



**Seminar on**  
**Gig Economy and Bangladesh: Opportunities,  
Challenges and Way Forward**

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# Seminar Proceedings on Gig Economy and Bangladesh: Opportunities, Challenges and Way Forward

Bangladesh Institute of International and Strategic Studies (BIISS) organised a seminar on “Gig Economy and Bangladesh: Opportunities, Challenges and Way Forward”. **H E Dr Mashiur Rahman**, Economic Affairs Adviser to the Hon’ble Prime Minister, Government of the People’s Republic of Bangladesh, graced the Seminar as the Chief Guest. **Major General Sheikh Pasha Habib Uddin, OSP, SGP, BAMS, afwc, psc**, Director General, BIISS delivered the welcome address. Three presentations were made: *Market Characteristics, Growth and Contributions of the Gig Economy* by **Dr Mahfuz Kabir**, Research Director, BIISS; *Services Outsourcing, Challenges and Opportunities* by **Mr Wahid Sharif**, President, Bangladesh Association of Call Centers and Outsourcing (BACCO); and, *Export of IT-Enabled Services, Skills and Way Forward* by **Mr Mike Kazi**, Founder and President, Apex DMIT Ltd. The session was chaired by **Dr Zaidi Sattar**, Chairman, Policy Research Institute of Bangladesh (PRI). An interactive session took place afterwards. Senior officials from different ministries, ambassadors, high commissioners, current and former diplomats, senior military officials, media, academia, researchers, teachers, students, representatives from diverse international organisations participated in and enriched the seminar by presenting their valuable opinions, comments, suggestions and observations. The seminar was live-streamed on BIISS’ Facebook Page.



# Welcome Address



**Major General Sheikh Pasha Habib Uddin, OSP,  
SGP, BAMS, afwc, psc**  
Director General, BIISS

At the beginning, **Major General Sheikh Pasha Habib Uddin, OSP, SGP, BAMS, afwc, psc, Director General of BIISS** paid his solemn reverence to the memory of the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman. In the month of independence, he extended his sincere homage to the memory of 3 million martyrs who made their supreme sacrifice and 2 lac women who lost their innocence during the War of Liberation of Bangladesh in 1971.

Due to the widespread adoption of technologies such as internet and smartphones, the nature of employment has been transformed significantly. The employee-employer dynamic that existed in the previous century has begun to change, clearing the way for new forms of employment that were impossible in the past century. He believed that that change had brought a new kind of concept called the “Gig Economy” which had been on the rise since the financial crisis of 2008-2009 compelled many people to seek out temporary, project-based employment.

According to the World Economic Forum, in the gig economy, “independent contractors are matched with clients through online marketplaces in order to supply temporary services or share resources”.<sup>1</sup> The UK government defines Gig economy “as a platform that involves the exchange of labour for money between individuals or companies via digital platforms that actively facilitate matching between providers and customers, on a short-term and payment-by-task basis”.<sup>2</sup> Hence, in a nutshell, the concept of “Gig economy” refers to a labour market in which freelancers and independent contractors, rather than permanent employees, cover the majority of available employment through online platform.

<sup>1</sup> “What is the gig economy and what is the deal for gig workers?”, The World Economic Forum, 26 May 2021, available at <https://www.weforum.org/agenda/2021/05/what-gig-economy-workers/>

<sup>2</sup> Ibid

The evolution of gig economy is gaining popularity due to the nature of flexibility at work. In the traditional notion of employment, the phrase “nine to five” has been synonymous with employment. But, in the gig economy, the concept of employment has become flexible by use of technology and the rise of remote work. In this new concept of employment, working hours and locations are flexible for all employees. Because of this, everyone has the flexibility to work whenever and wherever they like. We have already seen the blessings of this new concept of employment during the outbreak of the Covid-19 pandemic. During that time, numerous businesses were forced to reduce their workforces, and a considerable number of employees were laid off. Several people, in order to survive the economic crisis, entered into freelance works via internet which is now referring as gig economy. Hence, he emphasised that one of the many amazing benefits of today’s highly developed technologies is the rise of the gig economy.

Due to the growing popularity of remote work, people are becoming more interested in concepts like gig economy. According to OECD data, gig economy already accounts for between 1 and 3 per cent of all jobs, and this number is rising rapidly.<sup>3</sup> Experts are also anticipating that the gig economy will account for half of the workforce by 2030. As per the Bureau of Labour Statistics (BLS), USA, 1.6 million people are benefitting from the additional income provided by gig economy work.<sup>4</sup>

There is no doubt that the emergence of the gig economy will be benefitting for countries like Bangladesh. As the economy of the country struggles under the weight of an expanding population and high unemployment rates, the gig economy will play a crucial part in keeping the economy moving. According to Oxford International Institute, Bangladesh is the second favorite country to supply online labour. In 2021, Bangladesh had a 27 per cent increment in its gig workforce. It is estimated that by 2030, Bangladesh is projected to be the 24th largest economy in the world with substantial contribution to the gig economy.<sup>5</sup>

Bangladesh has experienced an online freelancing boom with over half a million active freelancers. In Bangladesh, digitalisation such as internet access and

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<sup>3</sup> Cyrille Schweltnus, Assaf Geva, Mathilde Pak et. al., “Gig Economy Platforms: Boon or Bane?”, OECD Economics Department Working paper no. 1550, available at <https://www.oecd-ilibrary.org/docserver/fdb0570b-en.pdf?expires=1678169612&id=id&accname=guest&checksum=5D6241581F5D37768339455FAF129480>

