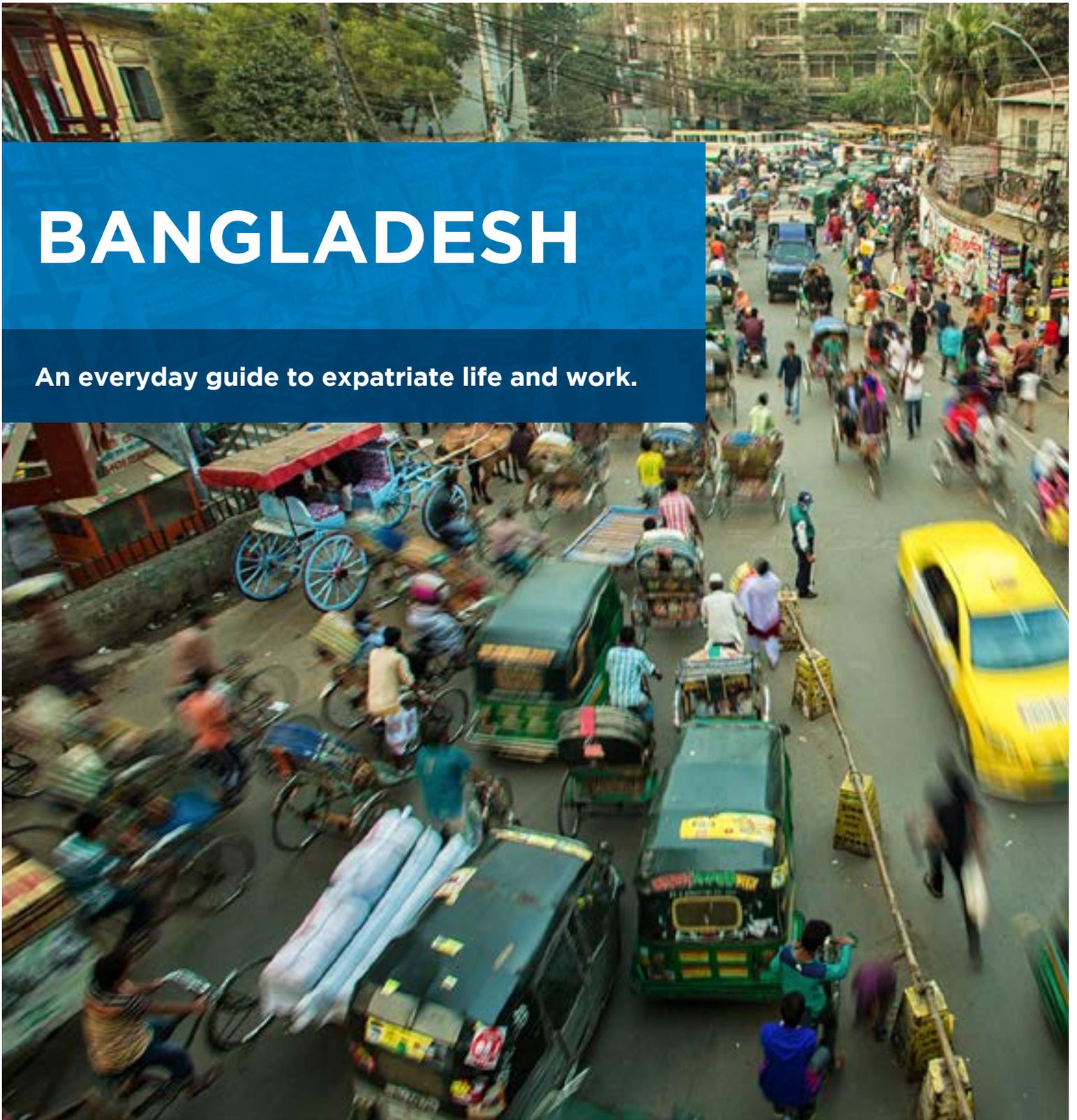


# BANGLADESH

An everyday guide to expatriate life and work.



