two Daughters

Hobby

Angling

Favorite Quote

Keep the friend close, enemy closer





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Education

M.Sc in Statistics, Ph.D in Economics

Name of Spouse

Sumi Roy

Spouse Profession

Housewife

Children

Two Daughters

Hobby

Listening music, reading articles, Watching sports

Favorite Quote

Statistics can prove anything





DR NAZNEEN KAWSHAR CHOWDHURY

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2. MS (Economics) ANU, 3. Post Graduate Diploma (Economics) ANU,
4. MSS (Economics) University of Chattogram,
5. BSS (Honors in Economics) University of Chattogram

Name of Spouse

Professor Dr Ziaul Anwar Chowdhury

Spouse Profession

BCS (Health)

Children

One Son & One Daughter

Hobby

Reading, Traveling, Helping others, Playing chess
and many more

Favorite Quote

“Two roads diverged in a wood, and I-I took the one
less travelled by, and that has made all the difference”





COLONEL MD. RAFIQL ISLAM, afwc, psc

COLONEL

BATCH

38th Batch

CADRE

Army

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Education

MSS, MDS, MBA

Name of Spouse

Meghla Sharmin

Spouse Profession

Home Maker

Children

Noor Binte Rafiq

Hobby

Angling

Favorite Quote

"Life is Beautiful"





DR. MD. ASHRAFUZZAMAN

JOINT SECRETARY

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Education

Ph.D.

Name of Spouse

Gule Jannat

Spouse Profession

House Wife

Children

One Son & One Daughter

Hobby

Travelling in new places, Reading.

Favorite Quote

"I know only one thing, I Know nothing. To Know thyself is the wisdom" Socrates.





MD. SHAH ABID HOSSAIN

DEPUTY INSPECTOR GENERAL OF POLICE

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Education

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Name of Spouse

Suraya Sultana

Spouse Profession

Self Employed

Children

One Daughter

Hobby

Singing

Favorite Quote

“Darkness cannot drive out darkness: only light can do that”





MD SARWAR ALAM

JOINT SECRETARY

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18th

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Education

MSc in Civil Engineering

Name of Spouse

Nusrat Jarin

Spouse Profession

Housewife

Children

One Daughter

Hobby

Reading and Travelling.

Favorite Quote

“Practice makes a man perfect”





SARDER MD. KERAMAT ALI

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Ps: Kachua, Dist: Bagerhat.

Education

MS (Pol. Science); MS (Public Policy), LLB

Name of Spouse

Rockshana Mahafuz

Spouse Profession

House Wife

Children

Two Son

Hobby

Reading News Paper/ Watching TV

Favorite Quote

What is Lotted can not be Blotted.





MD. ABDUL MALEK

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Education

MSc in Agricultural Economics

Name of Spouse

Shahnaj Begum

Spouse Profession

House wife

Children

Maliha Tasnim (Daughter), Tawsif Anam (Son)

Hobby

Travelling

Favorite Quote

'Dream is not what you see while you sleep, it is something which doesn't let you sleep'- A.P.J. Abdul Kalam





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Mymensingh

Education

PhD

Name of Spouse

Dr. Mukti Monica, Areng

Spouse Profession

Physician

Children

One Son & One Daughter

Hobby

Sports and Gardening

Favorite Quote

Know Thyself





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Jatrapur, Bagerhat

Education

MBA

Name of Spouse

Romena Rahman Popy

Spouse Profession

Home Maker

Children

One Son & One Daughter

Hobby

Travelling

Favorite Quote

“If you win, you need not have to explain, if you lose, you should not be there to explain.”





MD. SHAHEENUR RAHMAN

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North Borovita, Kishoreganj, Nilphamari

Education

MSc (Statistics)

Name of Spouse

Fardusi Rahman

Spouse Profession

Home Maker

Children

One Daughter

Hobby

Music

Favorite Quote

“Learn from the past and live as Planned for Future.”





A BASHAR M SHAMSUL ALAM

CAPTAIN AT BANGLADESH NAVY

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Permanent Address

Nizkunjara, Chhagalnaiya, Feni.

Education

MSc

Name of Spouse

Shalina Sultana (Helen)

Spouse Profession

House Wife

Children

Three Daughters

Hobby

Playing Golf, Listening to Music, Reading Books,

Favorite Quote

“... এবং তোমরা আল্লাহর কাছে ক্ষমা প্রার্থনা কর, নিশ্চয়ই
আল্লাহ ক্ষমাশীল, দয়ালু। সুরা মুযাযম্বিল, আয়াত-২০”





DR. FAROOK AHMED

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Education

M.Sc (Soil Science), PhD (Environmental Science)

Name of Spouse

Farhana Karim

Spouse Profession

Housewife

Children

Two Daughters (Adiba & Ariya)

Hobby

Hobby

Favorite Quote

Favorite Quote





MD. SHAMIMUZZAMAN

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Education

BSc. Ag. Engr. (Hons), MBA

Name of Spouse

Jesmin Begum

Spouse Profession

Govt. Service (Bangladesh Police)

Children

One Son

Hobby

Watching Football

Favorite Quote

যার যার উপর অপিত দায়িত্ব পালন করাই দেশ প্রেম।





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Education

MSS (Economics), Dhaka University

Name of Spouse

Mouful Nahar

Spouse Profession

Govt. Service

Children

One Daughter

Hobby

Listening Music

Favorite Quote

“Please stop Misuses of sweet water.





MD. NASIMUR RAHMAN SHARIF

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Education

Master in Public Procurement Management for
Sustainable Development

Name of Spouse

Mishu Tanjin

Spouse Profession

Housewife

Children

N/A

Hobby

Watching & Playing Games

Favorite Quote

Know Thyself





MD. MIZANUL HAQ

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Permanent Address

West New market, Mathbaria, Pirojpur

Education

MSS (Political Science)

Name of Spouse

Rony Yasmeen

Spouse Profession

House Maker

Children

Two Sons

Hobby

Gardening

Favorite Quote

“Live long, Happy strong”





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Village: Shimulia, PO: Kaladia, PS: Pakundia,
Dist.: Kishoreganj

Education

B.Com (Hons), M.Com (Accounting),
PhD (Income tax reforms)

Name of Spouse

Sathi Akter

Spouse Profession

Home Maker

Children

Two Son & One Daughter

Hobby

Study

Favorite Quote

“Is the reward for good (anything) bur good”
(Surah Ar-Rahman: 60)





