

বাংলাদেশের উন্নয়নের স্বাধীন পর্যালোচনা

# 365 Days of the Interim Government

## *Economy in Retrospect*

Dhaka: 10 August 2025



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- ❑ After a blood-soaked student-led mass uprising, the previous autocratic regime of Bangladesh was ousted on 5 August 2024
- ❑ The interim government, led by Nobel Laureate Dr Muhammad Yunus, assumed the responsibility of governing the country on 8 August 2024
- ❑ The **citizens had high expectations** as regards **restoration of democratic processes, reform of state institutions, and stabilisation of economy**
- ❑ The interim government **inherited a fragile economy** that was marred by, inter alia, slow economic growth, stagnated investment, high inflation, low revenue mobilisation, depleted foreign exchange reserve, rising non-performing loan, and malgovernance in the banking sector
- ❑ **Achieving economic stabilisation and recovery was one of the exigencies of the time**

❑ In this backdrop, the Centre for Policy Dialogue (CPD) **organised a dialogue** titled ‘Challenges and Responsibilities of the Interim Government: Perspectives of the Citizens’ on **14 August 2024**

- The dialogue encompassed an extensive set of issues including macroeconomic scenario, law and order situation, administrative stability, reforms in various sectors such as health, education, banking etc., and broader governance, judicial and constitutional matters
- CPD produced a dialogue brief based on the deliberations of the event

সেন্টার ফর পলিসি ডায়ালগ (সিপিডি)  
**সংলাপ সংক্ষেপ**  
সেপ্টেম্বর ২০২৪

সেন্টার ফর পলিসি ডায়ালগ (সিপিডি)  
CENTRE FOR POLICY DIALOGUE

**অন্তর্বর্তীকালীন সরকারের চ্যালেঞ্জ ও করণীয়  
নাগরিক ভাবনা**

ছাত্র-জনতার আত্মত্যাগের দর্শন সামনে রেখে কাজ করতে হবে

**আলোচিত বিষয়**

- আইন-শৃঙ্খলা ও প্রশাসনিক স্থিতিশীলতা
- টেনিসেনে আড়িপাতা ও মানবাধিকার
- পুলিশ সংস্কার
- কাকে খাতে সংস্কার
- কর্মসংস্থান
- বিদ্যুৎ ও স্থানান্তর নিরাপত্তা
- খাদ্য নিরাপত্তা
- স্বাস্থ্য সংস্কার
- শিক্ষা খাতে সংস্কার
- শ্রম খাতে সংস্কার
- আন্দোলনের ভরসেটেশন তৈরি
- অন্তর্বর্তীকালীন সরকারের মেয়াদ
- সংবিধানের সংস্কার আন্দোলন
- মুক্তি দমন কর্মসূচির সংস্কার
- মত প্রকাশের স্বাধীনতা
- বিচার বিভাগের স্বাধীনতা
- নাগরিক সংগঠনের কাজ সজীবকরণ

**প্রেক্ষাপট**

ছাত্র-জনতার গণ-আন্দোলনের মুখে ২০২৪ সালের ৫ আগস্ট আওয়ামী লীগ সরকারের পতন ঘটে। এরপর ৮ আগস্ট একটি অন্তর্বর্তীকালীন সরকার দেশ পরিচালনার দায়িত্ব গ্রহণ করে। প্রচলিত সরকার ব্যবস্থার অনাস্থা ও বিপুল জনপ্রত্যাশার সন্ধিক্ষেপে অন্তর্বর্তীকালীন সরকারের দায়িত্ব গ্রহণ এক বিশেষ তাৎপর্য বহন করে। বর্তমান বাস্তবতায় অন্তর্বর্তীকালীন সরকারের করণীয় সম্পর্কে আলোচনার লক্ষ্যে ২০২৪ সালের ১৪ আগস্ট রাজধানীর লেকশোয়ার হোটেলে ‘অন্তর্বর্তীকালীন সরকারের চ্যালেঞ্জ ও করণীয়: নাগরিক ভাবনা’ শীর্ষক সংলাপের আয়োজন করে সেন্টার ফর পলিসি ডায়ালগ (সিপিডি)। সংলাপে এ মুহূর্তে দ্রুততার সঙ্গে অন্তর্বর্তীকালীন সরকারকে কোন কোন কাজ সম্পন্ন করার ক্ষেত্রে অগ্রাধিকার দিতে হবে, সে বিষয়ে কথা বলেন আলোচকরা।