Together, all the way.™



# BANGLADESH COUNTRY GUIDE

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### Quick facts

**Capital:** Dhaka

**Population:** 162 million

**Major language:** Bengali

**Major religion:** Islam

**Currency:** Taka (BDT)

**Time zone:** GMT +6

**Emergency number:** 999

**Electricity:** 220 volts, 50 Hz

**Drive on the:** Left



## Overview

While it has some beautiful natural landscapes, Bangladesh remains a developing South Asian country with significant poverty in some areas. Foreign nationals, normally stationed in one of the large cities of Chittagong or Dhaka, will arrive in a land which is drastically different from the Western world.

With urban centers that are chaotic storms of traffic jams and loud noises, expats should prepare for an assault on their senses. High temperatures, humidity and frequent rain falls may be different to what you are used to. On the plus side, the spicy cuisine is lauded for its striking and delicious flavors, both for meat eaters and vegetarians, while attitudes towards foreigners are normally friendly and polite.

A conservative nation, social dynamics in Bangladesh are mostly shaped by the dominant Islamic faith, with a small percentage of the population following Buddhism and Hinduism.

This guide seeks to help expats deal with a new life in Bangladesh. It covers everything from weather, visas, cuisine, accommodation and transport, to money, taxes, costs of living, social etiquette, healthcare and education.

## Getting Started

### Climate and weather

Located south of the Himalayas, Bangladesh has a tropical climate. It's hot and humid during the summer and winters are usually cool, sunny and dry. Between these is a three-month rainy period, occurring between June and October. The wettest parts of the country are in the north east, while the western region of Rajshahi is the driest. There's also a risk of tropical cyclones over the Bay of Bengal.<sup>1</sup>

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<sup>1</sup> <https://www.climatestotravel.com/climate/bangladesh>

### Visas

Aside from a few countries on an exemption list, all foreigners entering Bangladesh require a visa. Country dependent, some may receive a tourist visa on arrival which will last for 30 days. There are many types of visas for prospective foreign nationals, including business, investor, employment and NGO working visas.

Duration of stay will be worked out by the embassy at which one is applying. Common documents required for most of the visas include a valid passport, two passport-size photographs, an application form and a receipt of the visa fee.<sup>1</sup>

If expats are going to work in Bangladesh, they'll need a work permit. Government bodies tasked with issuing these permits include the Bangladesh Investment Development Authority, the Bangladesh Export Processing Zone Authority, and the NGO Affairs Bureau. One should check with employers which body to contact.<sup>2</sup>

### Accommodations

The majority of expats in Bangladesh live in the large cities of Dhaka and Chittagong. Most tend to live in areas that are separate from the general Bangladeshi population, be it compounds, apartments or other property types. Rents are often higher for apartments found closer to the city center. The most popular

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<sup>1</sup> <http://www.bangladeshembassy.de/types-of-visa-visa-on-arrival/>

<sup>2</sup> <https://resource.ogrlegal.com/work-permit-bangladesh/>

regions of Dhaka include Gulshan, Banani and the more affluent Baridhara, a zone designated for diplomats. Some banks have services that allow for payment of utility bills.<sup>3</sup> Real estate agents can be a great help when it comes to securing accommodation in Bangladesh. There's no common duration for a lease agreement, which is usually negotiable.<sup>4</sup>

### Schools

The government of Bangladesh places huge emphasis on improving and developing its education sector. Public school attendees can choose to do their studies either in Bengali or English. Despite this, expat families mostly still send their children to private and international schools, mainly due to the possibility of keeping up with their home curricula. There's also a case for the difference in teaching styles, with local schools often focusing more on learning by rote versus the more content and discussion-heavy Western style.<sup>5</sup>

There are English medium schools which offer an internationally recognized General Certificate of Education, based in the UK. Madrasah schools provide education but have their foundations in religious teachings. Private and international schools are mostly found in Dhaka, with some located in Chittagong and others dotted around the rest of the country.<sup>6</sup>

There's often high competition for spaces in international schools so it's recommended that expats plan enrolment well in advance. On top of expensive school fees, spots may be offered to students based on their nationality. In comparison to public schools, classes are far smaller and facilities are of better quality.<sup>7</sup>