<sup>4</sup> Oksana Lavri, “How does the Gig Economy shape the future of work? Available at <https://hrforecast.com/what-is-the-gig-economy-and-why-is-it-the-future-of-work/#:~:text=According%20to%20Peter%20Miscovich%2C%20Managing,of%20the%20workforce%20by%202030.>

<sup>5</sup> “Towards a self-employed economy : Understanding the Gig economy of Bangladesh”, available at <https://bbf.digital/towards-a-self-employed-economy-understanding-the-gig-economy-of-bangladesh>

smartphone availability has played a key role in the growth and expansion of the gig economy. He mentioned that many complicated and time-consuming jobs have been eased and accelerated due to rapid technological improvements, making gig works easier. In Bangladesh, ridesharing, and food delivery

applications have become a part of the daily urban lives. According to a study conducted by the Policy Research Institute (PRI), Bangladesh's ridesharing industry is worth Tk.2,200 crore and represents 23 per cent of the transportation sector. Within the next five to seven years, the estimated market value of ridesharing start-ups is likely to reach one billion dollars.<sup>6</sup>

In recent years, the number of gig workers in e-commerce companies has risen significantly. As reported by the Oxford Internet Institute, Bangladesh is representing 16 per cent share of the global online workforce, following India, which has 24 per cent share of the global online workforce.<sup>7</sup> According to the ICT Division of government of Bangladesh, there are around 650,000 freelancers and over 1,600 team-based freelancing organisations in Bangladesh.<sup>8</sup> The Director General referred the Payoneer's Global Gig-Economy Index that Bangladesh is ranked 8th among countries with the highest year-on-year revenue growth in the freelance sector.<sup>9</sup>

He opined that with the appropriate mix of policies, digital infrastructure, and supporting services, the gig economy has the potential to become a growth engine for the country by producing jobs for many people. However, there are some challenges along the way as well. Firstly, Bangladesh does not have its own gig market. Thus, Bangladeshi freelancers need to work other countries' digital platform. Due to this reason, Bangladeshi freelancers need to spend more time for getting work orders. Secondly, the payment methods of the foreign websites seem difficult for Bangladeshi freelancers particularly for those who are living in the rural areas.<sup>10</sup>

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<sup>6</sup> Ehsanur Rouf Prince, "Gig economy: The rise of self-employed workers", available at <https://m.theindependentbd.com/post/267012>

<sup>7</sup> *ibid*

<sup>8</sup> Azizur Rahman, "Gig economy and Bangladesh: Present state and Future direction", available at <https://www.daily-sun.com/post/653244/Gig-Economy-and-Bangladesh:-Present-State-and-Future-Direction>

<sup>9</sup> *ibid*

<sup>10</sup> "Towards a self-employed economy : Understanding the Gig economy of Bangladesh", available at <https://bbf.digital/towards-a-self-employed-economy-understanding-the-gig-economy-of-bangladesh>



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In conclusion, the Director General reiterated that exchange of ideas in seminar would assist to identify practical solutions to challenges that Bangladeshi gig workers were facing, as well as shed light on how Bangladesh might derive the greatest advantage from the gig economy.





# Paper Presentations

## *Market Characteristics, Growth and Contributions of the Gig Economy*



**Dr Mahfuz Kabir**  
Research Director, BIISS

At the outset of his presentation, **Dr Mahfuz Kabir, Research Director, BIISS** shared the definition of gig economy with the audience. “Gig” is jargon for “temporary job”. It refers to a labour market characterised by the prevalence of short-term contracts or freelance work. In gig economy, organisations, companies, and private firms hire their workers on a contractual basis and it is called a “gig”. At present, the gig economy is occupying a large pie of the economic share. He added that there are two major segments: first, knowledge-based gigs that include jobs such as machine-learning data scientists and independent management consultants; second, service-based gigs that include tradespeople and delivery drivers.

Technology and software platforms are driving a sizable portion of the economy. Workers have more flexible working hours and higher earnings. For example, transport workers are now driving a cab service and earn money by working extra hours. Tech-based companies (Uber, Facebook, etc.) are hiring temporary workers. In Bangladesh, start-ups such as Pathao, Shohoz, etc. are keen to hire people temporarily. Workers, particularly the young generations, are also responding to the appeal or demand of the companies. India is the biggest supplier in terms of global work outsourcing, while Bangladesh and Pakistan are also catching up. On the other hand, United Kingdom (UK), United States (US) and Canada are on the demand side.

According to the report of the Oxford Internet Institute, in 2020, there had been 163 million registered user accounts, 8.6 per cent of whom are active, and 2 per cent of whom have completed at least 10 projects or earned at least US\$1,000. These numbers suggest a substantial growth from 2015 in registered worker accounts, but much less growth in the amount of work completed by workers. Online freelancing represents a non-trivial segment of labour today, but one that is spread thinly across countries and sectors. Among services, there are professional services, sales and marketing support, clerical and data entry, writing and translation, creative and multimedia, software development and technology. Software development and technology hold the largest percentage share.

He informed the audience that there is around US\$119 billion global investment in those various platforms, of which, around US\$62 billion is in Taxi, US\$37 billion in delivery, US\$17 billion in hybrid areas and US\$3 billion in online web-based platforms. As high as 49 per cent of the investments are from the US, constituting almost half of the whole demand side. 11 per cent comes from Europe, 23 per cent from China and 17 per cent from other regions. China here is both a supplier and an investor. He gave examples of some important sources of funds, i.e., Facebook, PayPal, Apple TV+, Feedly and Skype. There are also micro tasks like medical consultation, taxi and delivery.