বিদ্যমান পরিস্থিতিতে সরকারের সামনে চ্যালেঞ্জের মাত্রা, বিতৃপ্তি ও তীব্রতা অপরিসর। সেগুলো বিভিন্ন পর্যায়ে আলাপ-আলোচনা হচ্ছে। এদিনের আলোচনার বিষয়বস্তু তিনটি স্তরে বিভক্ত করা হয়—আইন-শৃঙ্খলা ঠিক করা ও প্রশাসনিক স্থিতিশীলতা আনয়ন, অর্থনীতি পুনরুদ্ধার এবং শিক্ষা ও স্বাস্থ্য খাতের পুনর্গঠন। এ বিষয়বস্তুর ওপর আলোচকরা তাদের আলোচনার নানা সুপারিশ তুলে ধরেন।

**আইন-শৃঙ্খলা ও প্রশাসনিক স্থিতিশীলতা**

এ বিষয়ের প্রেক্ষাপট বর্ণনায় উল্লেখ করা হয়, বর্তমানে দেশে আইন-শৃঙ্খলা বাহিনীর অনুপস্থিতি লক্ষ্য করা যাচ্ছে। এছাড়া বিভিন্ন স্থানে লুটতরাজ ও ভাঙচুরের মতো ঘটনা ঘটছে। এর বাইরে আইন-শৃঙ্খলা রক্ষাকারী বাহিনীর প্রতি মানুষের আস্থাহীনতা, সংখ্যালঘুদের ভণ্ডার হামলা ও নির্যাতন, আইন-শৃঙ্খলা রক্ষাকারী বাহিনীর আত্মবিশ্বাস দুর্বল হওয়া, অবকাঠামোগত ক্ষয়ক্ষতি, ভবিষ্যৎ সহিসেতার আশঙ্কা, প্রশাসনের শীর্ষ পর্যায়ে শৃঙ্খতা, এই শৃঙ্খতা পূরণে উপযুক্ত ব্যক্তির অভাব, কর্মকর্তাদের অনুপস্থিতি, প্রশাসনিক কার্যক্রমে গতি আনয়নের চ্যালেঞ্জ, দীর্ঘমেয়াদি সংস্কার ও কাঠামোগত পরিবর্তনের সূচনার চ্যালেঞ্জ পরিলক্ষিত হচ্ছে।

**আইন-শৃঙ্খলা ঠিক করা ও প্রশাসনিক স্থিতিশীলতা আনয়ন**

এ বিষয় নিয়ে আলোচকরা বলেন, বর্তমান সরকারের আওতায় আইন-শৃঙ্খলা ব্যবস্থা ঠিক করা। এক্ষেত্রে বেশকিছু চ্যালেঞ্জ রয়েছে। একটি চ্যালেঞ্জ হচ্ছে, প্রশাসনের মধ্যে বিগত সরকারের অনেকই আছেন যারা সে সময় নানা অনিয়মের সঙ্গে জড়িত ছিলেন। এছাড়াও অনেকে মন্তব্য করেন যে, আইন-শৃঙ্খলা রক্ষাকারী বাহিনী রাষ্ট্রীয় বাহিনী থেকে দলীয় বাহিনীতে

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- ❑ Now, after more than 365 days, it is an **opportune moment to revisit the concerns** that were raised back in August 2024, **examine what has been done** to address them, and **explore what more can be done** to resolve the attendant challenges
- ❑ The **current presentation** limits its **remit** to the **macroeconomy and the adjacent issues**
  - However, this **does not imply that the other issues discussed in the earlier mentioned dialogue are any less important**
- ❑ The following sections provide a brief glimpse of development in economic correlates over the past year, progress in terms of addressing the concerns raised back in August 2024, and the path ahead