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<sup>3</sup> <https://www.expatswoman.com/global/bangladesh>

<sup>4</sup> <http://www.lamudi.com.bd/journal/downloadable-lease-agreement-pdf/>

<sup>5</sup> <http://www.mediabangladesh.net/educational-system-bangladesh/>

<sup>6</sup> <http://www.theindependentbd.com/printversion/details/43527>

<sup>7</sup> <http://www.expats-quotes.com/guides/bangladesh/education/international-schools-in-bangladesh.htm>



## Culture

Conservative and patriarchal, Bangladeshi culture and society is shaped predominately by the Islamic faith. However, there are those who adhere to pre-Islamic folk customs, Buddhism and Hinduism. Age, authority and position are all highly valued, with the elderly seen as wise and deserving of respect.<sup>1</sup>

## Language

Bengali, or Bangla, is spoken by 98% of the population, with some also speaking Urdu or English. School children are taught English throughout their education so there may be a basic understanding if expats try to converse.<sup>2</sup>

## Social etiquette and cultural faux pas

Making a life in Bangladesh may be tricky at first. Here's a few handy tips and pointers to get one through the first few months.<sup>3</sup>

- The left hand is considered unclean and people should always eat with their right hand. However, it's acceptable to use the left hand with a spoon to serve food from a common dish.
- The correct response to the Muslim greeting of "asalamu alaikum" is "wa alaikum salam". One does not have to be Muslim to participate in the greeting, and doing so will show a respect and willingness to embrace the local culture.
- Men and women generally lead very separate lives in Bangladesh, thanks to the very conservative nature of the country's social and religious values. If being introduced to a woman, always wait for a hand to be extended. If there's none forthcoming, don't be offended. While it's not a requirement to cover the

<sup>1</sup> <https://www.commisceo-global.com/country-guides/bangladesh-guide>

<sup>2</sup> <http://www.dhakatribune.com/opinion/op-ed/2017/07/07/english-failed-language-bangladesh/>

<sup>3</sup> <https://www.commisceo-global.com/country-guides/bangladesh-guide>

head, expat women should make sure to wear modest, loose-fitting clothes.<sup>4</sup>

- Gifts should be modest and thoughtful so as to not pressurize the receiver into thinking they need to reciprocate with something of equal value.

## Eating

The main components of Bangladeshi cuisine often include vegetable curries and fish. The main fish of choice by locals is the hilsa shad, which also happens to be the national fish, while rice and dal will almost inevitably accompany any meal.

Dal in Bangladesh is often thinner than its Indian counterpart, with the former being less spicy and more like a broth compared to the latter, which is more like a stew. There are many varieties of dal in the country and some differ according to culture. For example, Hindus have more vegetarian versions while the Muslim population may focus on spice and thicker consistency.

Salads are less common in Bangladesh, with raw vegetables not a usual mealtime addition. The closest comparison would be the serving of raw onion slices, seasoned with chilies, salt and other spices.

International fast food establishments are ubiquitous, especially in Dhaka and Chittagong.<sup>5</sup>

## Drinking

Because Bangladesh has the third-largest Muslim population in the world, alcohol is scarce and can be frowned upon. It's mostly found in the tourist and expat

<sup>4</sup> <http://www.expatic.com/expat-women-survival-in-bangladesh/?lang=en>

<sup>5</sup> <https://wikitravel.org/en/Bangladesh#Eat>



areas, served in the more expensive international hotels, clubs and restaurants. The actual purchasing of alcohol outside these establishments is incredibly tricky and pricy. Mohua or Choani are two examples of homemade liquor, while tea and coffee can be found everywhere.<sup>6</sup>

## Holidays

Public holidays in Bangladesh mostly celebrate days of national significance or prominent events in the Muslim calendar, which is determined by the lunar cycle. Having said that, there are also provisions for days of Hindi or Buddhist celebration. Employers may also grant paid leave to employees on the days of various optional holidays.<sup>7</sup>