The growth has been phenomenal over the last few years. Considering the number of digital labour platforms, delivery is the highest, followed by online web-based platforms, then taxi and a tiny share of hybrid services. In terms of the distribution of global labour supply and demand on major online web-based platforms, US is the biggest on the demand side. UK, Canada, Australia and India are also on the demand side, but their share is not significant. On the supply side, India, Bangladesh and Pakistan hold the top three positions. However, people in developed countries are working fewer hours but earning more. The growth in the online global labour supply and demand on major online web-based platforms between 2017 and 2021 shows that there is a fluctuation in the supply side but the demand is going steadily. Between January 2020 and January 2021, there had been significant growth due to COVID-19.

Dr Kabir then discussed the challenges. First, there is increased competition. There are several multinational companies, and they are competing with one another. It is not only about the services but also about quality improvement. There are also high commission charges, a lack of transparency in ratings and a lack of digital infrastructure. The average working week is 65 hours and it may

increase to 80 hours depending on the country. In the online platform, these types of work require higher education. However, professions like driving do not need that much education. Earning depends on the type of company. Freelance companies pay US\$7.6 per hour on average, but for micro-tasks, it is US\$3.3 per hour. He reiterated the differences between developed and developing countries. The workers in developing countries earn significantly less compared to those in developed countries. There is also a difference in terms of gender. The OII reported that men, in this case, earn less than women.

Regarding Bangladesh, he mentioned that the informal economy contributes around 43 per cent of the country's GDP, with the gig economy in particular growing exponentially in the last decade. The ridesharing industry, worth US\$259 million, is amongst the largest segments. The remote platform economy or "cloudwork" generates US\$100 million annually. Within the next five to seven years, the estimated market value of ridesharing start-ups in the country is likely to reach US\$ 1 billion. The platform economy model continues to attract workers in Bangladesh as they feel the sector can offer a regular cash flow and flexible working hours.

He added that, in Bangladesh, internet access and smartphone availability have played a vital role in the growth and expansion of the gig economy. Due to rapid technological improvements, many complicated and time-consuming jobs have been eased and accelerated, making gig-work easier. With the abundance of gadgets available, being a worker in the gig economy becomes highly accessible for technically competent persons. Hence, ridesharing and food and grocery delivery applications have become a part of urban lives. According to OII's 2023 statistics, Bangladesh is now the second-largest supplier of online labour globally, with a 16 per cent share of the global online workforce, following India, which has a 22 per cent share of the global online workforce.

Bangladesh has also been a popular location for outsourcing. Between 2017 and 2023, Bangladesh had 15 per cent of the global share and India had 27 per cent. Among other important countries, there were Pakistan, the US, the UK and the Philippines. In 2022 alone, India had 22.3 per cent and Bangladesh had 15.8 per cent of the global share. Regarding clerical and data entry, Bangladesh had the second largest share (19.4 per cent) and India had the largest (21 per cent). Here, the differences between the first and the second country are very close. In terms of creative and multimedia, Bangladesh has the highest share (28.3 per cent). In sales and marketing support, Bangladesh holds the second place with around 12 per cent and India has the highest share with 44.6 per cent. For professional services, the



US has the highest share (31.2 per cent) and Bangladesh has a share of around 4 per cent. In writing and translation, Bangladesh has the second largest share (14.8 per cent) while Pakistan has the highest share (22.8 per cent). As per 2017 data, sales and marketing was Bangladesh's top occupation in the online marketplace. However, in 2022, creative and multimedia was the most important for Bangladesh in the online labour market.

Many students are now doing part-time jobs in superstores, restaurants, and NGO projects; some are freelancing in the e-commerce industry. The gig economy allows students to gather some experience before having a full-time job. Therefore, they can work in retail stores, ridesharing platforms, call centres, etc. 37 per cent of service providers in Pathao are students. In the gig economy, freelancing is creating hype among the youth. The young generation is also getting interested in learning graphic design, web and software development, digital marketing, 3D animation, and visualisation.

He shared that Bangladeshi freelancers are working in both local and international markets. Over the past decade, Bangladesh has experienced an online freelancing boom and is the world's second-largest supplier of online labour, with over half a million active freelancers. The proliferation of Bangladesh's digital infrastructure enabled the platform economy to rapidly expand over the past years, both in terms of the number of platforms and the number of total customers. There are around 650,000 IT service exporters or freelancers in Bangladesh, as well as over 1,600 team-based freelancing organisations. The annual revenue is around US\$500 million. The Government of Bangladesh (GoB) has started the "Learning and Earning Development Project" in 2014 to help educate the young of the country to become self-sufficient as freelancers. Under this project, around 58,000 individuals have been provided with free training.

Dr Kabir then addressed some of the predicaments. There is a lack of social safety and security. It is one of the major fears of the workers who work on the online labour platform. The lack of employment insurance, health insurance, unemployment insurance and disability insurance is another issue. Some global companies provide insurance services, but a very insignificant portion of the workers are covered by it. He opined that there is a need for policy dialogue at both national and global levels to set the standards. The GoB is in the process of formulating a policy regarding data protection. There are two sides to it. On the one hand, there is an increased need for data protection; and on the other hand, there is a need for an increase in trade in digital services. There are pieces of evidence

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that an increased flow of data would facilitate trade. Freedom of association is also a concern. There are reports from Fair Work that gig workers do not have associations. As a result, they do not have a common voice. The relationship between the employer and the employee is also not transparent and there is hardly any formal contract. Dispute settlement mechanisms in case of a disagreement between the workers and employers need to be defined too. It is also not very clear if there is any institutional support if such situation arises. In the 2022 Fair Work Bangladesh score, some companies like Chaldal, Hellotask and Sheba are doing better, but the overall scores are not very well. The above-mentioned three companies are the top ones in the gig market.