## Development in economic correlates

Indicator	Unit	FY2024	FY2025 situation	Source
<b>GDP growth</b>	Per cent	4.2 (Final)	4.0 (Provisional)	Bangladesh Bureau of Statistics (BBS)
<b>Private investment-GDP ratio</b>	Per cent	24.0 (Final)	22.5 (Provisional)	Bangladesh Bureau of Statistics (BBS)
<b>Revenue mobilisation growth</b>	Per cent	11.6 (Up to Jun)	9.1 (Up to Apr)	Monthly Fiscal Report, Ministry of Finance (MoF)
<b>Tax-GDP ratio</b>	Per cent	7.4 (Up to Jun)	5.4 (Up to Apr)	Monthly Fiscal Report, Ministry of Finance (MoF)
<b>ADP implementation rate</b>	Per cent	74.6 (Up to Jun)	54.3 (Up to Jun)	IMED
<b>Budget deficit (excluding grants)</b>	Crore Tk.	201,579 (Up to Jun)	82,631 (Up to Apr)	Monthly Fiscal Report, Ministry of Finance (MoF)

## Development in economic correlates (contd.)

Indicator		Unit	FY2024	FY2025 situation	Source
Inflation	Moving average	Per cent	General: 9.7 Food: 10.7 Non-food: 8.9 (Up to Jun)	General: 10.0 Food: 10.7 Non-food: 9.5 (Up to Jun)	Bangladesh Bureau of Statistics (BBS)
	Point to point		General: 9.7 Food: 10.4 Non-food: 9.2 (Up to Jun)	General: 8.5 Food: 7.4 Non-food: 9.4 (Up to Jun)	
Broad money growth		Per cent	7.7 (As of Jun)	7.0 (As of Jun)	Bangladesh Bank
Reserve money growth		Per cent	7.9 (As of Jun)	-0.1 (As of Jun)	Bangladesh Bank
Private sector credit growth		Per cent	9.8 (As of Jun)	6.5 (As of Jun)	Bangladesh Bank
Share of classified loan in total loan		Per cent	12.6 (As of Jun)	24.1 (As of Mar)	Bangladesh Bank

## Development in economic correlates (contd.)

Indicator	Unit	FY2024	FY2025 situation	Source
Export growth	Per cent	-4.2 (Up to Jun)	8.6 (Up to Jun)	Export Promotion Bureau (EPB)
Import growth	Per cent	-11.1 (Up to Jun)	5.3 (Up to May)	Bangladesh Bank
Remittance growth	Per cent	10.7 (Up to Jun)	26.8 (Up to Jun)	Bangladesh Bank
Forex reserve	USD million	21,686 (BPM6) (As of Jun)	26,740 (BPM6) (As of Jun)	Bangladesh Bank
BDT-USD exchange rate	BDT per USD	118.0 (As of 30 Jun 24)	122.8 (As of 30 Jun 25)	Bangladesh Bank

## Development in economic correlates (contd.)

Indicator	Unit	FY2024	FY2025 situation	Source
Trade balance	USD million	-22,432 (Up to Jun)	-19,380 (Up to May)	Bangladesh Bank
Current account balance	USD million	-6,512 (Up to Jun)	-432 (Up to May)	Bangladesh Bank
Financial account balance	USD million	4,546 (Up to Jun)	266 (Up to May)	Bangladesh Bank
Net FDI inflow	USD million	1,697 (Up to Jun)	1,583 (Up to May)	Bangladesh Bank
Net FDI growth	Per cent	2.9 (Up to Jun)	17.2 (Up to May)	Bangladesh Bank