Shaheed Day - 21 February

Sheikh Mujibur Rahman's Birthday - 17 March

Independence Day - 26 March

Bengali New Year - 14 April

Buddha Purnima - 29 April

Labor Day - 1 May

Jumatul Bidah - May/June/July

Laylat al Qadr - June/July

Eid al Fitr - June/July

Eid al Adha - August/September

Janmashtami - August/September

Ashura - September/October

Durga Puja - September/October

Victory Day - 16 December

Christmas Day - 25 December

## Transport

The roads in Bangladesh are packed with a multitude of transportation options, the majority of which expats tend to avoid. Big cities like Dhaka and Chittagong are filled with buses, cars, scooters, bikes and animal-drawn carts, along with iconic rickshaws and environmentally friendly auto-rickshaws. Reckless driving is more common than western expats may be used to. Traffic jams are also frequent.

Most expats will do well to walk to places nearby in order to avoid the crunch. But if one needs a vehicle, most choose to hire a driver with a car and extensive knowledge of the area. City buses can be extremely cramped, meaning the processes of getting on and off at chosen destinations is more often than not very hard work.

Traveling by rickshaw is one of the most common ways to get around the urban areas of Bangladesh, with the

<sup>6</sup> <https://wikitravel.org/en/Bangladesh#Drink>

<sup>7</sup> <https://publicholidays.asia/bangladesh/>

country known as the rickshaw capital of the world. Cheap and fun, Westerners may still be expected to pay more than locals as the fare is agreed before the journey begins. Bigger rickshaws with motors, called tempos, operate on set routes like buses. While even cheaper than their smaller counterparts, expats will sit squeezed together along with a dangerous amount of other passengers.

Taxis make an appearance too, although they are less ubiquitous than rickshaws and auto-rickshaws. Fleets of them normally camp outside high-end hotels, restaurants or events, and aren't metered, with fees being discussed prior to departure.<sup>8</sup> If one wants to drive themselves, an international driving permit is needed. After it expires, expats may require taking the Bangladeshi driving test.<sup>9</sup>

## Getting in touch

While the telecommunications sector in Bangladesh is expanding, the growth is nominal. Mobile connectivity remains the most used avenue for internet access.

## Telephone

The biggest provider of landline phones is Bangladesh Telecommunications Company Limited. But the country still maintains the lowest landline penetration rate in South Asia. Grameenphone leads the way in mobile telecommunication, with other big mobile service providers including Robi, Airtel, TeleTalk and Citycell.<sup>10</sup> Both prepaid and contract options are available.

## Internet

Mobile internet speeds in Bangladesh are ranked amongst the worst in the world, coming 120th out of 122 countries, according to the Dhaka Tribune. Its broadband performance isn't generally regarded as great either, with the same publication quoting it at 78th out of 133 countries. Broadband usage is growing steadily, however, even whilst remaining comparatively more expensive than in other Asian countries in the south east.<sup>11</sup>

There are some 180 internet service providers operating in Bangladesh, with companies like DOZE, Grameenphone, City Online and X-press Technologies Limited proving to be a few of the leading performers.

## Postal Services

The Bangladesh Post Office handles all postal services in Bangladesh. It offers express deliveries, financial services such as life insurance and electronic money transfers, and

<sup>8</sup> <https://www.lonelyplanet.com/bangladesh/transport/getting-around/local-transport>

<sup>9</sup> <https://www.expatswoman.com/global/bangladesh>

<sup>10</sup> <http://www.telcomatraining.com/list-of-mobile-network-operators-in-bangladesh/>

<sup>11</sup> <http://www.dhakatribune.com/around-the-web/2017/08/14/bangladesh-120th-mobile-internet-speed/>

PO boxes.<sup>12</sup> Private and international courier services are also available, such as FedEx, DHL, Continental Courier, and SA Paribahan Courier.<sup>13</sup>

## Employment

### The job market

The biggest industries in Bangladesh include technology, finance and pharmaceuticals. Bangladesh is not a traditionally popular expat destination, with any influx of foreign nationals tending to be those working for large international companies. There are those who also travel to teach English as a foreign language and work in the NGO sector. If not sent to the country by one's company, expats can search online job portals such as Everjobs, Chakri and JobsMD.<sup>14</sup>