Dr Kabir concluded his presentation by mentioning five important things to consider regarding the future of gig economy in Bangladesh: fair pay, fair conditions, fair contracts, fair management and fair representation. He opined that if there is a healthy working environment and fair payment is ensured, then there will be a lot of positive responses from the potential workers and gig economy will be a visible part of the economy in the coming days.

# *Services Outsourcing, Challenges and Opportunities*



**Mr Wahid Sharif**

President

Bangladesh Association of Contact Center and Outsourcing (BACCO)

**Mr Wahid Sharif, President, Bangladesh Association of Contact Center and Outsourcing (BACCO)** gave a presentation on Services Outsourcing, Challenges and Opportunities. He first thanked BIISS for organising the seminar. He noted that the year 2008 is important as the honorable Prime Minister declared Digital Bangladesh Vision 2021. BPO industry got formally recognised and grew exponentially under the leadership of honourable ICT Adviser Sajeeb Wazed. There is an excellent opportunity to take the benefit of the demographic dividend of the country where 65 per cent are youth.

While introducing BACCO to the audience, he said that Bangladesh Association of Contact Center and Outsourcing (BACCO) is making every effort with the Government to achieve the Prime Minister's 'Digital Bangladesh Vision' as one of the front-line soldiers from the ICT Sector. Since their inception in 2011, it has represented the Business Process Outsourcing (BPO) and Call Centre industry in Bangladesh. It advocates and works with all stakeholders in this industry to create the right ecosystem; to grow this industry by 100,000 of middle-income sustainable jobs for the youths by 2025. It is contributing in skill development and capacity building. Over the years, one of the key reasons behind the growth of BPO in Bangladesh has been the extended support of the Government.

He then briefly discussed the evolution of BACCO. In 2009, BACCO was formed with a view to establishing a right ecosystem for the BPO industry of Bangladesh. BACCO was officially registered at the Ministry of Commerce Bangladesh in 2011. The first BPO Industry Roadmap was developed by BACCO



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in 2013. The first BPO Summit was held in 2015. The latest Summit was in 2019 where transforming service to digital was highlighted. He informed that the BPO industry alone holds the revenue worth approximately US\$160 million. The industry revenue of the BPO sector was US\$12 million in 2012 and reached US\$52 million in the next year and US\$81 million in 2014. The revenue of the global BPO industry amounted to US\$26 billion in 2019. Currently, the industry has grown to US\$600 million and expects to meet the target of US\$1 billion within 2025. BACCO is working relentlessly towards this target.

Regarding initiatives for infrastructure development in this sector, Mr Sharif mentioned there are 8,500 government Digital Service Delivery Centres nationwide. 56 percent of the district towns of Bangladesh are now under wireless broadband networks. Besides, 4,500 unions have been provided internet connectivity through fiber optical cable. There are 125 million broadband and mobile internet connections. In addition, the government launched Bangabandhu Satellite-1 in 2018. All these have enabled them to provide the services.



Mr Sharif listed the special incentives for companies located in HI-TECH Parks. First, 10 years tax holiday applicable from the date of commercial operation. Second, 3 years of exemption from income tax for the expatriate professionals. Third, import duty-free procurement of capital machinery, raw material etc. duty-

free import of two vehicles. Fourth, exemption of VAT for electricity and related utilities. Fifth, exemption in tax for dividend, capital gain on sale of share, royalty fee. Sixth, 100 percent ownership of foreign investors and finally, 100 per cent repatriation of profit. He commented that these exemptions need to be continued until 2031. Besides, there is special policy support for IT-ITES companies as well namely National ICT Policy, National Broadband Policy, BPO policy, Data Protection Act, Digital Security Act, etc. There are a number of training and skill development projects initiated by the government, i.e., Learning and Earning Development Project, She Power Project, SEIP project, Skills Development for Mobile Game Applications, IBA certification, NUS certification etc. One of the largest countries served by BACCO is the US, Europe and Japan. There is an opportunity in the US\$500-600 billion market for the service and outsourcing sector.

He provided certain recommendations for the future development in this sector. First, there is a need to develop skilled manpower. Fresh graduates need to improve their language competency. Second, access to finance is significant as well as the industry is not heavily asset based. The valuation system has to be sped up. Third, Research and development (R&D) is crucial for success of the service industry. Finally, increasing industry branding is essential as well.



# *Export of IT-Enabled Services, Skills, and Way Forward*



**Mr Mike Kazi**

Founder and CEO, APEX DMIT Ltd.

**Mr Mike Kazi, Founder and CEO, Apex DMIT Ltd.,** commenced his presentation titled by referring to the recent dollar crisis and emphasised the importance to have the US dollar come to Bangladesh. In this regard, he emphasised on companies that bring US dollars to Bangladesh. He then highlighted the Indian IT market so that Bangladesh could learn from its experience.

Referring to an Indian company—TATA—which has four hundred thousand employees with a net worth of US\$16 billion, he highlighted that Bangladesh could no longer depend on low-cost labor, and hence, should change its mindset. He then talked about the importance of youth populations engaging in the IT sector. However, he highlighted the challenges too, for instance, lack of communication skills, language barriers, etc. For instance, the youths can make an app but could not sell it because of their language skills. For this reason, he emphasised making the best use of the youth populations by educating them so that they can become global citizens.