NAZMUL HUDA

GROUP CAPTAIN

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01 Short GD (P)

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Tejgaon Dhaka

Permanent Address

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Dist: Brahman Baria

Education

MSS (Political Science) & MSC (Military Science)

Name of Spouse

Tanzina Hoque

Spouse Profession

Business

Children

One Son and One Daughter

Hobby

Gardening

Favorite Quote

“Do not lose hope, nor be sad”





CREATIVE WRITING

Abstracts of the Policy Analysis Reports

[Analysis of the policies of different Ministries/Divisions regarding various aspects and identifying the effectiveness, loop holes and challenges of those policies and provide policy recommendations is an integral part of Senior Staff Course. All participants of the course submitted their research report of relevant policies individually. The abstract of their research papers is compiled here. Readers may get a quick look on various topics. Interested readers may see the whole reports on BPATC Library]

1. Rehabilitation and Social Integration of Trafficked Victims in Bangladesh: A Scenario Analysis

*Abu Hena Mostofa Zaman*¹

Abstract

Bangladesh, just like any other nations in the world, is also facing the problem of human trafficking. But good to mention that the Government of Bangladesh, with the support of national and international organizations, is working not only to prevent and suppress these crimes against humanity, but also to assist the trafficked victims with rehabilitation and social integration. But the approach falls short to address all the rescued trafficked victims to support with necessary services to bring them to the mainstream social life path. This research aims at going through the rehabilitation and social reintegration processes and initiatives taken by the government and non-government actors to identify the bottlenecks and recommend all possible solutions. In doing so, a Qualitative Research Method has been used to analyze the secondary data and to draw a conclusion. As component, last two year data (April 2021- March 2022 & April 2022- March 2023) has been analyzed to identify the current approach of the government and non- government actors in supporting the trafficked victims with rehabilitation and social integration. The study finds that, in spite of gradual increase of national budgetary allocation in social service sectors, the coverage status falls short of satisfying the demands in this sector. More institutional approach is needed to address the needs of the victims and provide the right support in the right time so that the diverse needs of the victims can be successfully met with.

¹ Joint Secretary, Public Security Division, Ministry of Home Affairs.

2. Role of National Social Security Strategy (NSSS) on Poverty and Inequality: Evidence from Household Income and Expenditure Survey (HIES)

Dr. Dipankar Roy²

Abstract

Fostering steady economic growth, reducing poverty and impeding inequality with social protection scheme is one of the key policy instruments in Bangladesh since long. To alleviate poverty, impede inequality, and reduce vulnerability, the study aims at examining the scarce resources allocated for social protection are being utilized in a way that focuses on the issues they are supposed to solve. As such, the study uses a binary logit model- which calculates the log of the odds of a binary outcome as a function of a linear combination of predictors- to analyze access to social safety net programmes (SSNPs) and then performs a chi-square test to look into their relationship or association. Two modeling methods- growth elasticity of poverty and econometric estimates of the impact of SSNPs on poverty and inequality- are used to understand the role of national social security strategy (NSSS) on poverty and inequality in Bangladesh using the nationally representative two year-round household income and expenditure survey (HIES 2016 and HIES 2022) conducted by the Bangladesh Bureau of Statistics (BBS). A paired t-test was done to know whether SSNPs have significant effect on income. Our findings suggest that the distributional impact of SSNPs is favourable overall in reducing poverty and inequality but the inclusion error (leakage) is becoming almost double between 2016 and 2022. A logit model finds that households living below the poverty line and located in the rural areas are more likely to receive social safety nets. The overall performance of NSSS seems effective and the role of NSSS in reducing poverty and inequality is on track.

3. Budget deficit and economic growth: a fiscal policy evaluation.

Dr Nazneen Kawshar Chowdhury³

Abstract

The study examines the relationship between budget deficit and the economic growth and evaluates whether budget deficit creates ‘crowding-in’ effects in private sector investment. The study uses demand for goods model of the Keynesian framework. Using secondary data for the period 2006-2019, the study shows a positive, but

²Joint Secretary, Statistics and Informatics Division, Ministry of Planning.

³Executive Director (Joint Secretary), Insurance Development and Regulatory Authority, Financial Institution Division, Ministry of Finance, Dhaka.

insignificant, relation between budget deficit and economic growth indicating that monetary policy, fiscal policy, external economic conditions, and various structural factors are influencing both the budget deficit and economic growth independently. On the other hand, the study shows a positive and significant relation between investment and economic growth indicating that there is a ‘crowding-in’ effect in investment suggesting that encouraging investment can be a strategy to promote economic growth of Bangladesh. Finally, the study shows a negative, but insignificant, relation between debt and economic growth reflecting that increasing debt directly does not causes economic growth to decline. Other factors such as, economic policies, external shocks, and structural issues are influencing both debt levels and economic growth independently.

4. Social Media Policy and its impact on the Operational Environment of Bangladesh Army: Challenges and opportunities

_Colonel Md Rafiqul Islam,afwc,psc⁴

Abstract

The military has seen a substantial rise in sharing of information via social media platforms and smartphones in recent years as a risk than opportunity. From the outset, earlier research has principally examined whether or not the use of social media imperils or fortifies armed forces’ effort as force multiplier while shaping up operational environment. Most of the policy guidelines thus formulated reflects the shadow of unknown fear in mind. So, it is imperative to examine such dreadful perceptions of risks and opportunities on an extensive basis, with a specific emphasis on policy and likely areas of deployment. The study is conducted on a survey of perception of social media within the members of Bangladesh (BD) Army where sense of serious hazards and difficulties for upholding fundamental military values, standards and practices strongly exists. Having no tools or indicators, researcher examined the empirical data and the posts/content analysis mostly available in the social media platforms. Thus, adding to previous research through its comparative perspective and demands a deliberate study on the challenges amidst future perceived operational environment. At this backdrop, this researcher seeks to explore ‘Reviewing the social media policy to realize the opportunities and challenges in operational environment’. The analysis shows that perceptions of opportunities outweigh perceptions of risks amongst the

⁴Colonel, AHQ, Bangladesh Army

mid-career and young officer, which facilitates two most prominent opportunities, like image building by marketing and both-way communication by the use of social media. It also argued that armed forces in countries with a moderate to high ICT maturity projects liberal use of social media, where BD Army shows the similar tendency. However, this notion severely contradicts with a few respondents believe to be prejudice to the policy. A mixed method of qualitative and quantitative analysis coupled with senior officers' interviews and case studies were examined. Initially, social media trends were discussed with the perceived future. Later, BD Army footprint on social media platforms were explored. Finally, the researcher proposed comprehensive ways forward to increase the optimum awareness level of the members of BD Army on the use of social media platforms and smartphones, and prevent social media misuse to avoid its detrimental impacts.

