

Public Acceptance and Awareness of Sukuk as a Halal Investment Instrument in Bangladesh

Bangladesh Investment Development Authority, Chief Advisor's Office

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Bachelor of Business Administration



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Internship Report Approval Form

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INTERNSHIP INFORMATION

Internship

Organization: Bangladesh Investment Development Authority, Chief Advisor's Office

Internship /Project Report Topic: Public Acceptance and Awareness of Sukuk as a Halal Investment Instrument in Bangladesh

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SUPERVISOR APPROVAL

(Tick One)

☐ Approved ☐ Not Approved ☐ Partial Re-write ☐ Full Re-write

Remarks (For Not
Approved):

Name: Kazi Md Tarique, Phd

Assistant Professor

12/14/2025

School of Business

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Name: MD Mehedi Hasan

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Letter of Transmittal

12/14/2025

Regards,

Kazi Md. Tariq, PhD

Assistant Professor, School of Business

University of Liberal Arts Bangladesh (ULAB).

Subject: Submission of Internship Report.

Sir,

It is with due respect that I have successfully completed my three-month internship under your supervision and under the direct guidance of BIDA and In the light of this experience, I am submitting the report titled “**Public Acceptance and Awareness of Sukuk as a Halal Investment Instrument in Bangladesh**” for your kind consideration.

It was a matter of great pride for me to get the opportunity to work as the first ‘Research Intern’ at the Investment Research And Economic Observatory wing of BIDA and In this report, I have tried to highlight my experiences of working with high-ranking government officials participating in policy-making meetings and , analyzing 5 years of historical data . and here is a detailed account of how I applied my formal education (Finance) in a practical setting.

Your guidance was very helpful to me while preparing the report and I hope the report will be able to meet your expectations.

Sincerely,

Md. Mehedi Hasan

ID: 202011029 , BBA (Major in Finance)

Acknowledgement

First of all I would like to express my gratitude to Almighty Allah, I would like to thank my academic supervisor, Kazi Md. Tariq, PhD, for his valuable advice and I also would like to thank Mukhlesur Rahman sir, Secretary of BIDA.

I would like to express my special gratitude to Bangladesh Investment Development Authority (BIDA) for giving me the opportunity to work as their first intern and I would like to express my gratitude to my on-site supervisor and Additional Secretary Mr. Shah Mohammad Mahbub, who gave me the opportunity to learn at the policy-making level and work with highly sensitive national data .

I would also like to thank the Chairman of BIDA, Mr. Ashiq Chowdhury, the members of the UNDP Research Team and Deputy Director (HR) Dipankar Sir for their cooperation.

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Chapter 1: Internship Preparation:

Motivation to Do Internship , I was driven by a desire at the outset of my academic journey to gain practical knowledge that extends beyond theoretical constructs and textbooks . To better prepare me for a future in investment and finance and seek experiences that would develop my professional skills ,the fast-evolving landscape of the financial industry compelled me and networking with professionals became a cornerstone of my approach, enabling me to engage with individuals whose insights and expertise fueled my ambition. Adapting to workplace culture was another key learning objective, teaching me valuable lessons about professional conduct, adapting to organizational norms and teamwork. My personal motivation stemmed from a continuous involvement in entrepreneurial activities and small businesses throughout my student life. These experiences gave me a pragmatic perspective on the opportunities and challenges within the financial sector and helped me build strong networks . To seek out an internship where the emphasis was firmly on learning this foundation only strengthened my resolve. I envisioned this internship as the first concrete step towards realizing that dream, and my ultimate goal is to serve Bangladesh's financial industry.

I always dreamed of working at the policy-making level of the country. As a finance and economics student , As the first step to fulfill that dream, I am completing my internship at the 'Investment Research and Economic Observatory' (IREO) wing of 'Bangladesh Investment Development Authority' or BIDA. and This chapter highlights my preparation for the internship, the reasons for choosing BIDA, the detailed description of the institution and the selection process .

1.1 Motivation and Learning Plan for Internship

Usually, most students choose multinational companies or commercial banks for their internship. But my motivation was a little different. I wanted to work in a place where national-level investment and economics policies are dealt with and BIDA is the leading investment agency in Bangladesh and my main motivations for doing the internship were:

1. Contribution to the national economy where I wanted to see how strategies are formulated to attract foreign direct investment (FDI) and how major investment decisions are made at the government level .
2. I am interested in research where my area of interest was 'data-driven policymaking' and By working at BIDA's research wing, I was looking for an opportunity to work with large government datasets.
3. Proximity to senior officials where I had a strong desire to work with and learn from the country's policymakers, senior bureaucrats and secretaries.

I set myself the goal of acquiring some specific skills, which later reflected in my work, Planning to Learn Before starting the internship: Analytical Report Writing for Learning how to write analytical reports for government projects. Data Visualization for Mastering how to present complex economic data to investors through simple infographics or charts. Coordination and Bureaucratic Process : Gaining a

practical understanding of how the bureaucratic process in Bangladesh works and how inter-agency coordination is done.

1.2 Reasons for Internship Search and Selection

Application Process and Search :

The process of searching for an internship was both organic and strategic . I began by systematically looking for and going through reputable company and government websites, carefully tailoring my preparation to align with their stated requirements. Directly talking to departments allowed me to communicate my credentials and aspirations with greater specificity, while exploring opportunities within online pages and talking to professionals expanded my horizon, exposing me to roles I might not have otherwise considered and Importantly,providing access and the credibility that only trusted relationships can offer, referrals from professional networks played a pivotal role in guiding my search and In my own journey, prior networking with senior officials proved exceptionally fruitful.An organization whose mission closely resonated with my learning goals, My consistent engagement with professionals and mentors opened the door to approach the Bangladesh Investment Development Authority (BIDA) and particularly within its Investment Research & Economic Observatory Wing Although I considered opportunities at Islami Bank., I prioritized BIDA because of the unparalleled learning scope it offered.

Emailing HR departments,seeking referrals and exploring online groups,The standard internship search process often involves applying through company websites and My journey, however, was shaped by the networks I had cultivated through my academic engagements and entrepreneurial .

I was introduced to Secretary Muklesur Rahman through prior interactions with senior officials and this connection became pivotal in opening the doors to the Bangladesh Investment Development Authority (BIDA). I made a strategic decision to join BIDA because of its unparalleled scope in economic policy and investment research . I became the first intern in BIDA's history,This decision was not only unconventional and the uniqueness of this opportunity reinforced my belief in the power of networking and purposeful career planning.

Getting an internship in a government organization, especially in a top organization like BIDA, is quite a long process and I used to regularly monitor BIDA's website and social media page. When I came to know that there was an opportunity for a research intern in BIDA's 'Investment Research and Economic Observatory' wing, I communicated with the higher officialsI formally talked with higher officials to clearly mention my basic research skills and interest in data analysis.