He emphasised on online platforms from which the youths could learn different skills. He applauded the initiatives taken by the government to decrease the price of the internet. Regarding the government's policies, he said there are sectors on which the government could improve such as repatriation of money from Bangladesh to abroad. For this reason, he reiterated that policymakers need to work on this. He listed the way forward to overcome these challenges. IT/ITEs could contribute 10 per cent of the GDP within a short span of time if there were focus on education, policies, technology, etc. He reiterated the importance of high-



tech parks but urged to create new jobs in high-tech sectors by buying companies abroad.



Mr Kazi agreed with many comments and suggestions coming from the paper presenters. Bangladesh had taken and proceeded with the internet when it was first offered free, that could have catapulted it quite ahead in the future. Unfortunately, that did not happen and was not the only setback. Still, Bangladesh can move ahead with all technology available and accelerate, lot faster than it could 50 years or 20 years ago. Internet and other necessary technologies are there; the country should make applications that would place it in higher category overnight. This was simply unthinkable 50 or even 20 years ago. As far as FDIs or foreign investments in Bangladesh or profit repatriation is concerned, the main objective was to find out how to work together as a country/nation. They are getting about US\$200 billion in FDI annually while Bangladesh gets only 1 billion. Why is this? Is it only because of outsourcing or lack of research? For example, starting or purchasing companies in the US and bringing the whole value chain to Bangladesh were a lot faster rather than paying thousands of dollars a month for a typical call centre or a business process outsourcing (BPO). For Bangladeshi domestic market, the Wi-Fi is really very bad. Two centres are vying with each other; one charges TK 17,000 and another TK 12,000 a month, making profits and taking it back to wherever they are. Thus, investment remains a challenge. On the contrary, if someone was

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a US employee and would require to go from Bangladesh, that would cost about US\$80,000 a year, along with assets and other things would raise the cost up to US\$120,000-130,000; if someone would get fully loaded, that would add about US\$30,000 more taking the salary over US\$100,000 for fresh graduates. Mr Kazi stressed on building greater and more effective private-public partnerships to buy multimillion dollar companies and relocate half of their workforce to Bangladesh. The country has around 30,000 graduates from universities every year which would undoubtedly help recruit workforce in these companies. He also focused on owning entire value chains.

## Open Discussion



**Major General (Retd.) Fazlur Rahman**, expressed sorrow about the current state of Bangladesh's IT industry. This industry began with the undersea cable and was given free. India, Bangladesh, Sri Lanka—all got it, but when the first BNP government came to power after fall of General Ershad (in early 1990s), they cancelled it. They came to power for second time by when 12 years had passed and then they regenerated that contract, paying about US\$18 billion in this regard. This might not be a big amount for a country but 12 years had been lost. The IT industry began in the subcontinent and region with call

centres and data entry. One decision put Bangladesh 12 years behind. If this were not done, the country would be earning more from IT than it currently does from garments sector. Government or political parties may change, but a country must hold on to policies that prove helpful or beneficial for itself.

**M S Siddiqui, Legal Economist**, asked to the panelists that as per the Central Bank (Bangladesh Bank)'s policy under the Foreign Exchange Regulation Act, anyone could bring any amount of money to Bangladesh, but when they wanted to take that money back or go for overseas investment, there were certain restrictions; it was once banned but now it is restricted as the Bangladesh Bank and Bangladesh Investment Development Authority (BIDA) have formulated a policy on overseas investment by local entrepreneurs. This policy says, "Only those who are exporters, can invest part of their export earnings in other countries". There were several rules and regulations in these regards. As per Mr Siddiqui's knowledge, not a single company from Bangladesh is allowed for investing abroad. However, one could see some companies like the Pran group and others had invested abroad by now. They earned some money, kept in other countries and then went for such investments. This was slightly irregular and under formal/official system in Bangladesh, no entrepreneur can do that.







**Salahud Din Ahmed, former Member, Bangladesh Energy Regulatory Commission (BERC)**, referred to Director General Sheikh Pasha Habib Uddin's comment on problems faced in payment systems, especially for rural people involved in business. Another issue he spoke about was data protection vis-à-vis trade growth as discussed by Mr Wahid Sharif. He believed this should be left only to experts and not seen through any political lens or anything else. Because, that could damage the possibility of trade growth in this field. Referring to Dr Kabir's discussion of insurance, pension

and other things, he said, as the business itself is of temporary nature, there could hardly be questions regarding insurance or pension. That also would not sound much relevant. However, as Prime Minister Sheikh Hasina is leading Bangladesh now, these two issues could be thought of, although later. On Mr Kazi's repatriation of profits issue, he said, it should be taken very seriously. He hoped that the Bangladesh government would soon provide a clear statement about these things.

**Professor Towhida Faruqui, Former Director General, Department of Women Affairs, Government of Bangladesh**, opined

that main problems for Bangladesh are its ever-increasing population and unemployment. Almost 30 per cent of graduates remain unemployed primarily due to skill problems. It is not possible for the government to involve such a huge number of people in public jobs. This forces the country to go for gig economy. There is a need of skill trainings. Professor Faruqui experienced these problems in her own office where many graduates had master's degrees but could not even speak properly. If one cannot sell his/her qualities to people, or say, the global market, that will create more difficult situations in turn. Primary level teachers in Bangladesh should also be trained. She saw many of such teachers could not speak proper Bengali, let alone speak English or understand a single line in that language; in the Ministry of Education, she always asked them to talk. She then focused on



the profits repatriation issue and said the policy of Bangladesh in this regard was good but repatriation would allow others to invest more in the country. Still, there remained worries about misuse of this provision. Policymakers, therefore, should give these more thoughts, can negotiate and also talk to those in control.