5. Policy Evaluation of Insurance Act-2010

Dr. Md. Ashrafuzzaman ⁵

Abstract

The main functions of the insurance industries are to protect the individuals and society from the adverse effect of sudden death, disability, disease, fire, flood, storm, drowning and accidents. These are concerned with self-protection and to some extent, provision for the future. The insurance industry in Bangladesh has immense potential to the rapid economic development, increasing per capita income, average life expectancy and employment opportunity of large number young people. According to present market demand, policy of Insurance Act -1938 was not sufficient. In this context, Insurance Act-2010 enacted by replacing the insurance Act -1938. Insurance Act-2010 includes new features such are policyholders' protection fund, increase paid up capital 7.5 crore to 30 crore for a life insurance company and 15 crores to 40 crores for a general insurance company, creation of brokerage houses, allowing of foreign investment, reduction of directors from existing 20 to 15 etc. This act also few numbers of limitations when it has started implementation. Insurance penetration in Bangladesh is very low than other Asia- Pacific countries. According to GDP of 2021, insurance penetration in Bangladesh was 0.5%, Srilanka 1.3%, Indonesia 1.8%, Vietnam 2.3%, India 4.2%, Malaysia 5.3% and China 3.9%. This data indicates that Bangladesh should expand insurance activities for financial security. But there remain different problems for penetrate the business. It is essential to evaluate the policy of Insurance Act-2010. The objective of the study are to evaluate the products of insurance business in Bangladesh, identify the hindering factors of insurance holders and find out the

⁵ Joint Secretary, Technical & Madrasa Education Division, Ministry of Education

implementation challenges of Insurance act-2010 and draw some policy guideline. Primary and secondary sources are used in this research. The primary data has collected from the interview of selected executives with the help of structured questionnaire and in-depth interviews of respondents. Published official statistics, reports, annual reports, documents, profit and loss accounts, insurance journal, audit reports, annual budgets are considered as secondary sources. In the interview of executives, it is found that they emphasized on introducing new types of policies, training of executives and agents, increasing bonus rate, advertising, publicity activities, public relations and market research for procuring more new business. According to their opinion, managing human resources, multi-tier organizational set up, absence of digital marketing department, lack of skilled and trained manpower, annual budget etc are the major limitations of insurance policy 2010. In fine, this study recommends some strategies that may be improve the policy of insurance Act-2010 and solved the existing problems. The strategies are changing the existing rules-regulations, establishing at least 10 training institute, modifying the recruitment policy, reducing the administrative layers, introducing digital marketing division, introducing online premium collection system, eradicate corruption and harassment, increasing salesmanship qualities of agents through training, inspection of insurance company performance in every year, computerization of accounts system and motivational techniques for staff and officers.

6. Effectiveness of the Narcotics Control Act, 2018- An Analysis on Judicial Process

Md Shah Abid Hossain⁶

Abstract

Bangladesh has failed to achieve desired success in drug control and demand reduction even after enacting new strict Narcotics Control Law, 2018 to punish individual offender or organization financing or patronizing drugs dealing with death penalty even. Apart from the continuous patrolling, surveillance and all-out enforcement of the new law, success in controlling narcotics is being hampered due to various complications in investigation and judicial proceedings. Considering drugs as the root cause of all other crimes an analysis was carried out to evaluate the effectiveness of the narcotics control act, 2018/1990 by assessing judicial process for quick disposal of long pending cases. The study set three specific objectives which were to assess the present scenario of the investigation and judicial disposal process, the effectiveness of the

⁶ DIG, APBn Headquarters, Bangladesh Police.

Narcotics control act 2018 to reduce recidivism, illegal use of drugs and number of long pending cases; and drawing recommendations to find out the way forward for speedy trial of narcotics cases. This study followed both the qualitative and quantitative methodology. The study involved the collection and analysis of numerical data to identify the functional relationship and aimed to provide statistical evidence and draw objective conclusions based on quantitative data analysis. Based on collected data it was found that the rate of narcotics cases is significantly high in compared to total number of cases and judicial disposal rate is very low in compared with number of FIR lodged and among the disposed of under trial cases conviction rate was very low due long pending cases in judicial process. As an outcome many of the defendants are accused multiple times but get involved in the same type of crime again after getting bail or acquittal.

7. An Evaluation of Microcredit Program for Women Empowerment: A case of BRDB

_Sarder Md. Keramat Ali ⁷

Abstract

BRDB is one of the largest micro credit providers among the public sector organizations. This credit has huge impact on the socio-economic development of the rural poor especially the women. Rural women empowerment and socio-economic development is a priority topic of the current government. Therefore, the whole activities with special reference to an integrated rural employment support project for poor women with the aim of improving the quality of life of rural women by improving the socio-economic status of rural women have been discussed. Microcredit programs are playing a vital role reducing poverty and encouraging savings among the poor, helpless, disadvantaged and unemployed women in rural areas. To explore the impact of the microcredit program for the empowerment of women, the researcher has set two objectives as to examine the impact of microcredit to empower the women of the grass root level and find out the role of microcredit to create small entrepreneurship. To achieve these objectives the researcher set two research questions like how microcredit empower the women at the grass root level and how microcredit can play role to create small entrepreneurship. To examine this researcher conducted some interview with KII of relevant officer of the BRDB as well as conducted FGDs. Apart from that the study analysed the success story of beneficiaries of the women and examined relevant documents. As part of the study methodology, the necessary information has been collected from primary and secondary sources. Primary data were

⁷ Director (Joint Secretary), BRDB, Ministry of LGRD & Cooperatives.

collected through direct interviews and secondary data were collected from Bangladesh Rural Development Board (BRDB). The collected data has been analysed and used in the research preparation. Key Information Interview (KII), Project Director, Deputy Project Director, Deputy Director of relevant section, Deputy Director of BRDB at district level (over zoom) was interviewed. FGDs were conducted with the relevant officers of BRDB to get information about the benefits and drawbacks of the microcredit distribution and recovery. And how it creates income generation and empowers women which have been reflected in the study and all of them feel that the microcredit has resulted in increased income of trained women, increased self-employment and income-generating activities, permanent linkages with micro-finance institutions.