Reasons for choosing BIDA:

I consciously chose BIDA for my internship and The main reasons behind this are:Bangladesh's top investment agency where BIDA is an agency directly under the chief advisor's Office and working here means getting a close look at the national level investment ecosystem.Research Wing Opportunities:

Working in BIDA's Research Wing more than any other organization is completely in line with my career goal of becoming a policy analyst or researcher.

Networking Opportunities By working here, I expected to get the opportunity to participate in meetings and policy dialogues with Additional Secretaries of various ministries and BIDA Chairman Mr. Ashiq Chowdhury and Secretaries, which would enrich my professional network.

1.3. Interview Experience:

Meeting BIDA's senior officials for the first time was both exhilarating and humbling, my selection process unfolded through a series of professional discussions. Unlike traditional interviews and I met Deputy Director (HR) Dipankar Sir. After receiving the appointment letter, who discussed my aspirations and academic background and reviewed my profile.

I was placed under the supervision of Additional Secretary Shah Mohammad Mahbub. Following this and the tone of these discussions was highly professional, setting clear expectations about my responsibilities and role. I felt motivated to prove my capabilities in a government institution of national importance and deeply honored to be entrusted with such responsibilities.

Chapter 2:About The Internship

This chapter discusses in detail my internship location, office environment, the skills acquired through this experience and daily responsibilities and the experience of working as a ‘Research Intern’ in a top government organization like BIDA has radically changed my outlook on professional life.

2.1 Position, Duties and Work Environment

Location and Position Name :

I worked as a ‘Research Intern’ in the ‘Investment Research and Economic Observatory’ wing of Bangladesh Investment Development Authority (BIDA) and this is the most essential hub of BIDA’s strategic research, where international and national investment data is analyzed.

Work Environment and Office :

The environment of BIDA is completely different and modern than what the general public has in mind about government offices and My workplace was BIDA’s head office located in Agargaon, Dhaka .The professionalism of the office environment is very corporate style and orderly and there is a wonderful mix of high-ranking government officials (Secretaries, Additional Secretaries) and NGO sector experts.

Research-friendly environment and Working in the Research Wing, I regularly had to work in a contemplative environment and calm . However, the environment became quite dynamic and busy during various inter-ministerial meetings or the arrival of foreign delegations. Despite being an intern, which helped me overcome my inertia, the opportunity to work and mix with senior officials was open.

Daily Duties and Responsibilities:

As a research intern, my work was I had to perform some important policy level responsibilities.

My main tasks were as follows:

1. Writing Analytical Reports:

One of my main tasks was to prepare analytical reports based on various ongoing projects and I had to write a draft report based on BIDA’s own research and information received from various ministries, which was later incorporated into the final policy.

2. Handling Large-scale Analysis and Datasets -My daily routine work was to clean and unstructured and analyze large (Raw) data received from various sources by government

agencies and in particular, I had to work with historical datasets and extract policy-relevant insights from them.

3. Creating Infographics and Visual Presentations-I regularly had to create infographics and charts to make complex economic data easy to understand for the general investors and I created some visual presentations that were very investor-friendly using investment data from the last five years.

4. Participating in high-level meetings and FGDs - I had to regularly attend various policy-making meetings and Notable among these were the meetings held under the chairmanship of Secretary Mr. Mukhlesur Rahman and BIDA Chairman Mr. Ashiq Chowdhury . In addition, it was part of my responsibility to attend various Focus Group Discussions (FGDs),prepare minutes of policy dialogues and take notes of the discussions.

5. Cross-organizational Collaboration-I had to play the role of a coordinator to ensure the flow of information and maintain communication with various government departments .

2.2 Learnings, Skills, and Contributions

Here are some of the things I contributed and learned ,the experience of working at BIDA was like a minefield for me:

Specific Learnings:Understanding Bureaucratic Processes- I learned firsthand how complex bureaucratic processes like file processing, inter-ministerial coordination and project approvals work in government offices in Bangladesh.Data-driven Policymaking- I have a clear understanding of how National Investment Strategies are developed based on accurate data, not assumptions.

Government Policy Analysis- I have acquired the ability to understand the language of government notifications or policies and analyze their economic implications.Skills Employed:I have used some of my previous skills to perform the tasks where Academic Research Methodology I have applied the research methodology learned in university to real investment research.

Technical Skills which I have performed data processing tasks using Microsoft Excel (Advanced), data visualization tools and PowerPoint .New Skills Acquired:Stakeholder Management is my professional communication and stakeholder management skills have increased manifold due to regular work with senior officials like Secretary, Additional Secretary or HR Director.Practical Perspective which I have learned how to balance theoretical rigor with real-world constraints.

My Role & Responsibilities:

My role at BIDA was both rewarding and challenging and I was entrusted with tasks that demanded analytical rigor, professional communication and adaptability . I wrote several analytical reports that contributed to ongoing projects and including one chaired by BIDA Chairman Ashiq Chowdhury, where the Special Assistant to the Chief advisor's Office was present,I attended high-level meetings and conferences and I also participated in a Focused Group Discussion (FGD) which provided me with firsthand exposure to policy dialogue chaired by Secretary Muklesur Rahman.

I communicated closely with UNDP research analysts and interns , exchanging learning and ideas and Collaboration was a key part of my internship . One of my most significant assignments was handling a 30-year dataset collected from various government agencies and this assignment gave me a deeper appreciation of data-driven policymaking and sharpened my technical skills where I was tasked with extracting insights and creating infographics to support investment promotion from the last five years .

Chapter 3: Key Learnings & Skill Development

The internship was a transformative experience that enriched both my soft and hard skills and learning how to balance rigor with practicality, Research Methodologies in gaining applying academic research techniques to real-world policy contexts,. I gained the ability to decipher government policies and understand their economic implications and Working with large datasets taught me how to extract meaningful insights and present them visually. I learned to communicate effectively in formal government settings, where precision and clarity are paramount. Interacting with international bodies and government wings like UNDP enhanced my ability to manage diverse stakeholders. I developed a practical understanding of bureaucratic processes, including project execution and inter-agency coordination.

The internship program was not just an academic requirement for me, but rather a mirror to examine my strengths and weaknesses in my professional life. The experience of working at the Investment Research and Economic Observatory (IREO) wing of Bangladesh Investment Development Authority (BIDA) taught me to rethink my career goals and personal skills. In this chapter, I have reflected on my observations, likes, challenges and future plans.

3.1 Likes and Dislikes

While the experience of working at BIDA was overall very positive, there were some challenges as well. Below are some of my dislikes and likes :

Things I Liked:

1. High-level Exposure:

The most interesting aspect of my internship was the opportunity to work with top policymakers of the country and As an intern, it was unimaginable for me to attend meetings with personalities like Secretary Mr. Mukhlesur Rahman and BIDA Chairman Mr. Ashiq Chowdhury and take notes of their discussions and it taught me how important decisions are taken at the state level.

2. Impactful Work:

Most internships involve students doing routine work. But I can proudly say that infographics and the analytical reports I created have been directly used in investor presentations and BIDA policy documents and it was a great feeling that my work was not a chore but a valuable one.