Jobs may be difficult to come by for expats because of certain restrictions placed on Bangladeshi companies. These include the fact that only 5% of the industrial sector workforce can be foreign, with 20% allowed in the commercial sector. Positions are only offered to expats if it can be proved that there's no locals who can do the job required.<sup>15</sup>

### Income tax

Income tax in Bangladesh is charged on a progressive scale, ranging from 0 to 30% for tax residents.<sup>16</sup> Those expats who are non-residents will contribute on a flat rate of 30%, paying tax only on income earned in Bangladesh. Those who are permanent residents must pay tax on income earned both locally and internationally.<sup>17</sup> An individual will be classified as a resident for tax purposes if they've been in the country for 182 days or more.<sup>18</sup>

### Business etiquette

As with any new country, there'll be a period of adjustment when entering the Bangladeshi business world. They aren't direct in communication, choosing instead to use long and descriptive sentences which make sense only when coupled with context and body language. English is usually spoken widely in business. This leads to many mistakenly thinking they are being rude or vague, even though it stems from a desire to maintain dignity and respect. Referred to as a "loss of face", the practice remains integral to social dynamics in Bangladesh.<sup>19</sup> Business structures can be hierarchical, mainly headed by a senior male. Age and position are respected and many companies are family run.

<sup>12</sup> <http://www.bangladeshpost.gov.bd/>

<sup>13</sup> <https://bangladeshplease.wordpress.com/2014/11/04/postal-courier-service-providers-in-bangladesh/>

<sup>14</sup> <http://www.visahunter.com/articles/how-to-find-a-job-in-bangladesh-as-a-foreigner/>

<sup>15</sup> <http://www.bangladeshexpats.com/first-things/work-permits/>

<sup>16</sup> <http://nbr.gov.bd/uploads/publications/107.pdf>

<sup>17</sup> <https://home.kpmg.com/xx/en/home/insights/2016/06/bangladesh-income-tax.html>

<sup>18</sup> <https://home.kpmg.com/xx/en/home/insights/2016/06/bangladesh-income-tax.html>

<sup>19</sup> <https://www.commisceo-global.com/country-guides/bangladesh-guide>

Conservative clothing is required in the office, with men wearing dark suits and women wearing dresses, suits and blouses. Revealing or tight outfits are avoided at all times. Men shake hands when meeting, but there is little to no body contact between associates of the opposite sex. However, the greeting and reply of "asalamu alaikum" is "wa alaikum salam" is common amongst all of them. Professional titles should always be included, with gestures of respect important in establishing good rapport. Using one's surname, preceded by Mr or Mrs, is expected.<sup>20</sup>

### Retirement

Because of the widespread poverty and poor quality of healthcare, education and general infrastructure, Bangladesh isn't usually a popular retirement destination for expats.

## Finance

### Currency

The official currency is the Bangladeshi taka (BDT), which is divided into 100 poisha.

Money is available in the following denominations:

- Notes: 5, 10, 20, 50, 100, 500, 1,000 BDT
- Coins: 5 poisha

### Cost of living

For foreign nationals living and working in Bangladesh, the cost of living will be extremely low. Anything from accommodation to food is affordable. However, if searching for international products and brands, prices will escalate. Supermarkets are found in the cities but there's also the opportunity to browse the cheaper prices in the local markets and street stalls. While international schools may be among an expat's biggest expenses, transportation barely makes a dent in the budget.<sup>21</sup>

### Banking

While the banking system in Bangladesh remains fairly underdeveloped, significant advancements have been made in both strengthening and stabilizing the sector.<sup>22</sup> However, the country continues to struggle and progress is slow.<sup>23</sup>

There are a few international banks operating in the country, such as Standard Chartered, Citibank, HSBC, and others. These come highly recommended as they provide expat-focused service and English-speaking assistance. State-owned banks include Sonali, Agrani, Rupali, Janata and more.