**Professor Farid Ahmed, Department of Philosophy, Jahangirnagar University,** raised questions regarding welfare issues. He referred to Dr Kabir's presentation where he mentioned the lack of fairness and transparency in the sector. He asked how this can be mitigated. He emphasised the need for skilled manpower. He requested the Chief Guest to think about it and assist the teachers to train in this regard. He expected that the country's budget would be adjusted accordingly.

**Maj Gen Jiban Kanai Das, ndu, psc (Retd), Former Director General of BIIS,** congratulated BIIS for organising the seminar on the issue of gig economy. He also praised the presenters for their wonderful deliberations. He said that his organisation provides home care services. In the last fifteen years, they have been able to create domestic brand. He informed the audience that his organisation is now permitted to send the workers to Japan. He emphasised the importance of skilled workers in this regard.



**Dr Syed Anwar Husain, Bangabandhu Chair Professor, Bangladesh University of Professionals,** thanked all the panelists for eloquently speaking on a tricky subject. Bangladesh has achieved a good deal of economic growth and it is certainly progressing ahead. However, that progress or growth does not automatically translate into development. He opined that development is “growth



with equation” and equity is really missing in the country’s economy. Bangladesh has “socialism” as one of its core state principles. He questioned whether socialism is being practised on the ground. The gap between the rich and the poor does not show that equality is being practised. He acknowledged the negative impacts of the Ukraine war and COVID-19 but opined that lack of efficient management is a major problem in every sector. He congratulated the Government of Bangladesh (GoB) for protecting the banking sector when developed countries like the United States (US) have failed to do so. At the same time,

he also mentioned that the banking sector is yet not as healthy as it should be. There remains something to do regarding the whole economy.

**Professor Sheikh Morshed Jahan, Institute of Business Administration (IBA), University of Dhaka,** thinks that the

gig economy sector requires policy attention. He added that, in the future, Bangladesh should focus on three S-s. First, “scales”, which Mr Sharif has categorically mentioned. Second, “strategy”, which was mentioned by Mr Kazi. According to Mr Jahan, the strategy has to be put forward to have a US\$50 billion economy in future, not only US\$5 billion where it stands now. By 2041, Bangladesh wants to become a developed nation. If India can target US\$200 billion quarterly,

Bangladesh should also target at least US\$40-50 billion. Since Bangladesh has 170 million people, with 60 per cent youth, the demographic dividend potential is also there. Therefore, the country needs policy and infrastructure in place. The third “S” is “structure”. In terms of infrastructure, Bangladesh has done well; but when it comes to the ecosystem of the financial sector, there are issues like Foreign Direct Investment (FDI) and problems in accessing finance. Bangladesh should dare to think big. The way the GoB successfully built the Padma Bridge demonstrates that potential. He suggested taking notes of these three S-s to move forward. It will be one of the quickest and easiest ways to reach the Vision 2041.





## Speech by the Chief Guest



### **HE Dr Mashiur Rahman**

Economic Affairs Advisor to the Hon'ble Prime Minister  
Government of the People's Republic of Bangladesh

**HE Dr Mashiur Rahman, Economic Affairs Advisor to Honourable Prime Minister of Bangladesh**, began his speech by saying he was not much familiar with the term gig economy. Just like many people these days do, looking into Google Search and find some information, but it is like skill or educational inadequacy that has come up in the course of discussions. If the field is not well tilled, whatever seeds one may sow, those would not germinate. This was like the biblical saying, “Your seeds will not germinate if they are sown on land which is full of stones.” It is more like the Montessori method of education: they start from something others know and then go on to something new. It needs to start from the primary school level and if one would not learn through primary, secondary and later stages, there would be benefit from attaining higher level of education. Dr Rahman then responded to some specific issues that came up in the discussion. On the question of exemption from tax, domestic duties on services used, e.g., renting and vat on rents, etc., he said if he could be provided with a write-up, not very elaborate but focused on specific issues, he would try to understand and pursue that. However, he would not be able to guarantee full-scale exemption from taxes which were otherwise due, but if there were anomalies, that should be addressed. Dr Rahman expressed some reservations on discretionary tax rates. If there are four people/companies/entities in business, and the tax rate is calibrated from 5 per cent to 25 per cent, there is one corporation with same business as the one subject of these two tax rates, then the second entity, even if loses 20 per cent, will still be able to make around 5 per cent profit. Thus, one should look very carefully whether incentives in subsidizing the company are weakening the company or supporting the company instead which can use this benefit for acquiring more and more strength. He again asked for a write-up and said would look into this matter



and also try to provide solutions. Another issue noted was about repatriation of money brought in and problem of taking it out.

Dr Rahman said if someone would take the trouble of writing the problem out in detail and how that could be resolved, he would be interested in working with them in this regard. Also, he asked for detail contacts so that conversation could be kept on. He then questioned, if someone has a business abroad, makes money there, why should that money be brought into Bangladesh and then take it out? If someone was benefitted from bringing money in from abroad in terms of tax exemption and incentive provided for exports, it is unlikely one would be allowed for taking out that money. Bangladesh's foreign exchange regulations provide that an exporter can use a portion of his/her income for investment abroad but that portion is very small. If one is in business and wants to carry on with that, it is unlikely the person has enough to divert. That person needs to go to the Bangladesh Bank, but if it is from his/her raking receipts from exports, that would be easier to obtain. In reference to some countries which were doing much better than Bangladesh, there remained some difficulty in understanding unless they could be related with the numbers. If an economy is 15 times larger than that of Bangladesh, with the same levels of education, skill development and so on, they will have 15 times more potential than Bangladesh as well. If Bangladesh is in a more advantageous position than that country, integrated and more export focused, it can exceed a country with a larger economy and pool of skilled personnel.