# Progress in terms of addressing the concerns

## ❑ Macroeconomic challenges

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
1	Prioritise reforms in the banking sector	<ul style="list-style-type: none"> <li>Bangladesh Bank reconstituted the boards of several banks to curb the influence of politically connected business groups, including the removal of those corrupted groups from 14 bank boards</li> <li>Established three task forces such as, Banking Sector Reforms Task Force, Central Bank's Operations Task Force, and Stolen Asset Recovery Task Force</li> <li>Launched asset quality reviews in banks with histories of corruption and malpractice to assess actual financial damage</li> <li>Froze substantial liquid and tangible assets of defaulters and suspected money launderers to aid loan recovery efforts</li> <li>Bank Resolution Ordinance, 2025 was formulated</li> </ul>	n/a	<b>Green</b>
2	Reform the central bank by engaging civil society and senior bankers, and ensure regulations are issued through consultation	The Governor and the Board of Directors of Bangladesh Bank have been appointed and reorganised, respectively. Also, a task force is established for strengthening Bangladesh Bank's capacity and efficiency in enforcing regulations	There are some legal amendments and policies that have been proposed but have not yet been implemented	<b>Yellow</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Macroeconomic challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
3	Prevent bank plunderers from fleeing by imposing travel bans and freeze all bank directors' accounts until misappropriated funds are disclosed	Travel bans were imposed by court order and bank accounts were frozen by the BFIU for several bank directors and chairpersons as part of a crackdown on fraudulent loans and money laundering, after the interim government took charge, with these measures still continuing	n/a	<b>Green</b>
4	Ensure accurate, reliable data in the banking sector by adopting international standards for data management	<ul style="list-style-type: none"> <li>Bangladesh Bank has cut the overdue period from six months to three months to tighten NPL classification, aligning with international standards</li> <li>Enlisted global auditing firms to assess the asset quality of six banks in the first phase and another six in the second phase, targeting institutions mired in financial irregularities and corruption</li> </ul>	n/a	<b>Yellow</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Macroeconomic challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
5	Fix credit lines to restore trade flows and normalising connections with foreign banks to facilitate the import of essential goods	<ul style="list-style-type: none"> <li>BB provided Tk. 23,500 crore in special liquidity support to banks facing operational challenges</li> <li>Eliminated LC margin requirements for key imports to ease food price pressures and improve supply-side dynamics</li> </ul>	The rising supply of foreign currencies has prompted global correspondent banks to begin easing the limits on lines of credit for the country's domestic banks. Also, LC openings rose by just 0.18 per cent year-on-year to USD 69.01 billion, compared with USD 68.89 billion in the previous fiscal year	<b>Green</b>
6	Reform the bond market, as many non-existent companies have used it to illegally obtain large sums of money	The Finance Division has issued new guidelines in July 2025 to modernise public debt management, requiring primary dealers to meet strict benchmarks, including a minimum Tk 3,000 crore annual turnover and daily market-making obligations	The new guideline alone is not sufficient to reform the bond market	<b>Red</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Macroeconomic challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
7	Focus on creating jobs for youth in Cottage, Micro, Small and Medium Enterprises (CMSMEs)	<ul style="list-style-type: none"> <li>Bangladesh Bank has mandated that banks and non-banks allocate at least 25% of their total loans to CMSMEs by the end of 2025, with an increase to 27% by 2029, while also updating loan ceilings, expanding eligibility for loans without trade licences for small traders and e-commerce operators, and requiring banks to establish dedicated CMSME departments</li> <li>The Youth Entrepreneurship Policy 2025 has been approved in April 2025, with the aim of providing comprehensive support, including training and financing, to aspiring young entrepreneurs to help them start and scale their businesses</li> </ul>	Although these policies have been formulated, a lack of strong, visible initiatives to enforce them remains a concern	<b>Yellow</b>
8	Create freelancing hubs and provide support to boost employment and foreign currency earnings in the IT sector	It was claimed that PayPal will be launched in Bangladesh to simplify the process to receive foreign earnings by freelancers	There have been no visible initiatives to date	<b>Red</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Macroeconomic challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
9	Boost foreign employment by facilitating affordable bank loans and support services for overseas workers	<ul style="list-style-type: none"> <li>The 2025 Amendment of the Overseas Employment and Migrants Rules is to strengthen the legal framework for overseas employment by requiring sub-agents to be licensed and held accountable, thereby curbing fraud, protecting migrant workers, and potentially reducing the region's highest migration costs</li> <li>Bangladesh Bank has issued a circular allowing expatriates to get loans of up to Tk10 lakh from banks without collateral</li> <li>The ongoing revision of the Wage Earners Welfare Board Act 2018 is for improving protection for potential, current, and returnee migrant workers and their families</li> <li>Introduced the Waiting Lounge and the Probashi Lounge for migrant workers at Dhaka Airport, including subsidised food, and assistance with luggage, check-in, and immigration</li> </ul>	Migration loan facilities are already available, especially from Probashi Kallyan Bank, to boost new foreign employment opportunities	<b>Green</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Macroeconomic challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
10	Modernise trade policy to boost employment	The Export Policy 2024 was published on October 2024. Inclusion of new sectors and products, revision of incentives and duty drawbacks, promotion of Reduce, Reuse, Recycle (3Rs) and green technologies, and strengthening of quality standards through enhanced regulatory compliance under Technical Barriers to Trade (TBT) measures	The implementation of this policy remains a concern	<b>Yellow</b>
11	Focus on improving the informal sector by making it more “decent” and eliminating extortion through the establishment of good governance	Implemented the Labour Information Management System (LIMS) to register workers and factories verifying national identity cards or birth certificates, particularly in the informal sector, enhancing compliance, social protection, and data-driven decision-making in the labour sector	This initiative alone cannot meet targeted objectives	<b>Red</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Macroeconomic challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
12	Eliminate the monopoly in the consumer goods market where a few large corporations control key sectors, noting that one dominant group's disappearance after the government change has raised concerns about shortages of imported essentials like soybean oil and sugar	<ul style="list-style-type: none"> <li>Fair banking practices have been restored as banks now support genuine importers, and provide broader access to LCs for importing essential goods like sugar, oil, pulses, ending the previous monopoly by large groups</li> <li>The government lowered duties on key commodities to stabilise prices and ensure availability</li> </ul>	Over 30–40 companies, including new entrants, have imported essentials ahead of Ramadan, diversifying supply, and reducing dependency on a single group. However, strong monitoring is needed so that new groups cannot replicate previous monopolistic behaviours	<b>Yellow</b>
13	Remove price fixing to promote a free-market economy and eliminate unnecessary business incentives	<ul style="list-style-type: none"> <li>The government has fixed maximum retail prices for certain essential items to control market prices</li> <li>The government has decided to continue providing cash incentives for export-oriented businesses in 43 product categories during the first six months of the 2025–26 fiscal year</li> </ul>	n/a	<b>Red</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Macroeconomic challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
14	Increase agricultural subsidies to increase food supply	In the FY26 budget, the agricultural subsidy was slightly increased to Tk. 17,241 crore, 1.1% up from the revised budget of Tk. 17,058 crore in the previous year	n/a	<b>Green</b>
15	Ensure energy security by reducing dependence on single country for power, as energy security was a challenge in the power sector during the first few months of the interim government.	<ul style="list-style-type: none"> <li>The government paid USD 437 million at a time to Adani Power, cleared all outstanding dues, restored normal operations, and issued a sovereign guarantee with LC to ensure future payment stability</li> <li>The government is revising contracts with Independent Power Producers (IPPs) to eliminate "capacity payment" clauses, which obligated payments regardless of electricity generation</li> </ul>	n/a	<b>Yellow</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Macroeconomic challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
16	Formulate LDC graduation policies through inclusive consultation with the business community to avoid economic disruption and ensure a smooth and sustainable transition	<ul style="list-style-type: none"> <li>The ERD has launched the "Support to Sustainable Graduation Project (SSGP)" to assess the impacts of graduation, provide capacity-building and other supports to relevant ministries, and promote this accomplishment at home and abroad through research and publications</li> <li>Organising district-level workshop on "Local Level Stakeholders Consultation on Inclusive, Smooth and Sustainable LDC Graduation" is being undertaken by the project</li> </ul>	The Economic Relations Division (ERD) announced the formation of a committee involving trade organisations to identify and address the private sector's needs and challenges in the transition from LDC status	<b>Yellow</b>
17	Prepare a white paper that thoroughly analyses and presents the actual economic condition	<ul style="list-style-type: none"> <li>A white paper on the state of the Bangladesh economy was prepared by the White Paper committee in 2024</li> <li>A Task Force also prepared a report focusing on re-strategising the economy and mobilising resources for equitable and sustainable development</li> </ul>	To date, no concrete initiatives have been undertaken, and the recommendations outlined in both the white paper and the task force report have not been implemented yet	<b>Yellow</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Health and education sector challenges