8. The Effect of Professional Training on Employee Performance: A Case Study of Policy Formulation, E-governance, and ICT Training Course

Md. Abdul Malek ⁸

Abstract

Efficient civil servants are the backbone of public administration. This efficiency comes from specialized professional training. One of the major objectives of Public Administration Policy, 2003 was to enhance the capacity of the public administration system to analyze, develop and implement national policies, plans and programs. To mitigate inefficiency problem of the civil servants, the government is committed to offer the civil servants specialized training that addresses the deficit of skills in the public sector is provided to the employees (8th FYP). With a view to develop the capacity of the mid and senior level civil servants, BIAM Foundation implemented a training course on ‘Policy Formulation, E-governance and ICT’ under the ‘Strengthening Institutional Capacity of BIAM for Conducting Core Courses’ project. A total of 100 officers have completed this training course. The trainees were from different ministries, divisions and organizations. The training course was designed as per the training policy of MoPA. The study aims to assess the effect of the training courses in developing performance among the officers attended in the course. Qualitative research approach was used in this study, where both primary and secondary data were collected from participants and their supervisors. The effect of training has been measured through indicators like, how the training course improved their ability to contribute in policy formulation and their satisfaction about course content. The study finds that the training course improved their ability to policy formulation process. This report also identifies some challenges and concludes with the way forward.

⁸ Director (Joint Secretary), BIAM Foundation, Ministry of Public Administration.

9. Policy Evaluation on Environmental Pollutions: Review the Air Pollution (Control) Rules 2022

Andrio Drong⁹

Abstract

Environmental pollution is one of the most burning issues of Bangladesh. It includes Air, Water and Soil pollution. This study aims to evaluate the effectiveness of the Air Pollution(control) Rules 2022. The sources of ambient air pollution are burning of fossil fuel, coal, wood, open burning of waste or agricultural residues, emissions from motor vehicles and industries, use biomass fuel for cooking and transboundary air pollution; and Natural sources are windblown dust, surface dust, sea-salt spray, forest fires, and methane gas emitted by animals, brick kilns etc. Air Pollution(control) Rules 2022 is come into force to address the air pollution. The study emphasizes on the evaluation of the effectiveness of Air Pollution (control) rules 2022 on air Pollution reduction and prevention. In recent times, the air pollution of Dhaka city has worsened, causing adverse health effects and environmental degradation. For the study relevant data were collected from different secondary sources available in the books, journals, newspapers in the various libraries. Most of data collected from the websites. Primary data were collected through questionnaire, interviews and Focus Group Discussion (FGD). Analyzing the collected data, it is found that after effecting Air Pollution(control) Rules 2022 no integrated master plan was found and lack of coordination and cooperation among the stakeholders led the policy implementation ineffective. It is demand of the time to review the existing policy to harmonize with the other government's policies/plans like SDG 2030, Perspective Plan 2041, Bangladesh Delta Plan 2100, LDC graduation perspective, latest technology and growing economy.

10. Evaluation of Renewable Energy Policy of Bangladesh, 2008

Sk Aktar Hossain¹⁰

Abstract

Increasing use of fossil fuel, as seen in high industrialized country, is a big threat to environment and the whole world is experiencing the adverse impact of global warming. So, Bangladesh formulated a policy to upscale the contribution of renewable energy, which is known as Renewable Energy Policy of Bangladesh 2008. The policy is

⁹ Joint Secretary, Ministry of Fisheries and Livestock.

¹⁰ Joint Secretary, Biddut Bhaban, Dhaka

aimed at achieving the target of developing renewable energy resources to meet five percent of total power demand by 2015 and 10 percent by 2020. Sufficient effort was not given to achieve this ambitious but attainable target, which causes a financial and environmental suffering for the country. So, a study is being carried out to identify the root causes for not being able to meet the policy target and way forward to resolve it. The study is carried out based on both primary data collected through interview and questionnaire and secondary data available in the office records including annual reports of the SOEs in power sector. Focused group interview was conducted among responsible personnel of relevant offices. SWOT analysis identifies few weaknesses of the policy which become an impediment to meet the target. Trend analysis of power generation growth clearly shows a high growth of fossil fuel power plant and a very steady growth of renewable power plant with no growth of hydroelectricity and a very small growth in solar and waste to energy power plant. The data analysis of the study depicts a contribution of around 3% from renewable energy to overall national generation, which is far below the target stated in renewable energy policy. Study also shows that sector wise representation in renewable energy, private sector is in the lead. Lack of strategic planning and accountability of government companies and BPDB are two of the prime causes for not achieving the policy objective. Study finds that irregular procuring method highly discourages many potential entrepreneurs to invest in renewable energy. Insufficient information and data, lack of knowledge about modern renewable energy technology also contributed much to slow growth of renewable energy. The study also identifies few more causes such as less favorable financing mode, unusual delay and procrastination in government offices, high dependency on import materials. The study recommends that BPDB and power division must have result oriented and time bounded action plan to meet the target stated in renewable energy policy. Moreover, carrying out national wind mapping, establishing standard procurement methods, introducing technological innovation, implementing strong policy and regulatory framework can help achieve the targets.

11. Businesses of Project and Development Division in Bangladesh Public Administration Training Centre: An Assessment

—Md. Shaheenur Rahman¹¹

Abstract

The Project & Development Division of BPATC has been operating without any specified task or job description. Nor did it have any well-identified purpose during its creation under BPATC 3rd Phase project. This research is therefore, conducted to

¹¹ MDS (Joint Secretary), BPATC, Ministry of Public Administration.

evaluate the activities of this Division to explore how effectively it is performing its responsibilities whatever assigned to it. The research applied a qualitative method. Primary data was collected through interviewing and questionnaire survey among the relevant officials of BPATC by following purposive sampling. Secondary data collected through published articles, books and various plans and policy papers of the government. The research found that job description for Project & Development Division was not prepared or specified yet. The purpose of this Division was also not set or earmarked during the time of its creation. The important activities of this Division are interrelated but effective coordination among related divisions and departments are absent. Targets of this Division is poorly achieved and the potentials and performance of the officials working under this Division are not monitored and measured. Streamlining Project & Development Division with specific purpose, job description and coordination mechanism may help achieving the organizational goals of BPATC.