3. Open Culture:

Despite being a government institution, the environment of BIDA Research Wing was modern. Since I was the 'first intern' of this wing, they gave me a lot of autonomy and My supervisors and senior officials (e.g. Additional Secretary, Deputy Director) always encouraged me to ask questions.

Things I Disliked/Challenges:

1. Bureaucratic Delays:

Being a government organization, the decision-making process was slow in some cases and which I found time-consuming and a bit frustrating, there were many steps and signatures required to approve simple data or to get inter-departmental information.

2. Data Silos:

The lack of a central database made my work difficult at times. While doing research, I found that there was a lack of information sharing between different government agencies and I often had to work with 'raw data' which was messy.

3. Lack of structured internship:

Since I was the first intern in this wing, there was no specific orientation program or curriculum for me in the beginning and i had to find my own work, which was a bit confusing in the beginning.

3.2 Organizational Utilization and Self-Improvement

I believe that in some areas I had the opportunity to do better and the organization could have used me more effectively and I have observed myself in depth during these three months. How I could have done better with Technical skills While working with Bida's large dataset, I felt that although my Excel skills are good, I could have analyzed the data more deeply and faster if I knew a programming language like 'Python' or 'R' and I want to fill this gap in the future.

In the beginning, I used to stay quiet in meetings due to some inertia and now I feel that if I had been more proactive and asked questions or provided feedback earlier, the scope of learning would have been greater. Networking- Due to the workload, I should have emphasized more on interdepartmental networking and I often missed the opportunity to get to know colleagues from other wings (e.g. Marketing or Legal).

How the organisation could utilise me better:

Field research with my work was mainly limited to data analysis and desk research . I would have been able to understand the real problems of investors better if BIDA had given me the opportunity to talk directly to investors or visit EPZs.

3.3 Future Insights and Recommendations

This internship has turned my career around and With the lessons learned from this, I want to move forward in the future and give some suggestions for improving BIDA's internship program.

Things I want to continue working on:

1. Data Visualization: Working at BIDA, I have understood that transforming complex data into simple graphs or charts is a big art and I want to practice this skill (Infographics & Dashboard making) in my next job.
2. Policy Analysis: I want to see myself as an economic policy analyst in the future. The knowledge of understanding government policies acquired at BIDA will take me a long way in this path.
3. Communication Skills: I want to use the formal communication skills I have acquired here to communicate with senior bureaucrats and corporate leaders in any corporate job.

Recommendations for the organization's internship program: BIDA is an excellent organization and there are huge learning opportunities for interns. Based on my experience, I would like to make the following recommendations for improving BIDA's internship program:

1. Written Internship Policy:

If BIDA plans to take interns on a regular basis, there should be a written 'Standard Operating Procedure' (SOP). Where the responsibilities, reporting lines and learning objectives of the interns are clarified And this will reduce confusion for those who are coming in early like me.

2. Launch a mentorship program:

Who will not only supervise the work but also talk about the career guidance of the intern A specific 'mentor' or guide should be appointed for each intern. Finally, working at Bidar Research Wing was a transformational journey for me and The challenges here have strengthened me and the opportunities have made me confident and I believe that if the recommendations I have given are implemented, the Bidar's internship program will become one of the best professional training grounds in Bangladesh.

Chapter Four: Personal Development Plan

My career vision and goals have changed drastically After completing my internship at the ‘Investment Research and Economic Observatory’ wing of Bangladesh Investment Development Authority (BIDA) and I have come to realize that in today’s competitive market, academic degree alone is not enough; rather, specific technical skills and professional networking are essential and This chapter is an outline of my future career plan and the required skill development.

4.1 Future Course of Action and Career Plan

To achieve this goal, I have created a specific ‘Personal Development Plan’ (PDP), which is divided into three parts,My main career goal is to establish myself as a skilled ‘Economic Researcher’ or ‘Policy Analyst’ who can contribute to national development based on data:

Short-term plan (next 1-2 years):

Job security: My first priority is to use the experience gained from BIDA to join a reputable research institute , financial institution or development agency as a research analyst.Research publication: I plan to further refine the reports I worked on during the internship and publish them in at least one peer-reviewed journal and this will increase my credibility as a researcher.

Medium-term plan (next 2-5 years):

Higher education: I am planning to go abroad for higher education (Masters or PhD) in Economics or Development Studies and I am particularly interested in ‘Data Science for Economics’.Specialized Knowledge Acquisition whereI want to acquire specialized skills in foreign direct investment (FDI) and macroeconomic policy trend analysis.

Long-term plan (5 years and beyond):

My long-term goal is to work as a policy advisor or senior economist in the policy-making level of the World Bank, the Government of Bangladesh or UNDP .

4.2 Skill Development for Career Security

I feel the need to develop some specific ‘technical’ and ‘interpersonal’ skills To achieve my career goals and present myself as a qualified candidate in the job market.

A. Technical Skills:

I have seen that data analysis is no longer limited to Excel While working at BIDA and Therefore, I want to acquire the following skills:

1. Programming Languages (Python & R):

While working with BIDA's huge dataset, I have realized that Excel has limitations and I want to learn 'R' programming or 'Python' language in the next 6 months for large-scale economic data analysis and automation and This will put me ahead in 'Big Data' analysis.

2. Data Visualization Tools (Power BI):

I have created infographics in Bida, but now I want to learn to create interactive dashboards and Learning 'Power BI' will help me present complex economic data in a more attractive and understandable way to policymakers.

3. Econometric Modeling:

To forecast different economic scenarios as a future researcher, I need to become more proficient in econometric modeling (e.g. using STATA software).

B. Interpersonal Skills:

Along with technical knowledge, the ability to interact with people or soft skills are equally important for a career.

1. Strategic Networking:

I want to learn how to build long-term professional relationships, which will not be limited to just exchanging cards,I have met many high-ranking officials at BIDA, but maintaining those relationships is a challenge.

2. Public Speaking and Presentation:

I want to overcome my public speaking inertia and acquire the ability to speak more confidently and logically,A researcher has to present the results of his research in various forums or in front of stakeholders.

3. Leadership & Teamwork:

I want to master the soft skills of how to motivate team members and resolve conflicts,So far, I have mainly worked under direction. In the future, I want to acquire the ability to lead a research team. I believe that only by continuously learning and keeping myself updated, I will be able to

reach my desired career goals, This Personal Development Plan (PDP) of mine is not a fixed document, but it may change over time and However, the foundation I received from the BIDA Research Wing has given me the confidence to implement this plan.

Part B

Public Acceptance and Awareness of Sukuk as a Halal Investment Instrument in Bangladesh

Abstract

There is a natural interest in Halal investment or Sharia-compliant systems Bangladesh being a Muslim majority country. In recent times, 'Sukuk' (Islamic Bond) has emerged as a promising and new instrument in the financial market of Bangladesh. The main objective of this study is to assess the level of awareness, actual knowledge, potential interest and perceived barriers in investing among the public and general investors regarding Sukuk.