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
18	Increase state investment in education and health sectors, as it is the lowest in South Asia	<ul style="list-style-type: none"> <li>In the FY26 budget, the allocation to the two divisions of the education sector was slightly increased to Tk. 95,644 crore, up from the previous year's Tk. 94,710 crore, accounting for 12.1 per cent of the total budget</li> <li>The Technical and Madrasa Education Division's allocation has also risen slightly, from Tk 11,783 crore to Tk 12,678 crore</li> <li>In the FY26 budget, the allocation to the health sector was slightly increased to Tk. 41,908 crore, up from the previous year's Tk. 41,408 crore, accounting for 5.3 per cent of the total budget</li> </ul>	<p>Although the allocation to the education sector has increased, it remains below the UNESCO recommendation of allocating 15 to 20 per cent of the national budget to education.</p> <p>Similarly, allocation to the health sector still falls short of the Health Reform Commission's recommendation of allocating 15 per cent of the national budget</p>	<b>Yellow</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Health and education sector challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
19	Consult with teachers and parents on education sector reforms, and ensure the correction of partisan narratives and inaccuracies in textbooks	<ul style="list-style-type: none"> <li>The NCTB revised 33 textbooks across different grades to remove glorified content, ensure historical accuracy, and reflect balanced national narratives under expert supervision</li> <li>The interim government discarded the 2021 curriculum and reinstated the 2012 version and the NCTB has brought back the divisions at the secondary level</li> <li>The NCTB will launch a new curriculum in 2027, starting from grade six, reflecting global standards and local priorities that prioritises technology, inclusivity, and accountability</li> </ul>	Although the new curriculum has been proposed which is yet to be implemented, guardians are concerned that its experimental methods may confuse their children and are urging the government to provide clear details on how students will be evaluated	<b>Yellow</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Health and education sector challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
20	Align madrasa education with mainstream education to equip students with skills for employment		The government has not yet taken any initiative to align madrasa education with mainstream education to equip students with skills for employment	Red
21	Merge the two education ministries to reduce bureaucratic complexities		No initiative was taken in regard of the merger of the two education ministries into one	Red
22	Make universities autonomous from Education Ministry and UGC control		The government has not taken any decision regarding making the universities autonomous from Education ministry and UGC control	Red
23	Introduce a separate pay scale for teachers to attract and retain talented individuals in the profession	The pay scale for head teachers in all government primary schools has been upgraded from Grade 11 to Grade 10, as announced in a press release issued on July 28, 2025	No separate pay scale was introduced; rather, the existing one was upgraded only for primary school head teachers	Yellow