<sup>20</sup> <https://www.careeraddict.com/master-business-etiquette-in-bangladesh>

<sup>21</sup> <http://www.expattelligence.com/expat-bangladesh.shtml>

<sup>22</sup> <https://www.imf.org/en/Publications/CR/Issues/2016/12/31/Bangladesh-Financial-System-Stability-Assessment-23618>

<sup>23</sup> <http://www.eiu.com/industry/article/885630472/bangladesh-banking->

Because internet connections can be unpredictable in Bangladesh, expats may be better off going to the bank to open an account. A minimum balance may be required, as well as a valid passport, passport-sized photos of the expat, and a specimen red signature card, against which the bank can check further signatures.

Opening hours are normally from 10am to 4pm, Sunday through Thursday.<sup>24</sup>

## Health

Healthcare is often regarded as poor in Bangladesh in comparison with services offered in Western countries. Hospitals and clinics are limited mostly to large cities like Dhaka, Sylhet and Chittagong, with little to no options available in more rural areas.<sup>25</sup> A shortage of qualified medical professionals and lower budget allocations means the health infrastructure continues to struggle. Despite this, however, Bangladesh still manages low infant mortality rates and high vaccination rates when compared to its neighbors Pakistan, Nepal and India.<sup>26</sup>

### Private Medical Insurance

Foreign nationals tend to not use state healthcare due to its poor standards and lack of professional staff. Instead, they should have private medical insurance to cover costs at various private facilities around the country. Having cover for medical evacuation to hospitals outside the country may also be an option. The Apollo Hospital, Square Hospital and United Hospital, all located in Dhaka, are popular choices amongst expats.

### Emergencies

General emergency services can be contacted by dialing 999, connecting the caller with the police, fire department and ambulance services. The number 0170 0700 0700 was created specifically to assist foreigners in Dhaka.<sup>27</sup> The ambulance services aren't free.<sup>28</sup>

### Pharmacies

Pharmacies are available in Bangladesh, although they aren't always of the best quality. The most reliable ones are normally found in Dhaka.

### Health Risks

Malaria is common in more rural regions, while dengue fever, a disease also carried by mosquitos, is prevalent in urban areas. There is a moderate risk of the Zika virus and HIV/AIDS is becoming a problem.<sup>29</sup>

Swimming in the country's fresh water can expose expats to waterborne diseases while getting temporary tattoos, often called "black henna", can also be risky, causing skin problems and irritations. Huge amounts of air pollution can also be a massive challenge to those with respiratory conditions like asthma.<sup>30</sup>

### Vaccinations

Travelers should receive vaccinations for hepatitis A, yellow fever and typhoid, as well as for measles, mumps, rubella, diphtheria, tetanus, pertussis, chickenpox, polio and influenza. Doctors also may recommend vaccinations for cholera, hepatitis B, Japanese encephalitis, malaria and rabies.<sup>31</sup>

<sup>24</sup> <https://transferwise.com/gb/blog/opening-a-bank-account-in-bangladesh>

<sup>25</sup> <https://www.lonelyplanet.com/bangladesh/practical-information/health-and-insurance/a/nar/3bf0b633-8e4a-45d7-8c7c-6c443a80d4ea/355768>

<sup>26</sup> <https://www.asianscientist.com/2013/12/features/bangladesh-strides-healthcare-poverty-2013/>

<sup>27</sup> <https://bd.usembassy.gov/u-s-citizen-services/local-resources-of-u-s-citizens/emergency-assistance/>

<sup>28</sup> <http://www.dhakatribune.com/bangladesh/2017/12/12/999-emergency-services-begin/>

<sup>29</sup> [http://www.fitfortravel.nhs.uk/destinations/asia-\(east\)/bangladesh.aspx](http://www.fitfortravel.nhs.uk/destinations/asia-(east)/bangladesh.aspx) <sup>30</sup> <https://www.worldnomads.com/travel-safety/southern-asia/bangladesh/bangladesh-health-and-weather-warnings>

<sup>31</sup> <https://wwwnc.cdc.gov/travel/destinations/traveler/none/bangladesh>