12. Stakeholder Consultation in Public Policy Making: The Case of Shipbuilding Industry Development Policy 2021

—Captain ABM Shamsul Alam¹²

Abstract

The research paper titled "Stakeholder consultation in public policy making: the case of shipbuilding industry development policy 2021" aimed to find and see whether all the stakeholder in shipbuilding industry have been properly identified and consulted or not (within the purview of Shipbuilding Industry Development Policy of 2021 in Bangladesh). Because of the policy's importance for economic growth and sustainable development, all-inclusive attention is warranted for effective implementation and the subsequent implications on its outcomes. This study employs a comprehensive research methodology to investigate the extent and quality of stakeholder involvement, including shipbuilders, workers, suppliers, and environmentalists, during the policy formulation process. By analyzing policy documents, interviews, and relevant data, the research evaluates the influence of stakeholder insights on policy effectiveness and industry growth. The findings underscore the critical significance of inclusive stakeholder consultation in formulating successful policies. The research reveals that while some stakeholders were consulted, a more holistic approach could enhance policy outcomes, foster stakeholder ownership, and mitigate unintended consequences. The study not only contributes to the understanding of the shipbuilding industry's

¹² Director (Shipbuilding), Naval Headquarters, Bangladesh Navy.

development in Bangladesh but also highlights the broader importance of stakeholder engagement in policy-making processes. Ultimately, this research informs policy-makers, industry stakeholders, and scholars about the benefits of comprehensive stakeholder consultation and its potential to shape more effective and inclusive public policies.

13. Police Verification in the Issuance of a Passport: A Study on its Relevance

Dr. Farook Ahmed¹³

Abstract

Passport is a travel document. In some cases, it also identifies the nationality when any citizen goes abroad. Many Bangladeshi citizen goes abroad for earning and contributing for the remittance in Bangladesh. This is also the main source of our reserve. So, the government is encouraging trained/technical /skilled manpower going foreign countries. For this purpose, to get a passport is not hassle free in Bangladesh. Most of the citizens have their dissatisfaction getting the passport in time. The reason behind the dissatisfaction of getting the passport were investigated. The Citizens and the Civil Society gave their opinion that in issuing passport the most unpleasant/dissatisfying part is police verification. In the name of police verification, the citizens are harassed. They numinously agreed that for this reason getting passport is delayed. Though the authority said that it is the compulsion to make a police verification but all stakeholders demanded to issue the passport without police verification on the basis of National Identity Card (NID) for the adult and on the basis of Birth Registration for Children/infant. They also suggested that if any person is guilty in the due process of law his passport can be expelled.

14. Electronic Toll Collection System at the Jatir Pita Bangabandhu Sheikh Mujibur Rahman Highway: An Assessment

Md. Shamimuzzaman¹⁴

Abstract

Traditional manual toll collection (MTC) system leads to significant queue lengths near toll plazas and results in road user delays, travel time loss, administrative overhead, fuel consumption, accidents, and other societal costs. Many countries, such as the U.S.A.,

¹³ Joint Secretary, Security Service Division, Ministry of Home Affairs.

¹⁴ Joint Secretary, Road Transport and Highways Division.

Japan, and Taiwan, have introduced and continually upgraded Electronic Toll Collection (ETC) system, thereby achieving key efficiencies and reducing social costs. Bangladesh has limited experience with the ETC system, which has recently been introduced at the Jatir Pita Bangabandhu Sheikh Mujibur Rahman Highway. The primary objective of this study is to present the prospects and challenges of the ETC system on the Bangabandhu Highways. In addition to analyzing relevant literature, the study employed a key informant interview method with purposively selected 28 respondents involving government officials, ETC operators, drivers, and passengers. Thematic analysis of the study revealed user satisfaction with the ETC system and its positive effects on reducing traffic congestion and travel time. The study also discovered that the ETC system enhances toll collection efficiency and increases revenue generation. Challenges identified include the lack of coordination between government bodies and ETC toll authorities, a shortage of manpower at toll plazas, and limited awareness among drivers and passengers regarding the use of the ETC system. This study concludes that the ETC system has the potential to be implemented on all highways in Bangladesh to reduce travel time and enhance government revenue. Creating mass awareness is essential to ensure proper utilization of the ETC system by drivers and passengers.

15. Expansion of Bangladesh Rail Network: A Review

Shah Imam Ali Reza ¹⁵

Abstract

The expansion of rail network is an important factor in enhancing a country's transportation infrastructure. At the end it promotes economic growth and ensure efficient and cost-effective connectivity. The objective of the policy evaluation paper is to review the activities through which Bangladesh Railway has expanded rail network. In order to achieve the objective qualitative approach is made. For this purpose, relevant data have been collected from secondary sources of Bangladesh Railway, different official documents and described according to findings. The study report shows that up to June, 2023, total 453.87 km new rail line has been constructed out of 798 km by Bangladesh Railway which is 56.88% of the total length target set in the 8th Five Year Plan (8FYP) (2020-2025).

¹⁵ Joint Secretary, Ministry of Railways.

16. e-Government Procurement (e-GP) Guidelines, 2011: Its Relevance to Practices

Md. Nasimur Rahman Sharif ¹⁶

Abstract

National e-Government Procurement (e-GP) portal has been developed and operated under e-Government Procurement (e-GP) Guidelines, 2011 which is a decade old policy. CPTU has been experiencing and learning lessons during implementation of e-GP system for a decade. Many new areas have been revealed and identified which could not be implemented due to the absence of updated e-GP guidelines. There is no in-depth study has been done yet on this subject. In this circumstance, it has been imperative to review the existing e-GP guidelines and address the issues including incorporation of updated features in the current version of e-GP guidelines. The objective of the study is to find out how the existing e-GP guidelines relevant with the current electronic government procurement practices and provide policy recommendations to improve public procurement transactions of Bangladesh. The research has used a mixed-methods design, combining both quantitative and qualitative approaches to gather data on the research questions. A questionnaire has been used to gather quantitative data, and a focus group discussion took place to gather qualitative data. The finding from the analysis of the data collected in this study was that 60% of the respondents reported that the need assessment of the procurement object should be included in the e-GP guidelines. 80% of the respondents stated that the official cost estimate module should be incorporated in the e-GP guidelines. The majority of the respondents were in favor of introduction of tenderer's unique identification number, removing tender opening committee, provision for automatic tender evaluation report, dashboard for monitoring procurement transaction, using geo-tagged images for real time contract monitoring, procuring entity's performance evaluation module, provisions for multiple lots, publishing procurement data to promote transparency, development of module for physical Services, e-reverse auction, e-catalog and catalog-based purchases, emergency procurement and framework agreement. The Disrupting Technologies should be used to make the system more efficient. Interoperability with the Key Government Electronic Systems must be ensured. Based on these findings, recommendations were suggested in the way of revising the existing e-GP guidelines to ensure transparency, accountability and ultimately to create better value for money in the public procurement transaction in Bangladesh.