## Progress in terms of addressing the concerns (contd.)

### ❑ Health and education sector challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
24	Provide assistance and rehabilitation to the injured people in the protests, ensuring their physical, psychological, and financial support	<ul style="list-style-type: none"> <li>A dedicated department under the Ministry of Liberation War Affairs has been established to oversee the rehabilitation of July Warriors. Injured individuals, categorised as July Fighters under A, B, and C, will receive monthly allowances of Tk. 20,000, Tk. 15,000, and Tk. 10,000 respectively, along with one-time payments of Tk. 5 lakh, Tk. 3 lakh, and Tk. 1 lakh</li> <li>A total of 834 individuals has been officially recognised as July Martyrs. Each will receive Tk. 30 lakh through national savings certificates, Tk. 10 lakh already disbursed in FY2025, and Tk. 20 lakh to be provided in FY2026 along with a monthly allowance of Tk. 20,000</li> <li>The government has started distributing health cards to July uprising victims for free treatment at public hospitals. Initially, 4,551 individuals from 36 districts will receive the cards, with nationwide distribution to follow in phases</li> </ul>	n/a	<b>Green</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Health and education sector challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
25	Expose corruption in healthcare projects and eliminate political influence from the health sector to ensure equitable access for all	<ul style="list-style-type: none"> <li>The High Dependency Unit at Shishu Hospital remains unused due to lack of equipment. The World Bank withdrew from the project over corruption leading to its early termination. The DGHS instead of looking into the matter concluded the HDU project unfinished</li> <li>65 ad-hoc doctor appointments at Shishu Hospital cancelled due to lack of formal recruitment as Health Ministry Probe found Procedural flaws</li> </ul>	Although a few actions have been taken, they do not present a comprehensive picture of the entire health sector	<b>Red</b>
26	Ensure patients are not compelled to seek treatment at private hospitals through referrals from government hospitals, and improve the quality of services in private hospitals		The Health Sector Reform Commission (HSRC) has recommended that government hospital patients should not be referred to private hospitals for treatment. However, the government has not yet taken any initiative to implement this recommendation	<b>Red</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Health and education sector challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
27	Introduce universal health insurance to reduce personal medical expenses		The government has no focus on introducing a universal health insurance program, and even there was a limited focus on health insurance systems in the Health Reform Commission's report	<b>Red</b>
28	Establish an independent body to regulate drug prices and eliminate the practice of doctors prescribing unnecessary medical tests driven by incentives from pharmaceutical companies and diagnostic centres	An 18-member task force has been formed to revise the national list of essential medicines and regulate their prices, aiming to enhance accessibility and affordability for all	The initiatives is surely a move in the right direction, and would help reducing patients out of pocket expenditure, if they are implemented accordingly	<b>Yellow</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Health and education sector challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
29	Strengthen the Bangladesh Medical and Dental Council (BMDC) to hold doctors accountable and improve healthcare quality, and establish a permanent commission to address challenges in the health sector	<ul style="list-style-type: none"> <li>The Ministry of Health and Family Welfare has formed a new council for the Bangladesh Medical and Dental Council (BMDC) and directed it to swiftly address complaints about medical service quality to ensure timely justice for both patients and doctors</li> <li>Following its leadership change, the BMDC revealed that over 36,000 doctors are practicing without renewed registrations and is actively working to resolve the issue, reinforcing its commitment to accountability and public safety</li> <li>Similarly, the BMDC is demonstrating its commitment to holding doctors accountable, recently suspending a practitioner's license for malpractice</li> </ul>	n/a	<b>Green</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Labour sector challenges