The data obtained was analyzed using a 5-point Likert scale for the study and a structured survey was conducted on 47 respondents and the results of the study showed that the average score of actual knowledge was 3.00 and the average score of general awareness about Sukuk was 2.95 , indicating that there is a significant lack of understanding about Sukuk among the public. Respondents identified procedural complexity and lack of information as the main barriers to investing in Sukuk (score 3.48). However, despite these limitations in knowledge and awareness , the score of acceptance and interest of investing in Sukuk due to its Shariah-compliant nature is very positive (4.00).

The study concludes that there is a strong potential market for Sukuk in Bangladesh and Analyzing the investment behavior of the general public (score 3.93), it can be said that if awareness-raising initiatives are taken and the availability of information can be ensured , Sukuk can be established as a trusted and popular investment medium among the general public in Bangladesh.

Keywords: Islamic Finance, Public Awareness, Bangladesh, Sukuk, Halal Investment.

Chapter One: Background of the study

Islamic finance has grown significantly in Bangladesh and the proliferation of various Islamic financial products operating in accordance with IFSB and AAOIFI standards and this development has been further strengthened by the establishment of fully Sharia-compliant banks in the country . (Albarrak et al., 2019; IFSB, 2019). Sukuk is an Islamic financial instrument, similar to a bond but structured in accordance with Sharia law. Sukuk, like Ijara (leasing), Wakala (agency-based financing) and Murabaha (cost-plus financing) , offers a range of ethical investment opportunities that are consistent with Sharia principles. These instruments can play a significant role in socio-economic development and financing infrastructure in Bangladesh and they offer a potential opportunity for the country as an ethical alternative to the conventional debt market.(Saifuzzaman et al., 2023).

Sharia-compliant finance or Islamic finance has established a strong position in the global economy over the past few decades and Bangladesh, as a Muslim-majority country (about 90% of the population is Muslim), is naturally a fertile and large market for Islamic financial products. The people of the country are always mentally eager to invest in interest-free (Riba-free) sources of income in accordance with religious precepts and The Islamic banking sector in Bangladesh is already popular and well-established , accounting for more than 30% of the total banking sector. However, the emergence of Islamic bonds or ‘Sukuk’ as an Islamic capital market product is relatively new in Bangladesh.

A Sukuk is a Shariah-compliant financial certificate that represents partial ownership of a specific project or asset and the right to receive income from it and It is not a debt instrument like a conventional bond, but rather an asset-backed security.Later private institutions like Beximco also brought Sukuk to the market, The Bangladesh government issued Sukuk for the first time in 2020. While these initiatives are mainly popular or limited among institutional investors, their spread among retail or general investors is still in its early stages.(Prospectus, 2020; Beximco sukuk trading, 2022)

The context of this study is created from a special dialectical position of the investment behavior of the general public and on the one hand, there is a strong desire for halal income among people, on the other hand, there is a lack of awareness about this new instrument called Sukuk. In the current economic reality, people are looking for safe investments and alternatives beyond bank deposits or savings certificates. In such a situation, Sukuk can be an ideal solution for the common people. But due to lack of information, procedural complexity and lack of publicity, this potential is not being fully utilized and this study has been mainly conducted in the context of identifying this gap.(Bangladesh Bank, 2020; IFSB, 2023)

Problem Statement : Despite the theoretical attractiveness and availability of Sukuk in the market, retail investor participation in Bangladesh is very limited and lack of public knowledge, perception of product complexity, concerns about limited accessibility and risk all of these factors hinder the adoption of Sukuk and this mismatch between supply and consumer demand for Sukuk may limit the growth of the market as a potential means of raising inclusive and value-based capital for the country. (Sarker, 2025; Haque, 2025).

Research Question

The topics that will be discussed in this study are:

Research Questions (RQ): What is the level of public awareness about Sukuk in Bangladesh and what are the main barriers to investing in Sukuk?

Research Objectives:

To quantitatively assess the overall level of awareness about Sukuk among urban financial stakeholders and To identify the main conceptual barriers that influence individual decisions to invest in Sukuk.

Significance of the Study

This study will provide the necessary insights for formulating market development strategies by clearly highlighting the awareness gaps and barriers to investment and It will provide empirical evidence to help bridge the communication gap between consumers and financial institutions and support the national goal of deepening and inclusive Sharia-compliant financial markets.

Chapter 2

Research Methodology

Research Design

This study which aimed to clearly describe the awareness, interest and barriers of the public towards Sukuk investment and used a descriptive research method and a quantitative research method was adopted, where unbiased interpretation was provided through statistical analysis and structured numerical data was collected .

The research type, design, sampling method, analysis process and data collection techniques are included here to ensure the reliability and credibility of the research and this chapter discusses in detail the overall methodology, strategies and plan used to successfully complete the research .

2.1 Type of Research

This research is partly exploratory and mainly descriptive in nature.

Descriptive Research: The primary objective of this research is to describe the current level of attitude and awareness of the general public about Sukuk in Bangladesh and here, answers to the questions “How” and “What” have been sought. For example: How is the awareness of the people? What are the types of barriers? As they are without any changes this is a descriptive research as these issues are presented through statistics

Exploratory Research: There is a paucity of previous research on this topic Since Sukuk is a relatively new concept for retail investors in Bangladesh and this research also has an exploratory aspect as it explores future investment possibilities and new insights .

2.2 Research Design

This study followed a quantitative research design and It is the most appropriate method for quantifying abstract issues such as people's attitudes, beliefs and awareness and Under this design a specific structured questionnaire was used.

The data obtained was analyzed statistically and mathematically .

The results were based on information and data rather than personal opinions, which helped maintain the impartiality of the study.

2.3 Sampling Method

A. Target Population:

The target population of this study is the general public of Bangladesh, especially those interested in financial matters, students, potential investors and young professionals .

B. Sample Size:

A total of 47 respondents were collected for this study and students by profession, who are the driving force of the future economy. and a large proportion of the respondents (36) were 18–25 years old .

C. Sampling Technique:

There were limitations in time and resources, Since this was an academic study , respondents who were easily accessible to the researcher were selected, Convenience Sampling was used here and The questionnaire was distributed to the respondents through personal communication and online platforms .

2.4 Data Collection Method**A. Source of Data:**

Primary data which was collected through direct surveys and was mainly used to complete the study. In addition, various journals, reports and articles were used as secondary data for the context of the study and literature review.

B. Research Instrument:

A structured questionnaire was prepared to collect data and the questionnaire was divided into several sections:

Section A: Demographic information (age, gender, occupation, income).

Section B: Awareness about Sukuk.

Section C: Characteristics and knowledge of Sukuk.

Sections D and E: Investment Behavior and Willingness to Accept Sukuk.

Sections F and G: Perceived Barriers and Trust in Information Sources.