There were comparisons with some countries who did not perform well and yet, Bangladesh had the privilege to lent them money in foreign currency. If they were really so skillful, well-educated, intelligent, then how did they get into such troubles and Bangladesh came up to help them out? This might be very small but Bangladesh could say it could come to their assistance. One should look into how that particular country or economy works, why their level of education or intelligence failed in some critical terms. Bangladesh may not be as good as they are, but its conservatism and reluctance to jump onto the bandwagon may have been helpful in averting such situations as theirs. Thus, it was not bad. There were references to Bangladesh's constraints, what is university education, inadequacy and gaps in this system, language skills—starting from primary stage, low R & D expenditure, industry-academia relations and so on. These are serious issues and ought to be addressed. Nonetheless, same question comes up again: if one has a finite amount of resources and considers between putting a little bit more money for university graduates to equip them with necessary skills for employment, and the hundreds of thousands of young people in rural or suburban areas who need reasonable access to good education, then where was the money placed?

Dr Rahman expressed sympathy for those who could not avail opportunity to move up to higher level of education. Universities, according to him, should allocate more resources from what they have, to science, technology and research. He emphasised on serious research, not in research that would end up in non-refereed journals; refereed journals should be aimed at. On the suggestion of leaving some technical issues to specialists and politicians should remain outside, he said it was a proper thing, if a technology issue would not have serious social implications; that might be equity, accessibility or anything. It could be left for specialists, but if it would have social implications, then one must not leave out people's judgement on what was being done. By this, he did not mean politicians but people's judgements—how people formulate, transmit and have their views influence public policy. That is a political process. Many people might have issues about quality of such process; in that case, he said, the solution would be to not leave out the political process, as this would cut people off the process of exercising their influence over performance of the earlier. Thus, he said, it would be somewhat drastic to suggest that politics should be left out. He said, there might be some personal preference in this respect, as he had been a civil service official of quasi-specialist area himself, who later joined politics, he always pled the relevance of politics concerning important social issues.

About access to finance, he said the Karmasansangsthan (Employment Generation) Bank is primarily focused on domestic employment generation. Hence, if anyone is seeking finance for those going abroad, that person may face some problems. The Probashi Kalyan (Expatriate Welfare) Bank, however, lends money to people who go outside. Those who sent people to Japan, may be missing is, whenever someone thinks of exports, one needs to start thinking of readymade garments. Whenever there is discussion of people going out for work and sending back remittances, the Middle East comes to mind first. In this case, there is need of doing a bit of explaining that the money coming from the US, Europe or Japan, is as good as the money coming from the Middle East or some other regions. Dr Rahman believed that for some years, the US had become largest source of remittance, not the Middle East. Referring to Dr Anwar Husain's question of growth vs. development, he said it was really a serious issue, but many people who worried about this, opined that growth was not development, although there cannot be development without growth. Along with growth, some more things are needed. For example, development will include investment in education, health, skill improvement, etc. There cannot be public investments without public resources, which primarily come from taxation. What are sources of taxation? This growth; one takes a part of the growth of the higher income generated in the private sector or in economic activities, and spends that on public welfare.

On fairness in gig economy, he referred to Dr Kabir's paper which mentioned one criticism as this not providing continuous employment, continued access to income, and there is also no security of income or employment. A solution to that could be insurance/universal income insurance which had been introduced. But how will that insurance be financed? It can be financed by the beneficiary. Whoever is a beneficiary, subscribes a premium and at maturity, he/she starts to receive benefits. However, insurance that contributes to public welfare, is the one financed by the state or the state imposes a contribution on the employer. Hence, someone has to pay the insurance premium. It, otherwise, does not work. The government or public authority can take initiative of introducing the scheme, but it needs to be financed by those who are earning and generating the income. Dr Rahman then narrated some quick calculations. Bangladesh's last labour force survey was conducted in 2016-17; it is undertaken every five years but the pandemic interrupted it, and thus, will be retaken in one/two years.

The latest survey shows that 58 per cent people were in the working age group and the country had an unemployment rate was just over four per cent, about 4.1-4.2, leaving out nearly 45-46 per cent of the working age population, who were not working in formal sectors, rather in informal ones. What are informal sector's features? They do not have regular employment, job/income security, workers are hired by someone, they work and are paid for those works. When they are not working, they are not getting anything either. This does not actually differ much from what is being called gig economy except for the fact that the latter is more respectable than informal workers who are, in reality, low paid labourers. On the other hand, gig economy comprises of people who are very highly educated, professionally skillful, who prefer works they like; therefore. This brings them some satisfaction, because, rather than toiling for some living, they work for pleasure and each time they work, their skills enhance. For example, one can think of an architect, a trained town planner, a lawyer who practices at the Supreme Court; each time they deal with an important case, their reputation goes up and next time they get much better offers, they enjoy doing those.

Dr Rahman said many people including himself and Dr Sattar, who went abroad for studies, were gig workers. Dr Rahman's professor engaged him in doing something as he/she recognised the need of making up Dr Rahman's income; otherwise, he might be starving. Hence, Dr Rahman opined that as far as he could understand about gig economy, there were differences between two groups of people or two types of employment: one is independent, the highly professional, creative people who choose their employment independently. He referred to some



presenters who said they were dependent on their customers. However, real gig workers are not so much reliant on customers. They can choose what they want to do and what not. He said there were and also had practical experience of lawyers. When he was in the National Board of Revenue (NBR), he requested a barrister to take up a case for that agency. The barrister's reply was very courteous and said he would not be doing any brief, because, if he would win any case for the NBR, he would lose 10 other cases of people who were trying to gain justice in terms of tax exemption and so on. It could be seen the lawyer was interested in building his reputation but there were others who were interested in taking a brief for the government and could not get an assignment in that regard. Thus, there were differences between independent people and another set of people who could be called contingent.

