

Vicious traps of loan sharks

AZIBOR RAHMAN, Jhenidah

Less than a year ago, physically challenged siblings Anjira, 26, and Rupali, 27, took a Tk 5000 loan from two loan sharks of Kapashatia village under Harinakundo upazila in the district.

Anjira and Rupali, living on meagre income they receive for working at a tailoring shop and a hotel respectively, paid back Tk 9000. But the lenders insist that the loan has spiralled to Tk 24,000 with interest. Fearing wrath from the loan sharks, the two sisters went into hiding in May this year.

In April 2011, Mokaddes Hossain of Daulatpur village under the same upazila, borrowed Tk 1 lakh from two other loan sharks of Kapashatia village. Under serious pressure to repay the loan with interest, Mokaddes sold his land and gave Tk 3 lakh to the lenders. But the lenders demanded a staggering accumulated amount of Tk 16 lakh from him. In the face of intimidation and threat, Mokaddes recently went into hiding, leaving behind his distressed family.

"I am now unable to send our children to school," Mokaddes' wife Majeda Khatun told this correspondent.

Throughout the district, stories of helpless poor peasants getting entangled in the vicious traps of loan sharks are widespread. Locals have termed such loans as 'current loan', styled after 'current net', which is used for trapping even very small aquatic creatures.

Intimidated, harassed and often assaulted by the loan sharks, many debt-ridden farmers and poor

Intimidated, harassed and often assaulted by loan sharks, many debt-ridden farmers and poor people of two unions of Harinakundo upazila in Jhenidah have left home and gone into hiding.

people in the area have left home and gone into hiding. Many people have lost their homesteads and agricultural lands as these gangs, prowling the villages with ready cash, had entangled

them into a vicious cycle of loan and its unbelievably high interest.

In two unions of Harinakundo, loan sharks have lured scores of farmers into their nets, keeping them

in the dark about exorbitant amounts of interest.

When a poor man is desperate for a small amount, say Tk 5,000, the loan sharks quickly entangle him without the victim's

knowledge that he would have to return up to 20 times more, locals said.

"The repayment of interest only is done in small weekly instalments. The farmer thinks he is paying back the actual loan by paying an instalment but in fact the actual loan remains intact until the loan sharks have realised a huge amount of interest over a period of two to three years," said a shopkeeper in Daulatpur village, requesting anonymity.

This correspondent recently visited a few villages in the area in an attempt to take versions of several money lenders, but they fled the scene after sensing presence of journalist.

"Recently a destitute housewife approached me and burst into tears, saying that she had lost her homestead to 'current loan' sharks," said Kapashatia union parishad chairman Moshir Rahman Joarder, also convener of Harinakundo upazila Awami League.

Another leader, on condition of anonymity, said "I know scores of families of the two unions are becoming paupers due to the situation. But the loan sharks are ruling party adherents. If I try to resist their activities there will be a chaos in the party," he added.

Harinakundo Upazila Nirbahi Officer Abdur Razzak said, "I am not aware of the problem. But trapping innocent people in this way is undoubtedly a heinous act. I shall look into the matter."

Abul Khayer, officer in charge of Harinakundo police station, said in case of such allegation, he would take stern action against the



PHOTO: STAR
Izzat Ali and his wife give a bleak look at their Kapashatia village house in Harinakundo upazila under Jhenidah district as their two physically challenged daughters fled home after failing to give exorbitant interest to loan sharks. Inset, a house at Daulatdia village in the same upazila lies abandoned as its owners Mokaddes Ali and his wife went into hiding to escape wrath of usurers.



EROSION BY TEESTA, DHARLA

Over 400 Lalmonirhat families rendered homeless in a week

OUR CORRESPONDENT, Lalmonirhat

At least 415 families in 14 villages of Lalmonirhat Sadar, Hatibandha, Kaliganj and Aditmari upazilas have become homeless during last one week due to the erosion by Teesta and Dharla rivers, Water Development Board (WDB) sources said.

The erosion hit areas are Bumka, Shiberkuti, Kurul, Etapota, Pangatari, Kalmati, Tajpur villages of Lalmonirhat Sadar upazila, Kutirpar and Balapara of Aditmari upazila, Votmari and Jamirbari of Kaliganj upazila and Sindurna, Singimari and Goddimari villages of Hatibandha upazila.

Erosion by the Dharla River has taken a serious turn at Bumka village of Lalmonirhat Sadar upazila,

"I along with the other members of the family have taken shelter on the WDB embankment as my homestead has been washed away," Ashraf Ali, 65, of Bumka village in Lalmonirhat Sadar upazila said.

Seventy-five of 120 families in the village have become homeless in one week till yesterday noon and the Dharla River has continued devouring homesteads, orchards and croplands, he said.

"The Dharla has already eroded my five bighas of banana orchard in the village. Six other people have also lost their banana orchards here due to erosion by the river during the last week," Atoar Rahman, 62, of Bumka village said.

Morzina Bewa, 66, of Kutirpar village in Aditmari upazila said, "My homestead has been eroded by the Teesta River and I along with six family members have taken shelter at a relative's house in the neighbouring village."