C. Measurement Scale:

In addition, multiple choice questions were included to select demographics and preferred medium and a 5-Point Likert Scale was used to measure the respondents' opinions. Where:

1 = Strongly Disagree

2 = Disagree

3 = Neutral

4 = Agree

5 = Strongly Agree

2.5 Data Analysis Method

The following steps were followed to analyze the collected raw data and convert it into meaningful results:

1. Data Cleaning & Coding: First, incomplete responses were verified and In particular, the values of the negative/Reverse Coded Questions in the questionnaire have been reversed for

proper analysis (Reverse Coding). For example, where there was 5, it has been changed to 1, so that Mean Score or the average value gives the correct result.

2. Analysis Tools: Google Excel has been used for mathematical analysis and data entry .

3. Statistical Techniques:

Descriptive Statistics: percentages and Frequency tables have been used to present demographic information.

Mean Analysis: The average value of each variable has been calculated to measure awareness, knowledge, investment interest and barriers and The results have been interpreted based on the average value (e.g., scores above 3.50 are considered high or positive).

2.5 Ethical Considerations

Ethical considerations were strictly adhered to while conducting the study and Consent was obtained from each respondent before participation. They were informed that this information would be used only for academic research purposes and the respondents were kept anonymous and the confidentiality of their answers was ensured.

Chapter 3: Findings

The main objective of this study was to examine the awareness, investment interest and knowledge of the general public in Bangladesh towards Islamic bonds. Or Sukuk and The following results were obtained through statistical analysis of the data obtained from the survey of 47 respondents:

3.1. Demographic Profile of the Respondents:

The survey results show that a large portion of the respondents are from the young generation and Sample Size: A total of 47 respondents participated in this survey.

Gender: The number of males is overwhelmingly higher among the respondents and A total of 43 males and 4 females participated in it.

Age: Most of the respondents i.e. 36 are young people aged 18–25 years and 11 respondents are in the age range of 26–35 years.

Occupation: Based on occupation, it can be seen that 34 students participated in this survey, which is the largest portion of the total sample. In addition, there are 6 unemployed, 3 salaried employees, 2 business owners and 2 freelancers .

3.2. Current Investment Experience:

It is seen that the investment rate among this sample group is quite low, analyzing the investment experience data.

No Experience: A maximum of 31 respondents reported that they have no previous investment experience. This may be due to the preponderance of young people or students .

Experienced: Of those who have invested, 10 have invested in bank deposits, 4 in Islamic banking products and 4 in stock market and 6 in digital/fintech investmentst . The number of real estate (1) is very negligible and investors in government bonds (2) .

3.3. Awareness and Knowledge about Sukuk

A major objective of the study was to examine people's perceptions about Sukuk and Awareness Score: The average awareness score was found to be 2.95 (on a scale of 5). This indicates that the awareness about Sukuk among the general public is slightly below average and many people have heard the name "Sukuk" but are not very clear about its being an alternative to conventional bonds or asset-backed.

Actual Knowledge: The average knowledge score based on the structural features of Sukuk (e.g. ownership, risk) is 3.00. That is, the respondents' knowledge about Sukuk is at a neutral or general level in fact they do not have very deep knowledge.

3.4. Perceived Barriers to Sukuk Adoption:

A major objective of the study was to examine people's perceptions about Sukuk and Awareness Score: The average awareness score was found to be 2.95 (on a scale of 5). This indicates that

the awareness about Sukuk among the general public is slightly below average and many people have heard the name "Sukuk" but are not very clear about its being an alternative to conventional bonds or asset-backed.

Actual Knowledge: The average knowledge score based on the structural features of Sukuk (e.g. ownership, risk) is 3.00. That is, the respondents' knowledge about Sukuk is at a neutral or general level in fact they do not have very deep knowledge.

3.5. Investment Behavior and Preference:

Where and how people prefer to invest has been examined.

Score: The average score for investment behavior is 3.93.

This high score proves that respondents are looking for investment vehicles that are Shariah compliant and stable . They prefer to do due diligence before expect safe returns and investing

3.6. Trust in Information Sources:

Who do people trust for information about Sukuk?

Trust Score: The average value of this indicator is 3.32. This indicates that people have a fairly good level of trust in information provided by banks, religious scholars or financial institutions .

3.7. Acceptance and Intention to Invest in Sukuk

The most positive and important result of the study was found in this section.

Acceptance Score: The average score for acceptance and intention to invest in Sukuk is 4.00.

Analysis: Although people's awareness is low (2.95) and they face barriers (3.48), the interest in investing in Sukuk is very strong (4.00).

The reason for this may be the issue of "halal investment" or Shariah compliance. If people get an easy process and competitive returns, they are mentally ready to invest in Sukuk.

The analysis shows that there is a strong public interest in Sukuk (halal investment instrument) in Bangladesh (Acceptance Score: 4) and however, the main obstacles in converting this interest into actual investment are lack of awareness, barriers to obtaining information (Barrier Score: 3.48), (Awareness Score: 2.96) .Young people's investment behavior is positive (3.93) since a large portion of the respondents are students and young people , Sukuk can become a popular investment vehicle if proper promotion and easy-to-access information are provided.

Chapter Four: Recommendations

The results of this study show a clear picture that there is a strong interest (Intention Score: 4.00) in Sukuk or Islamic bonds in Bangladesh among the general public, especially the younger generation and however, the main obstacles in converting this interest into actual investment are inadequacy of information and complexity of the investment process, lack of awareness (Awareness Score: 2.95). Based on this study, the following recommendations are proposed for policymakers, those involved in the financial sector and Sukuk issuing institutions to establish Sukuk as an acceptable and popular investment vehicle in Bangladesh:

4.1 Extensive social and digital media-based campaign

The demographic analysis of the study showed that the majority of the respondents (about 76%) were young people and students and They preferred "online webinars and videos " as the source of information the most.

Recommendation: Sukuk should be widely promoted on digital platforms (e.g. Facebook, YouTube, LinkedIn) in addition to traditional media. Banks and financial institutions should create infographics or short animated videos that explain in simple terms "What is Sukuk", "How is it different from conventional bonds" and "How is it Halal". It is important to create content that is understandable to the general public and avoid complex financial jargon .

4.2 Ensuring Accessibility and Transparency of Information

Many are not even aware that public Sukuk is operational in Bangladesh and respondents in the survey identified "lack of information" as a major barrier (Barrier Score: 3.48) .

Recommendation: A mobile application or central online portal can be created, which will be a 'one-stop solution' for information related to Sukuk and It will detail all the Sukuk currently in the market, their profit rates, purchasing methods and tenors and In addition, ‘Sukuk Corner’ or help desk should be set up in website or every bank branch .

4.3 Creating access for small investors (Ticket Size Reduction)

Most of the participants in the study were low-income people and students . The high minimum investment amount in investing in Sukuk can be a major barrier for them.

Recommendation: The minimum subscription lot or ticket size of Sukuk should be reduced to increase the participation of retail investors. For example, if the minimum investment amount is reduced to Tk 5,000 or below, middle-class employees and students will be encouraged to invest in Sukuk from their monthly savings.

4.4 Strengthening the trust space regarding Shariah compliance

Data analysis has shown that Shariah scholars and religious sentiments have an influence on people in terms of investment decisions.