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
30	Recognise and value workers across generations by honouring the contributions of deceased labourers in July Movement	Names of several deceased workers from the July Movement have been added to the gazetted list of 844 individuals. Each will receive Tk. 30 lakh through national savings certificates Tk. 10 lakh already disbursed in FY2025, with the remaining Tk. 20 lakh to be provided in FY2026 alongside a monthly allowance of Tk. 20,000	n/a	<b>Green</b>
31	Ensure fair wages and financial security through eliminating wage inequality, addressing the gender wage gap, and implementing dearness allowance, rations, and a universal pension system for workers	The government increased the wage increment of RMG workers from January. Before that, the RMG workers would get a 5 per cent increment every year, which was increased to 9 per cent	Workers in other sectors did not receive any wage hike. And so, although the government has taken initiatives, but they are not concrete enough to ensure fair wages across all sectors	<b>Yellow</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Labour sector challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
32	Strengthen labour governance and justice by reforming the Labor Department, the Department of Inspection for Factories and Establishments, and labour courts, while ensuring transparent use of labour welfare funds	<ul style="list-style-type: none"> <li>To strengthen labour governance and justice, the government has drafted amendments to the Bangladesh Labour Act (BLA) in consultation with the ILO and trading partners, aiming to align national laws with international standards. The revised BLA is expected to be enacted by October 2025</li> <li>The government plans to harmonise Export Processing Zone (EPZ) labour laws with the BLA in two phases. EPZs have long operated under separate labour rules, exempting factories from key national provisions. The reform will first implement the revised BLA, followed by aligning EPZ regulations</li> </ul>	The Bangladesh Labour Act (BLA) has not yet been enacted, so its actual effectiveness in strengthening labour governance and justice cannot be guaranteed at this stage	<b>Yellow</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Labour sector challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
33	Improve workplace conditions and social protection by introducing workplace insurance for injuries and deaths, building dormitories near factories for single mothers, and taking initiatives for workers' children's education	To improve workplace conditions and social protection, the Employment Injury Scheme (EIS) pilot in Bangladesh tests a system for compensating ready-made garment workers injured on the job. Supported by the government, employers, development partners, and technical assistance from the ILO and GIZ, the pilot has been operational in EPZs since March 2025, with plans to expand to the leather, footwear, and ship-breaking sectors	While the Employment Injury Scheme (EIS) pilot is a promising initiative, its effectiveness at the national level remains uncertain, and has yet to be fully scaled or legislated	<b>Yellow</b>
34	Abolish industrial police, which benefits neither industry owners nor labour		There has been not initiative by the government to abolish the Industrial police	<b>Red</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Other sector challenges