Many villagers are leaving their houses in fear of sudden erosion by Teesta and Dharla rivers as many homesteads, croplands, orchards, bamboo clusters have been washed

away in last one week, said Habibur Rahman Habib, chairman of Mogholhat union parishad (UP) in Lalmonirhat Sadar upazila.

Idris Ali, chairman of Kulaghat UP in the same upazila, said, 75 families at Shiberkuti village in his union have lost their homesteads due to erosion by the Dharla River in last one week.

"I urged the WDB officials to take necessary step to check river erosion in this union but they are yet to make any response," he said.

Executive Engineer of Lalmonirhat WDB Enayet Ullah said, "Teesta and Dharla rivers have already devoured 415 homesteads, many croplands and orchards at 14 villages in the district. The erosion has continued but there is no special fund at my office to take immediate step to check the menace. I will submit a project profile to the higher authority concerned seeking fund for checking river erosion in this month."



PHOTO: STAR
Dharla River devouring a banana orchard at Bumka village in Lalmonirhat Sadar upazila. The photo was taken yesterday morning.

Procession demanding water

OUR CORRESPONDENT, Manikganj

Several hundred women including housewives of Bewtha area yesterday besieged Manikganj municipality office, demanding adequate supply of water.

Earlier, they brought out a procession with sticks and blank jars to press their demand.

The agitators at the programme said they were suffering from water crisis for the last on year.

They alleged that the influential people of the area were drawing water illegally by sinking motors while the authorities turned a blind eye.

They also threatened to go for a tougher programme if their demand was not met within a week.

Khagrachhari resort manager murdered

OUR CORRESPONDENT, Khagrachhari

A woman was stabbed to death by criminals in Alutita tourist area under Sadar upazila yesterday.

The deceased was Ausha Tripura, 34, wife of Prodig Tripura of Mahajanpara area of Khagrachhari district town. She was the manager of Emang resort and restaurant.

Police said, a gang numbering 3-4 stopped her motorbike at around 9:00am on her way to the restaurant from the district town.

They stabbed her with sharp weapons, leaving in an unconscious state on the spot.

Later, she succumbed to her injuries at Khagrachhari Adhunik Sadar Hospital at noon.

The Daily Star - **রবি** ENGLISH FAIR



PHOTO: STAR
Two students express their joy at receiving prizes at the English language fair held at Kanchan Nagar High School in Jhenidah Sadar upazila yesterday.

Kids from 5 more schools put their enthusiasm

STAR NATIONAL DESK

English language fairs held under English in Schools (EIS) programme, a joint initiative of The Daily Star and mobile operator Robi, saw lively participation of young learners from five schools in Jhenidah, Sylhet and Rangpur districts yesterday.

Adcomm Ltd is the creative and event partner of the fairs.

In Jhenidah, over 180 students from Kanchannagar High School and Shishukunjo High School and College under Sadar upazila joined the English language fair held at Kanchannagar High School auditorium in the morning.

BC Biswas, headmaster of the school inaugurated the fair at around 10:00am. Teachers of the two schools, guardians of the students and Robi Area Manager Raihan Kabir were present.

Following screening of The Lion King, a globally renowned movie, the students of the two schools participated in spot quiz, vocabulary test and situation based question answer-all based on movie.

Selected students took part in extempore speech on different topics and role play. The students entertained the audience by reciting poems, telling jokes and singing songs.

Prizes were distributed among the winners of different competitions at the end of the programme.

Our staff correspondent from Sylhet reported that at least 200 kids from Zakiganj Government Boys' High School and Zakiganj Government Girls' High School at Zakiganj upazila headquarters took part in joyful events at the English language fair held at the



government boys' high school auditorium.

Liton Chandra Debnath, headmaster of Zakiganj Government Boys' High School, opened the fair in the morning. Bichitra Kumar Singha, English teacher of the boys' high school, and Tayebur Rahman, English teacher of the girls' high school also spoke.

After watching the renowned movie, The Lion King, students of the two schools participated in spot quiz, vocabulary test, questions and answers, one word question and situation based question-all based on the movie.

Selected students took part in extempore speech on different topics and role play. They also entertained the audience by reciting poems, telling jokes and singing songs. Md Fahad of Robi conducted the

programme.

Prizes were distributed among the winners of different competitions at the end of the programme.

Our Rangpur correspondent adds: Over 200 students of Ekarchali High School in Taraganj upazila took part in joyful events at the English language fair held in a classroom of the school in the morning.

AKM Saiful Islam, headmaster of the school, inaugurated the fair at around 11:30am. Teachers of the school and guardians of the students attended the function. Shah Md Noor-e-Manjur Alam, senior teacher of the school also spoke.

The programme began with the screening of the globally renowned movie, The Lion King, followed by students' participating in one word question and answers, vocabulary test, situation based questions and answer-all based on the movie.

Selected students took part in extempore speech and role play.

Students also entertained the audience by reciting poems, telling jokes and singing songs.

Headmaster Saiful Islam distributed prizes among the winners at the end of the programme.

Aiming to promote English language learning among school students across the country, The Daily Star in cooperation with Robi undertook



PHOTO: STAR
Two prize-winning students along with their teachers pose for photograph at the English language fair held at Zakiganj Government Boys' High School in Sylhet.

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