Recommendation: The opinions and fatwas of members of the Shariah Board of the country or renowned Islamic scholars should be clearly publicized during the promotion and issuance of Sukuk. When the common people know that reliable scholars have certified a particular sukuk as "completely halal and interest-free ", their investment fears will be removed and their trust will increase manifold.

4.5 Simplification and digitalization of the investment process

Respondents find the process of buying sukuk to be time-consuming and complicated .

Recommendation: The process of buying sukuk needs to be made completely digital and paperless . It is necessary to ensure that investors can buy sukuk from home through bKash, the bank app or Nagad and it will be automatically deposited in their BO account and the easier the application process, the more young investors will be attracted.

4.6 Ensuring liquidity of the secondary market

This idea or fear works among investors "It is difficult to sell sukuk before maturity" .

Recommendation: The transactions of sukuk in the stock market or secondary market should be made more dynamic and The liquidity of Sukuk should be ensured by appointing a market maker, so that investors can cash out their money by selling their Sukuk at any time if necessary.

In conclusion, there is immense potential for the expansion of the Sukuk market in Bangladesh and people want halal and safe investments, which can be fulfilled through Sukuk. If the recommendations proposed in this study, especially increasing awareness, creating small investment opportunities and ease of access to information, are implemented, Sukuk will not be limited to institutional or corporate investors only, but will become a major savings tool for the general public in Bangladesh.

Chapter Five: Conclusion

5.1 Summary and General Discussion

Since Bangladesh is a Muslim majority country, there is a huge theoretical demand for a Sharia-compliant financial system here, but the extent of the participation of the general public in reality has been revealed through this study, the main objective of this study titled "Public Acceptance and Awareness of Sukuk as a Halal Investment Instrument in Bangladesh" was to examine the attitudes and perceptions of the general investors of the country, especially the emerging young generation, regarding Sukuk.

A very significant 'paradox' or picture has been observed in the results of the study and that is, the "Interest vs. Awareness Gap". Data analysis shows that the respondents' acceptance or mental readiness score for investing in Sukuk is very positive (4.00/5.00) and that is, people are looking for a safe and halal source of income outside the volatility of the stock market or conventional interest-bearing banking. But despite this strong interest, their level of actual knowledge (score 3.00) and awareness (score 2.95) about Sukuk is not satisfactory. That is, people want to invest, but they do not know 'how to invest in it' or 'what is Sukuk'.

5.2 Key Findings of the Study

Based on the statistical analysis and survey, this study has reached the following conclusions:

1. **inadequacy and Information gap** : The main reason for the low participation of the general public in the Sukuk market is not lack of money, but lack of information and The 'barrier' score (3.48) in the study proves that the general public considers Sukuk to be a reserved and complex product only for institutional investors.

2. **Positivity of the young generation**: A large portion of the study respondents (about 76%) are between 18 and 25 years old and are students by profession and their investment behavior score (3.93) indicates that the investors of the future are leaning towards Shariah-compliant and ethical investments and This bodes well for the future of the Islamic capital market in Bangladesh.

3. **Basis of Trust**: People trust religious scholars and banks for information and assurance of 'Sharia compliance' acts as a major catalyst to increase the acceptance of Sukuk.

5.3 Limitations of the Study

Like any study, this study also has some limitations that future researchers need to keep in mind:
Sample Size: 47 respondents participated in this study.

Demographic Diversity: Although this is sufficient to get an initial idea, a larger sample is needed for more statistically robust conclusions, the majority of the respondents are from Dhaka city and students and As a result, the views of older professionals and rural investors may not be fully reflected here.

Time Limitations: This was a cross-sectional study, meaning that data was taken at a specific time and It was not possible to see how people's awareness is changing over time in this study.

5.4 Scope for Future Research

Based on the findings of this study, there are scopes for further detailed research in the future:

Investor return satisfaction can be conducted and a comparative analysis of Sukuk vs. Conventional Bonds .A larger scale study can be conducted to examine the potential of Sukuk in semi-urban and rural areas or A policy-level study can be conducted on the liquidity crisis in the secondary market of Sukuk and its solution.

In conclusion, It not only meets the needs of religious people for halal income, but also plays an important role in the infrastructural development of the country ,this study clearly shows that the mindset of the common people of Bangladesh is ready to accept Sukuk and Sukuk can be a revolution for the financial sector in Bangladesh . Now, all that is needed is to simplify the process and ensure the flow of correct information . If financial institutions and policymakers take technological and effective promotional steps to tap into this latent interest of the common people, Sukuk will be able to be trusted investment vehicle in Bangladesh in the near future establish itself as the most popular .

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জরিপ প্রশ্নাবলী

বাংলাদেশে হালাল বিনিয়োগ উপকরণ হিসেবে সুকুকের জনসাধারণের গ্রহণযোগ্যতা এবং সচেতনতা

সম্মতি ফর্ম

আপনাকে বাংলাদেশে সুকুক (ইসলামিক আর্থিক সার্টিফিকেট) সংক্রান্ত একটি একাডেমিক গবেষণায় অংশগ্রহণের জন্য আমন্ত্রণ জানানো হচ্ছে। আপনার অংশগ্রহণ স্বেচ্ছাসেবী, এবং আপনার উত্তরগুলি বেনামী থাকবে। সংগৃহীত তথ্য শুধুমাত্র গবেষণার উদ্দেশ্যে ব্যবহার করা হবে।

আপনি কি অংশগ্রহণ করতে সম্মত?

☐ হ্যাঁ

☐ না (জরিপ শেষ করুন)

বিভাগ A: জনসংখ্যা সংক্রান্ত তথ্য

নির্দেশনা: আপনার সবচেয়ে ভালো বর্ণনাকারী উত্তরটি নির্বাচন করুন।

বয়স গ্রুপ

☐ ১৮-২৫ ☐ ২৬-৩৫ ☐ ৩৬-৪৫ ☐ ৪৬-৫৫ ☐ ৫৬+

লিঙ্গ

☐ পুরুষ ☐ মহিলা ☐ বলতে চাই না

সর্বোচ্চ শিক্ষা সম্পন্ন

☐ মাধ্যমিক ☐ উচ্চ মাধ্যমিক

☐ স্নাতক ☐ স্নাতকোত্তর ☐ ডক্টরেট

☐ অন্যান্য: _____

মাসিক আয় (টাকা)

☐ ২৫,০০০ এর নিচে ☐ ২৫,০০০-৫০,০০০ ☐ ৫০,০০১-১০০,০০০

☐ ১০০,০০১-১৫০,০০০ ☐ ১৫০,০০০ এর উপরে ☐ বলতে চাই না

পেশা

☐ ছাত্র ☐ বেতনভোগী কর্মচারী ☐ ব্যবসার মালিক

☐ ফ্রিল্যান্সার/স্ব-কর্মসংস্থান ☐ গৃহিণী ☐ অবসরপ্রাপ্ত ☐ বেকার

বাসস্থান

☐ ঢাকা শহর ☐ অন্যান্য শহর ☐ আধা-নগর ☐ গ্রামীণ

বিনিয়োগ অভিজ্ঞতা (প্রযোজ্য সকল নির্বাচন করুন)