¹⁶ Director (Joint Secretary), CPTU, IMED, Ministry of Planning.

17. Assessing the role of Stipend disbursement to the guardian of the students of primary school

—Md. Mizanul Haq¹⁷

Abstract

The intention of this study is to assess the impact of stipend disbursement to the guardian of the students of primary school on the society. The specific objectives of the study were to identify the increasing rate of student's attendance resulting from the disbursing of stipend money to the guardians and to assess the impact of the primary stipend disbursement system on women empowerment, particularly in terms of their involvement in education-related decision-making and financial activities-at education expanses bearing. The qualitative research approach was employed for data collection. For this research I utilized interview schedule for beneficiary students and guardians and questionnaire for assistant teachers, head teachers, assistant upazilla/thana education officers and upazilla/thana education officers. Data reveals that the rate of attendance in school has increased satisfactorily. At the same time, stipend provided to mother for the children is also contributing in women empowerment. Women can play better role in decision making in terms of economic activities relating to education and other issue.

18. Scope of Non-Tax Revenues in Bangladesh: An Analysis on Performance and Policies

—Dr. Abdur Rahim¹⁸

Abstract

Non-tax revenue is a significance part of total revenue of the government. Every year rigorous initiatives have been taken to improve tax revenues on the occasion of budget, though such efforts for non-tax revenues is overlooked. Many policies are related with the non-tax revenues and almost all ministries/government institutions are engaged to collect these revenues. The nature and occasion non-tax revenues are also heterogeneous in nature. This study aims to study on the field to evaluate the managerial and revenue performance and explore the scope of reforms and recommend some policy actions to improve non-tax revenues. It is found from the study that improvement of the non-tax revenues is poor compare to other tax revenues

¹⁷ Director (Joint Secretary), Primary Education Directorate.

¹⁸ Joint Secretary, Finance Division, Ministry of Finance.

and GDP growth. There also have significant management inefficiency in determining target, budget entry and depositing collected revenues in proper head. Most of the rates of fees, service charge, tolls etc were fixed decade back and not updated over years. However, there has enough scope to improve revenues from that source. Every Ministries should revisit relevant policies and refix component of non-tax revenues with frequent intervals.

19. Removal of Danger to Safety: Review of Civil Aviation Rules, 1984

__Nazmul Huda¹⁹

Abstract

Bangladesh is likely to be a potential aviation hub in this region due to its geographic location. All of our relentless effort and kind attention of the government will help to flourish this sector. While planning and formulation, safety should always be the prime attention of Bangladeshi aviation agencies to buildup confidence in aviation industry. To remain up-to-date in this modern aviation domain, upgradation and amendment of various policies/regulations/rules can play an important role. On part of this process, amendment of Civil Aviation Act-2017 was made effective after repelling of Ordinance 1960 on 19 July 2017. Moreover, all the neighboring countries regularly amend/update their rules/regulations on requirement basis. Keeping this view in mind, the research on “Removal of Danger to Safety: Review of Civil Aviation Rules:1984” was initiated. The researcher has applied number of tools for data collection which includes content analysis, surveys, interview, focused group discussions and researcher’s own experience. After analysis, it is found that present rules contain lot of technical issues. Frequent changes at any part of rules create difficulties. So, it is more convenient to implement any technical issue through Air Navigation Order (ANO) as per the guidelines of International Civil Aviation Organization (ICAO). Moreover, reviewing any rule is a lengthy process in Bangladesh. Considering all these aspects, amendment on existing rule is very much essential. It is proposed, amended rule may be formulated for the purposes of coordination, collaboration between all the stakeholders and departments of the country. Definitely all those measures will enable to achieve the objective on “Removal of Danger to Safety”.

¹⁹ Group Captain, Bangladesh Air Force.

The Cawing Crow

Md. Shaheenur Rahman

A cawing crow sat on my window grill
It was early morning
And the dump deep night is still alive with a sketch of its trail
The city was in sleep as if it was captured in a rock for centuries
Heavier and harder than anything robust in the world
None is there so powerful to break its sleep
It was a crow who continued to caw
The entire city woke up with a shake as if it was a mild quake
I was dazzled when it flew down on my window cawing
There was not a tree or a single dry tiny twig even
It came down with a speedy sweltering flight
From behind the clouds of pink, white and fluffy grey
Everybody shouted, "Hush! "
For the ugly harbinger is an omen of peril and danger
The city was happy and complacent
With a long-lasting desire to rest and sleep
The crow never stopped cawing gruffly and flat
The day light appeared to grow and the crow flew away
No body knows to where for there were no trees or twigs
But a pack of wild dogs remained all around
They never barked or growled
They only know to bite and bite deep penetrating the human bones
Tri-headed each one as if incarnated from the chapters of Greek Fables
They never go around out of the pack and continued biting
The ugly crow disappeared for ever but it tried to warn us by cawing
No body could read its language of cawing
And nobody could recall his memory again.
And the city is moving to only a single direction
The direction of Hawking's Black Hole.