They do not have and also are not fit for regular employment, making them dependent on whatever they can get now and then. Bangladesh's service sector has expanded but the proportion of service providers in gig economy and those in unemployable economy has to be found out yet. There is hardly any doubt that gig economy will contribute notably to Bangladesh's economy and if customers are abroad, that will encourage exports. However, necessary skills have to be improved which requires huge investments not only in terms of money, but also restructuring



skill, education system and investment in the education system. How can that likely impact? Firstly, employment and then, equity. In terms of employment, the employment problem of graduates is really serious. There is a group of people, for whose education, there has been a huge public expenditure. After having done so, work/employment is not found for them, and they are unable to make contributions to the society. There is mismatch between education and social demands. Hence, there is a need of looking into the way demand can be created for their services by customising their training and skills to what is demanded. However, demand also relies on sophistication of the industry that is developed in this country. Nowadays, even in agriculture sector, some necessary technology, skills and education are used. Industry is not at a very sophisticated level at this moment; it is still assembling parts or assembling in a sophisticated way. Some industries have moved on to higher technology but still remain dependent on foreign parts or spares supply. As the industrial sector improves, services of respectable gig workers will definitely be needed. For the industrial sector to develop in terms of technology, skill development is a must. Without this, industries cannot prosper. There remains some kind of interlinkage between development and skill level. Dr Rahman believed that the logical option ought to be skill development. If there is not sufficient development within the country, people will go and work abroad, but in course of time, there will be development within the country too. As of now, because of the situation in the market, and what Dr Sattar described as hyper-globalisation, and the taming of it, foreign demands could also be somewhat subdued. There may be a chance of doing that now.

There was a question of creating enough demand. Gig economy presumes a kind of employment without a social organisation. By not having a social organisation, he meant that if someone was working in a factory or office, in absence of such a body that could represent their case and other things, could there be an economic organisation or activity which completely lacks any social organisation? He thought this would not be possible. Some people are engaged in doing something and contributing to social development. This has to be projected/ explained. Otherwise, people will not know what they are doing. Secondly, they need continuously to grow to compete with countries who have an edge or are trying to capture the same market. It has to be continuous process of growth that can happen when they are very mature and work in a regulatory environment which has been created by the government.

Another vital issue Dr Rahman focused on was adoption of technology. Some economists, e.g., Jan Tinbergen, addressed it specifically. His view was, “technology

and education spread broadly within a society and create an environment of equity.” As a result, there would not be much difference between and among diverse groups of people with different levels of education and skills. Technology employed for production system also requires skill. Here, one can see a synergy among technological development, education and the demand for skilled labour force. Gig economy creates a junction between these two. It creates a highly gifted group of people who can contribute to the society but work without presence of any social organisation. The social connection of gig economy should be carefully assessed, that is, social connections of those working in the gig sector and the broader society.

Dr Rahman however, expressed reservations on how gig economy could be incorporated into foreign policy as foreign policy would not most probably be a very fertile ground for including employment, educational, technical skill development issues. They may interact with the Planning Commission, Ministry of Education, Ministry of Labour and Employment in order to integrate their concern that has already been recognised into units of the government which are actually engaged in developing programmes for these areas. Most of the data available, are kind of gig focused, X in this country, Y in that country, Z in another, but all are linked with this small domain. This ought to be related with broader socioeconomic aspects which can be done by these ministries. It can be meaningful if these can be related with the larger picture. Dr Rahman suggested they could also interact with the Bangladesh Bureau of Statistics (BBS) to conduct some survey that will indicate how they can address unemployment problems. There are other additional steps needed for integrating it into the broader framework of employment the government has an obligation to generate.

## Concluding Remarks by the Chair



**Dr Zaidi Sattar**

Chairman

Policy Research Institute of Bangladesh

In the concluding remarks, **Dr Zaidi Sattar, Chairman, Policy Research Institute of Bangladesh**, thanked the Chief Guest and all the paper presenters to make significant contributions on the subject matter. He opined that Gig Economy was the idea of outsourcing those come up with the integration of production over cross border and directed the future of workplace. People do not need to present physically in the workplaces which will provide immense liberty of using their capacities irrespective of time, place and age. These facts also have been influenced by other geopolitical ramifications connected with COVID-19 crisis and Russia-Ukraine war. Dr Sattar stated that there was a visionary statement by Bangabandhu Sheikh Mujibur Rahman ‘Friendship to all and malice towards none’. That statement is terribly meaningful for present days. There are lots of fragmentations taking place in terms of place and production, the current geopolitical conditions are highly polarised. ‘Friendship to all and malice towards none’ became very relevant in this context and BIISS has done an excellent job to bringing up this issue in the forum. He believed that Bangladesh is beneficiary of this fragmented globalisation, polarised and new geopolitical global order. In this particular context, negotiations, diplomacy and friendship with important trading partners are very important for countries like Bangladesh. The Chair suggested to focus on sending the skilled migrant workers and taking proper diplomatic initiatives for grabbing these opportunities. With these, Bangladesh will be able to create an exceptional example of reliable outsourcing destination to the world’s economic power under the changing global geopolitical order. Dr Sattar concluded the session by thanking BIISS for organising this important seminar on linking the technological phenomenon with labour markets and the emerging potentials for Bangladesh as it has a huge number of young population who are actively involve into this process and bringing positive changes for the country.

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