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
35	Take measures to prevent internet shutdowns in order to protect the IT sector and sustain the growth of the digital economy and repeal the Digital Security Act	<ul style="list-style-type: none"> <li>Introduction of Starlink satellite internet service in Bangladesh ensuring high speed uninterrupted connectivity, safeguarding the IT sector.</li> <li>A new Cyber Security Ordinance, replacing the Cyber Security Act, 2023, due to its lack of civil protections and potential for abuse. The ordinance recognised internet access as a civic right, banned online gambling, and criminalised cyber harassment of women and children, as well as AI-driven crimes. It also annulled several controversial sections from the previous law, cancelling all related cases, penalties, and investigations to uphold digital rights and safeguard freedom of expression.</li> </ul>	<p>While Starlink limits internet shutdowns in many countries, in Bangladesh internet still runs through International Internet Gateway (IIGs) and submarine cables, which the government can control or shut down.</p> <p>The Cyber Security Ordinance lacked clear definitions and safeguards against surveillance, raising concerns about potential censorship and threats to freedom of expression.</p>	<b>Yellow</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Other sector challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
36	Restore country's reputation in international arena and attract foreign investment by establishing a strong democracy that reduces political unrests, and ensures security and inclusive participation for all communities and professions	<ul style="list-style-type: none"> <li>Organised by the Government of Bangladesh, the Investment Summit 2025 showcased the country's economic potential and reform efforts, attracting 415 foreign delegates from 50 countries and generating Tk 3,100 crore in initial investment proposals</li> <li>The Representation of the People Act, 1972 is currently being amended specifically Section 91C, which governs the accreditation of domestic and international election observers</li> </ul>	<p>The investment summit was a good way to improve the country's image to foreign investors by showcasing its economic potential, reform efforts, and commitment to improving the investment climate. But only time will talk about its effectiveness.</p> <p>Although the amendment of Section 91C of the Representation of the People Act, 1972 is currently under review by the Bangladesh Election Commission, it will be crucial in preventing the misuse of observer roles and aligning with global standards to strengthen both public and international trust in the country's electoral process.</p>	<b>Yellow</b>

## Progress in terms of addressing the concerns (contd.)

### ❑ Other sector challenges (contd.)

Sl.	Concerns raised in 2024	Actions Taken till Now	Comments	Assessment
37	Stop technology-enabled fraud by regulating mobile financial services to ensure government funds reach rightful beneficiaries and prevent loot	Following the discovery of clear evidence of misappropriation of social welfare funds by the mobile financial service (MFS) provider responsible for their disbursement, the government took decisive action last year by placing the provider under administration. In light of this, the government is now actively seeking new investor preferably reputable international private sector institutions with the capacity and credibility to take over operations.	While the actions taken have sent a strong signal to other mobile financial service providers, no amendments have been made to the Bangladesh Mobile Financial Services (MFS) Regulations, 2022. This lack of reform raises concerns about the sector's readiness to address emerging risks and maintain public confidence.	<b>Green</b>
38	Increase the use of renewable energy through the implementation of a green technology revolution	The interim government published a draft policy titled 'Renewable Energy Policy (draft) 2025' to adapt and develop renewable technologies and promote their local manufacturing to ensure affordable, reliable, environment friendly and sustainable supply of energy of the country	The draft renewable energy policy lacks a clear roadmap and implementation strategy and sets overly ambitious targets without practical planning. It fails to offer tax incentives for importing essential solar equipment, overlooks foreign direct investment.	<b>Yellow</b>

- ❑ It is **unlikely** that the interim government will pursue fresh set of reforms given the **national elections are due in February 2026**
- ❑ Hence, **consolidating the achievements so far** and **addressing the underlying fragility of the economy** should receive due importance
- ❑ In this context, the following points may be considered:
  - **Restoration and maintenance of macroeconomic stability** must be **ensured**
  - A **prudent interest rate policy** should be maintained by the government to keep inflation in control, but **without making the productive sector suffer** from lack of credit
  - **Boosting private investment** is vital for fostering economic growth and employment generation
  - Through **consensus and inclusive dialogue with concerned officials, fiscal institutions** should be **updated**

- **Poor and low-income families** should be provided with **targeted economic relief** as **inflation is still high**, and **wage growth has not kept pace**
- Given high US tariffs and LDC graduation in November 2026, **export diversification in terms of items and destination** has become **more significant than ever** to address export related vulnerabilities in a strategic way
- The **ongoing banking reform measures** targeted towards **addressing non-performing loans, improving the health of distressed banks through mergers** and **adopting strong governance and transparency initiatives** should be **expedited and continued**
- The government needs to **prepare for the post-election transition**. The **independent status of key economic institutions—central bank, NBR, finance ministry—should be retained**. A **legal framework should also be set up to prevent political interference** and ensure smooth transition towards a democratically elected government while making sure the ongoing reforms are on track

বাংলাদেশের উন্নয়নের স্বাধীন পর্যালোচনা

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