একটি বাণী ও স্মৃতিকাতর আমি

ড. নাজনীন কাউসার চৌধুরী

অনেক বছর আগে এক জায়গায় মহাত্মা গান্ধীর একটি বাণী পড়েছিলাম- “Many people, especially ignorant people, want to punish you for speaking the truth, for being correct, for being you. Never apologise for being correct, or being years ahead of your time. If you are right and you know it, speak your mind. Even if you are minority of one, the truth is still the truth”। এক রাতে টিভিতে একটা জায়গায় গান্ধীজির কিছু কথা শোনার পর উপরের বাণীটি আবার মনে পড়ে গেলো। সেই সাথে মনে পড়ে গেলো আমার জীবনের অনেকগুলো ঘটনা। এক ধরণের আত্মতৃপ্তি আর প্রশান্তি অনুভব করলাম।

যারা সত্যের পথে থাকে, অন্যায়ের প্রতিবাদ করে, স্পষ্টবাদী হয়, আন্তরিকভাবে মানুষের উপকার করে, মানুষের জন্যে ভালো কিছু করার জন্যে উন্মুখ থাকে- তাদের সংখ্যা সব সময় কম হয়। অন্যদিকে, বেশির ভাগ মানুষ- যারা এর সম্পূর্ণ বিপরীত, তারা সব সময় সংখ্যায় বেশি হয় আর সংঘবদ্ধ থাকে। তারা সংঘবদ্ধ থাকায় এবং সংখ্যায় বেশি হওয়ায়- তারা তাদের মতামত, আচরণ ও চলাফেরাকেই স্বাভাবিক মনে করে। এ লোকগুলো সংখ্যায় যারা কম থাকে- তাদের মতামত, আচরণ ও চলাফেরাকে অস্বাভাবিক মনে করে। মনে করে তারা স্রোতের প্রতিকূলে চলছে। তাই সংখ্যায় কম যারা, তারা সংখ্যাগরিষ্ঠদের বিরোধীতার সম্মুখীন হয় প্রতিনিয়ত। অনেক ক্ষেত্রে তাদের কষ্ট দেয়ার জন্যে সংখ্যাগরিষ্ঠরা যত নীচে নামা যায় নামার চেষ্টা করে। এতে তারা এক ধরণের বিকৃত আনন্দ খুঁজে পায়। কেননা সংখ্যাগরিষ্ঠরা নিজেরা ভালোভাবেই জানে- তাদের দুর্বলতা কোথায়, কেন তারা সংঘবদ্ধ থাকে। তাদের আত্মবিশ্বাসের এত ঘাটতি থাকে- সেই ঘাটতিই তাদের হীনমন্য করে রাখে, মানসিকভাবে দুর্বল করে রাখে। তারা জেনেও জানেনা, বুঝেও বোঝেনা যে- সংখ্যায় যারা কম, তাদের মানসিক জোর ও আত্মবিশ্বাস অনেক বেশি থাকে। আর এ কারণে সংখ্যায় যারা কম হয় তারা হাসিমুখে সব প্রতিকূল পরিস্থিতি অতিক্রম করে বিজয়ের মুকুট পড়ে।

এ প্রসঙ্গে আমার আঝার কথা এবং ছোটবেলার কিছু স্মৃতি মনে পড়ে গেলো। ছোটবেলা থেকে আমাদের বাসায় সব সময় একটা চর্চা হতো- সেটা হল যা কিছুই দিনব্যাপী করিনা কেন তার একটা ‘ফিডব্যাক সেশন’ হতো আঝার সভাপতিত্বে আমাদের ড্রইংরুমে (আঝা সারাদিন যত ব্যস্ত সময়ই কাটাতেন না কেন, এই সেশনে আঝার মধ্যে কখনও কোন ক্লাস্তি ছিল না)। স্কুলের পড়াশোনা, খেলাধুলা ও বিটিভির অনুষ্ঠান দেখার বাইরে প্রতিদিন বাধ্যতামূলকভাবে বিভিন্ন লেখকের বই পড়া এবং খবরের কাগজ পড়া ছিল আমাদের রুটিন কাজ। বাসায় আঝার ব্যক্তিগত লাইব্রেরিতে প্রচুর দেশি- বিদেশি বই ছিল, যেখানে ধর্ম, বিজ্ঞান, এন্ট্রোনমী, সাহিত্য, সংস্কৃতি, ইতিহাস, ঐতিহ্য, ভ্রমণ কাহিনী, বিশিষ্ট ব্যক্তিদের জীবনী থেকে শুরু করে সব রকমের বই ছিল। সেগুলো তো পড়তেই হতো, সেই সাথে স্কুল চলাকালীন স্কুল লাইব্রেরির বই এবং স্কুল হলিডে থাকলে ব্রিটিশ কাউন্সিল (চট্টগ্রামের ঐতিহাসিক লালদীঘির পাড়ে ছিল তখন) এবং পাবলিক লাইব্রেরি (চট্টগ্রাম শহীদ মিনারের উল্টোদিকে এখনও আছে) থেকে বই এনে বাধ্যতামূলকভাবে আমাদের পড়তে হতো। বাধ্যতামূলক পড়া একসময় নেশা আর বিনোদনে পরিণত হলো। যা পাই তাই যেন গোগ্রাসে পড়ি- এমন একটা অভ্যাস ধীরে ধীরে দাঁড়িয়ে যায়। সেই সাথে ‘ফিডব্যাক সেশন’ এ ভাই-বোনরা কে কার চেয়ে এগিয়ে আছে- সেই

প্রতিযোগিতা তো চলতোই।

‘ফিডব্যাক সেশন’ এ আঝা জানতে চাইতেন- সারাদিন একাডেমিক পড়ার বাইরে কে কি পড়েছি; কেবল পড়ার জন্যে পড়েছি, না যা পড়েছি তার মর্মার্থ বুঝে পড়েছি; বিটিভি’তে নাটক/ সিনেমা/ ধারাবাহিক যা দেখেছি, তা কি কেবল বিনোদনের জন্যে দেখেছি, নাকি বিনোদনের পাশাপাশি জীবনঘনিষ্ঠ কোন গুরুত্বপূর্ণ ম্যাসেজ হৃদয়ে ধারণ করার চেষ্টা করেছি। সবকিছুর মর্মার্থ আমাদের সবাইকে ব্যাখ্যা করতে হতো আঝার কাছে। কত বিষয় যে আনন্দঘন ও বন্ধুত্বপূর্ণ পরিবেশে অনুষ্ঠিত এ সেশনে আমাদের উঠে আসতো! আলোচনাকালে আঝা কিছু কথা বলতেন- যা মনে ও মগজে গেঁথে যেতো।

সেশনের পর ভাই-বোন উঠে যে যার মতো চলে যেতো। কিন্তু আমি রয়ে যেতাম আঝার সাথে । জানার-বোঝার-শেখার আগ্রহ আমার শিশুকাল থেকেই। আঝার সাথে কোন কোন সময় আমার আলোচনা চলতো অনেক রাত পর্যন্ত, অনেক গভীর সে আলোচনা। ঐতিহাসিক ঘটনাপ্রবাহ আলোচনার সময় আঝা আমার সাথে ‘ওয়াল্ড এটলাস’ নিয়ে বসতেন, যাতে সব ঘটনাপ্রবাহের স্থানসমূহ ভালোভাবে ব্যাখ্যা করতে পারেন। কত বিষয়, জীবনের গভীরতা, চলার পথের দর্শন- এমন আরো কত কিছু নিয়ে যে আলোচনা চলতো!