☐ ব্যাংক আমানত ☐ শেয়ার বাজার ☐ সরকারি বন্ড

☐ ইসলামিক ব্যাংকিং পণ্য ☐ রিয়েল এস্টেট

☐ ডিজিটাল/ফিনটেক বিনিয়োগ ☐ কিছুই নয়

বিভাগ B: সুকুক সম্পর্কে সচেতনতা (৪টি আইটেম)

স্কেল: ১ = দৃঢ়ভাবে অসম্মতি ... ৫ = দৃঢ়ভাবে একমত,

আমি আগে "সুকুক" শব্দটি শুনেছি।

আমি জানি যে সুকুক প্রচলিত বন্ডের বিকল্প হিসেবে ব্যবহৃত হয় অথবা এটা মালিকানা সনদ বিনিয়োগ কারীর জন্য

আমি জানি যে সুকুক প্রকৃত সম্পদ বা অর্থনৈতিক কার্যকলাপের উপর ভিত্তি করে তৈরি।

বিপরীত-কোডেড

11. আমি সাধারণত যে উৎসগুলি অনুসরণ করি তাতে সুকুক সম্পর্কে তথ্য খুব কমই পাওয়া যায়।

বিভাগ গ: সুকুকের কার্যামো এবং বৈশিষ্ট্য সম্পর্কে জ্ঞান (৪টি আইটেম)

স্কেল: ১ = দৃঢ়ভাবে অসম্মতি ... ৫ = দৃঢ়ভাবে একমত

সুকুক একটি অন্তর্নিহিত সম্পদ বা প্রকল্পে আংশিক মালিকানা প্রতিনিধিত্ব করে।

সুকুকের রিটার্ন অর্থায়িত সম্পদ বা কার্যকলাপের কর্মক্ষমতার উপর নির্ভর করে।

আমি জানি যে বাংলাদেশে পাবলিক প্রকল্পের জন্য সুকুক জারি করা হয়েছে।

বিপরীত-কোডেড

১৫. আমার মাঝে মাঝে নিয়মিত বন্ড থেকে সুকুককে আলাদা করা কঠিন মনে হয়।

বিভাগ ঘ: বিনিয়োগ আচরণ এবং পছন্দ (৩টি আইটেম)

স্কেল: ১ = দৃঢ়ভাবে অসম্মতি ... ৫ = দৃঢ়ভাবে একমত

আমি এমন বিনিয়োগ বিকল্প পছন্দ করি যা স্থিতিশীল এবং পূর্বাভাসযোগ্য রিটার্ন প্রদান করে।

আমি কোথায় বিনিয়োগ করব তা বেছে নেওয়ার আগে বিভিন্ন আর্থিক পণ্য তুলনা করি।

বিপরীত-কোডেড

১৮. আমি মাঝে মাঝে সমস্ত বিবরণ পর্যালোচনা না করেই বিনিয়োগের সিদ্ধান্ত নিই।

বিভাগ E: সুকুকে বিনিয়োগের গ্রহণযোগ্যতা এবং উদ্দেশ্য (৪টি আইটেম)

স্কেল: ১ = দৃঢ়ভাবে অসম্মতি ... ৫ = দৃঢ়ভাবে একমত

আমি সুকুক বিনিয়োগের সুযোগ সম্পর্কে আরও জানতে চাই।

প্রতিযোগিতামূলক রিটার্ন পেলে আমি সুকুকে বিনিয়োগ করার কথা বিবেচনা করব।

আবেদন প্রক্রিয়া সহজ হলে আমি সুকুক বিবেচনা করব।

বিপরীত-কোডেড

২২. আমি এখনও নিশ্চিত নই যে সুকুক আমার বিনিয়োগ পছন্দের সাথে মেলে কিনা।

বিভাগ F: সুকুক গ্রহণে অনুভূত বাধা (৫টি আইটেম)

স্কেল: ১ = দৃঢ়ভাবে অসম্মতি ... ৫ = দৃঢ়ভাবে একমত

সুকুক ধারণাগুলি বোঝা কঠিন বলে মনে হচ্ছে।

সুকুক সম্পর্কে তথ্য সাধারণ জনগণের কাছে সহজলভ্য নয়।

আমি সুকুকের তারল্য (পরিপক্বতার আগে বিক্রি করতে অসুবিধা) নিয়ে উদ্বিগ্ন।

আমি বিশ্বাস করি সুকুকের জন্য তুলনামূলকভাবে উচ্চ ন্যূনতম বিনিয়োগের পরিমাণ প্রয়োজন হতে পারে।

বিপরীত-কোডেড

২৭. আমি আত্মবিশ্বাসী যে প্রয়োজনে আমি একটি সুকুক পণ্য মূল্যায়ন করতে পারব।

বিভাগ G: তথ্য উৎসের উপর আস্থা (৪টি আইটেম)

স্কেল: ১ = বিশ্বাসযোগ্য নয় ... ৫ = অত্যন্ত বিশ্বাসযোগ্য

ব্যাংক এবং আর্থিক প্রতিষ্ঠান

সরকারি সংস্থা

ধর্মীয় পণ্ডিত বা প্রতিষ্ঠান

পরিবার এবং বন্ধুবান্ধব

বিভাগ H: পছন্দের শেখার পদ্ধতি (৩টি আইটেম)

নির্দেশনা: প্রযোজ্য সকল নির্বাচন করুন।

সুকুক সম্পর্কে শেখার জন্য আপনি কোন চ্যানেলগুলি পছন্দ করবেন?

- ☐ ব্যাংক কর্মশালা/সেমিনার
- ☐ অনলাইন ভিডিও বা ওয়েবিনার
- ☐ মোবাইল অ্যাপ্লিকেশন

বিভাগ I: মনোযোগ পরীক্ষা (১টি আইটেম)

স্কেল: আপনার মনোযোগ নিশ্চিত করতে "সম্মত" নির্বাচন করুন।

এই বিবৃতির জন্য অনুগ্রহ করে "সম্মত" নির্বাচন করুন।

- ☐ দৃঢ়ভাবে অসম্মত
- ☐ অসম্মত
- ☐ একমত

☐ দৃঢ়ভাবে একমত

ধর্মীয়তা (দুটি বিষয় — ৫-পয়েন্ট Likert: ১=প্রবলভাবে অসম্মতি... ৫=প্রবলভাবে একমত)

১. ধর্মীয় বিবেচনা আমার আর্থিক এবং বিনিয়োগের সিদ্ধান্তগুলিকে দৃঢ়ভাবে প্রভাবিত করে।

২. আমি এমন বিনিয়োগ পছন্দ করি যা স্পষ্টভাবে স্বীকৃত পণ্ডিতদের দ্বারা শরিয়াহ-সম্মতি হিসাবে প্রত্যয়িত।

গ. গ্রহণযোগ্য ন্যূনতম বিনিয়োগ (একক আইটেম — পরিসর):

প্রশ্ন: খুচরা সুকুকে বিনিয়োগ করার জন্য আপনি কোন ন্যূনতম বিনিয়োগ গ্রহণযোগ্য বলে মনে করবেন?

☐ ২৫,০০০ টাকার নিচে

☐ ২৫,০০০–৫০,০০০ টাকার মধ্যে

☐ ৫০,০০১–১০০,০০০ টাকার মধ্যে

☐ ১০০,০০০ টাকার উপরে

☐ আমি জানি না / প্রযোজ্য নয়



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
প্রধান উপদেষ্টার কার্যালয়
বাংলাদেশ বিনিয়োগ উন্নয়ন কর্তৃপক্ষ
এইচআরডি শাখা
বিনিয়োগ ভবন

প্লট নম্বর-ই-৬/বি, আগারগাঁও, শের-ই-বাংলা নগর, ঢাকা- ১২০৭
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তারিখ: ০৭ সেপ্টেম্বর ২০২৫

প্রাপক:

মো: মেহেদী হাসান

৩৮/৮, মায়াকানন, বাসাবো, ঢাকা-১২১৪

ইন্টার্নশিপ নিয়োগপত্র

জনাব মো: মেহেদী হাসান,

আপনাকে বাংলাদেশ বিনিয়োগ উন্নয়ন কর্তৃপক্ষ (বিডা)-তে ইন্টার্ন হিসেবে নিয়োগ প্রদান করা হলো।

ইন্টার্নশিপের বিবরণ

১। পদবি: ইন্টার্ন

২। মেয়াদ: ২ মাস ১৫ দিন, যা ০৭ সেপ্টেম্বর হতে শুরু হয়ে ২১ নভেম্বর পর্যন্ত বলবৎ থাকবে।

৩। কর্মস্থল: বাংলাদেশ বিনিয়োগ উন্নয়ন কর্তৃপক্ষ, প্রধান কার্যালয়, ঢাকা

৪। কাজের দায়িত্ব:

- ০ বিনিয়োগ সম্পর্কিত গবেষণা, তথ্য সংগ্রহ ও বিশ্লেষণে সহায়তা প্রদান;
- ০ অফিসিয়াল ডকুমেন্টেশন ও প্রতিবেদন প্রণয়নে অংশগ্রহণ;
- ০ বিনিয়োগবান্ধব পরিবেশ উন্নয়নে চলমান কার্যক্রমে সহায়তা;
- ০ উর্ধ্বতন কর্তৃপক্ষের কর্তৃক অর্পিত অন্যান্য দায়িত্ব পালন;

৫। কর্মঘণ্টা: প্রতিদিন সকাল ৯:০০ টা হতে বিকাল ৫:০০ টা, সপ্তাহে ০৫ দিন

৬। বিশেষ শর্ত:

- ০ এই নিয়োগ কেবল অস্থায়ী ইন্টার্নশিপ কার্যক্রমের জন্য প্রযোজ্য এবং স্থায়ী নিয়োগের নিশ্চয়তা প্রদান করে না;
- ০ কর্তৃপক্ষের সকল নীতি, বিধি ও শৃঙ্খলা যথাযথভাবে অনুসরণ করতে হবে;
- ০ অফিস সংক্রান্ত সকল তথ্য গোপনীয় হিসেবে বিবেচিত হবে এবং কর্তৃপক্ষের অনুমতি ব্যতীত তৃতীয় পক্ষের নিকট প্রকাশ করা যাবে না।

আপনার জ্ঞান, নিষ্ঠা ও মেধার মাধ্যমে এই কর্তৃপক্ষের কার্যক্রমে গুরুত্বপূর্ণ অবদান রাখবেন বলে আমরা আশা করছি।



মো: মুখলেসুর রহমান

নির্বাহী সদস্য ও সচিব

বাংলাদেশ বিনিয়োগ উন্নয়ন কর্তৃপক্ষ

বিনিয়োগ অগ্রাধিকার



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
প্রধান উপদেষ্টার কার্যালয়
বাংলাদেশ বিনিয়োগ উন্নয়ন কর্তৃপক্ষ
এইচআরডি শাখা
বিনিয়োগ ভবন

প্লট নম্বর: ই-৬/বি, আগারগাঁও, শের-ই-বাংলা নগর, ঢাকা-১২০৭
www.bida.gov.bd

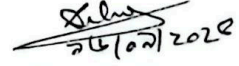
নম্বর-০৩.০৮.২৬৮০.২৪৫.২৫.৬২৮.২৩-৬৯৫

তারিখ: ০১ আশ্বিন ১৪৩২
১৬ সেপ্টেম্বর ২০২৫

বিষয়: ইন্টার্ন সুপারভাইজার হিসেবে দায়িত্ব পালন

উপর্যুক্ত বিষয়ের প্রেক্ষিতে জানানো যাচ্ছে যে, জনাব মো. মেহেদী হাসান, ইউনিভার্সিটি অব লিবারেল আর্টস বাংলাদেশ-এর বিবিএ ৪র্থ বর্ষের একজন শিক্ষার্থী। তাকে ০৭ সেপ্টেম্বর হতে ২১ নভেম্বর ২০২৫ পর্যন্ত সময়ের জন্য বাংলাদেশ বিনিয়োগ উন্নয়ন কর্তৃপক্ষে (বিডা) ইন্টার্ন হিসেবে নিয়োগ প্রদান করা হয়েছে।

০২। বর্ণিত শিক্ষার্থীর ইন্টার্ন সুপারভাইজার হিসেবে তাকে নির্দেশক্রমে দায়িত্ব প্রদান করা হলো।


২৬/০৯/২০২৫

(দীপংকর দাশ গুপ্ত)
উপপরিচালক
ফোন: ৪৪৮২৬৭৮৭

জনাব শাহ মোহাম্মদ মাহবুব
নির্বাহী সদস্য (অতিরিক্ত সচিব)
বাংলাদেশ বিনিয়োগ উন্নয়ন কর্তৃপক্ষ

অনুলিপি:

- ১। সচিব, বাংলাদেশ বিনিয়োগ উন্নয়ন কর্তৃপক্ষ, ঢাকা
- ২। মাননীয় নির্বাহী চেয়ারম্যান মহোদয়ের একান্ত সচিব, বাংলাদেশ বিনিয়োগ উন্নয়ন কর্তৃপক্ষ, ঢাকা
- ৩। প্রো ভাইস চ্যান্সেলর, ইউনিভার্সিটি অব লিবারেল আর্টস বাংলাদেশ, ৬৮৮, বেড়িবীথ রোড, মোহাম্মদপুর, ঢাকা-১২০৭
- ৪। জনাব মো. মেহেদী হাসান, শিক্ষার্থী, বিবিএ ৪র্থ বর্ষ, ইউনিভার্সিটি অব লিবারেল আর্টস বাংলাদেশ