তেমনি এক আলোচনায় আঝা একদিন বলেছিলেন- “পর্বতের চূড়ায় আরোহণের জন্যে দলবেঁধে অনেকেই একসাথে যাত্রা শুরু করে। একসাথে শুরু করলেই সবাই একসাথে চূড়ায় পৌঁছাতে পারেনা। উচুতে উঠার সময় দলের মধ্যে যে আল্লাহ’র ওপর ভরসা রেখে অমসৃণ পর্বতের গা বেয়ে ওঠার সাহস আর ধৈর্য রাখে এবং বাতাসের প্রতিকূলে টিকে থাকার চেষ্টা করে- সেই কেবল চূড়ায় (লক্ষ্যে) পৌঁছায়। যারা একসাথে শুরু করে- তাদের মধ্যেই কয়েকটা ভাগ হয়ে যায়- কেউ পাদদেশেই রয়ে যায়, কেউ মাঝপথে থেমে যায়, কেউ চূড়ায় পৌঁছে। তবে, চূড়ায় যারা পৌঁছে তাদের সংখ্যা সব সময় কম হয়। একইভাবে, ভাল কাজ করে এমন মানুষের সংখ্যা কম হয়। অনেক সময় ভাল কাজ বাস্তবায়ন করতে হলে তাদের একা লড়াই করে পথ চলতে হয়। সেই চলার পথ মসৃণ হয় না, অনেক বিরোধিতা ও প্রতিকূলতা থাকে। তাই ভাল কাজের চূড়ান্ত রূপ দিতে হলে কিংবা লক্ষ্য অর্জন করতে হলে অবশ্যই জীবনের অমসৃণ পথ এবং প্রতিকূল বাতাসে কিংবা স্রোতে আল্লাহ’র ওপর ভরসা করে সাহস আর ধৈর্যের সাথে পাড়ি দিতে হবে। যার সাথে আল্লাহ রয়েছেন- তার বেশি মানুষের সাহায্যের দরকার নেই। তার জন্যে এক আল্লাহ’র সাহায্যই যথেষ্ট। তবে আল্লাহ তাকেই সাহায্য করেন যে নিজেকে সাহায্য করে। সুতরাং নিজেকে সাহায্য করতে হলে চেষ্টা, নিষ্ঠা, সততা, সাহস ও ধৈর্য অবশ্যই থাকতে হবে”।

আঝা আরো বলতেন- “সমস্যা জীবনের অংশ। আর সমস্যা সমাধানের বুদ্ধিমত্তা আছে বলেই মানুষ আশরাফুল মাখলুকাত”। আঝার এমন অনেক কথা আমি শিশুকাল থেকে এখনও পর্যন্ত মনেপ্রাণে অনুসরণ আর প্রতিপালন করে চলেছি। এতে একদিকে যেমন আত্মবিশ্বাসের সাথে প্রতিকূলতায়ও পথ চলা যায়, তেমনি সে পথচলায় এক ধরণের আত্মতৃপ্তি রয়েছে। আঝার বিভিন্ন সময়ের কথা মন ও মগজে এমনভাবে মিশে আছে এখনও যে কোন বাণী হোক, লেখা হোক, পরিস্থিতি হোক-গভীরভাবে বোঝার চেষ্টা যেন অভ্যাসে পরিণত হয়ে গেছে।

গান্ধীজি’র উপরের বাণীটি আমাকে স্মৃতিকাতর করে দিলো। মনে পড়ে গেলো আঝার কথাগুলো এবং সেই সাথে আমার জীবনের অনেক অর্জন, যা অনেক চড়াই-উৎড়াই পেরিয়ে আমাকে অর্জন করতে হয়েছে। আসলেই তো- সত্যের পথ, ন্যায়ের পথ, স্পষ্টবাদীতার পথ কখনও মসৃণ নয়। আর সে অমসৃণতার কারণে নিজের স্বকীয়তা ধরে না রাখলে, জয়ী হওয়া যায় না।

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Inaugural Ceremony



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National Mourning Day



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Mess Night



Mess Night



Mess Night



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Games



Games



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জাতীয় বীমা দিবসে পপুলার লাইফ ইনস্যুরেন্স কোম্পানী লিমিটেডকে বীমা দাবী
পরিশোধে সাফল্যের স্বীকৃতিস্বরূপ সম্মাননা স্মারক প্রদান



গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের মাননীয় প্রধানমন্ত্রী জননেত্রী শেখ হাসিনা, এমপি প্রধান অতিথি হিসেবে বঙ্গবন্ধু আন্তর্জাতিক সম্মেলন কেন্দ্রে উপস্থিত থেকে জাতীয় বীমা দিবস ২০২৩ এর শুভ উদ্বোধন করেন। অনুষ্ঠানে বক্তব্য রাখেন আর্থিক প্রতিষ্ঠান বিভাগের সচিব শেখ মোহাম্মদ সলীম উল্লাহ, বীমা উন্নয়ন ও নিয়ন্ত্রণ কর্তৃপক্ষের চেয়ারম্যান মোহাম্মদ জয়নুল বারী, বাংলাদেশ ইনস্যুরেন্স এসোসিয়েশনের প্রেসিডেন্ট শেখ কবির হোসেন। অনুষ্ঠানে বীমা দাবী পরিশোধে সাফল্যের স্বীকৃতিস্বরূপ পপুলার লাইফ ইনস্যুরেন্স কে সম্মাননা স্মারক প্রদান করা হয়। ছবিতে মাননীয় প্রধানমন্ত্রী শেখ হাসিনা এর নিকট থেকে পপুলার লাইফ ইনস্যুরেন্স কোম্পানী লিমিটেড এর ব্যবস্থাপনা পরিচালক ও সিইও বি এম ইউসুফ আলী সম্মাননা স্মারক গ্রহণ করছেন।

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