

Flood insurance gives hope to farmers

Pilot project introduced among 1,661 flood victims in Sirajganj

AHMED HUMAYUN KABIR TOPI, from Sirajganj

Rasheda Khatun, a woman of thirty and wife of Md. Nazrul Islam of Mollikpara village in Masra Union (West) in Sirajganj Sadar upazila could do nothing but watch flood come in last September and ruin her life. Under pressure, she was bound to sell one of her cows at low price due to food crisis of her family cattle. Six of Rasheda's goats died due to flood crisis and water borne diseases carried by the flood. Those six goats had a market value of 18,000 takas, and losing them meant Rasheda had no livelihood left. She had no way of putting food on the table for her children. Then, for the first time, she heard about a concept called flood insurance. She realizes how flood insurance protects the vulnerable, because in order to recover from a disaster, one needs cash support.

Like her, flood victim farmers of Sirajganj district are now protected against the odds which come with the occupation of farming, since there is nothing to be done to prevent natural disasters. Flood insurance is a safety net program for the ultra-poor flood victims around the world. The project is a unique attempt where a meso-level flood index insurance has been designed to protect the low income, vulnerable 'Char Communities' by improving their ability to sustain and recover in a post-disaster condition.

Flood victims used to suffer continuous hardship after a flood - since after the flood water recedes, they cannot find a job immediately, and by then they've



PHOTO: STAR

A family of Mollikpara village on the brink of losing their home due to flooding.

crops. Borrowing loan on high interests is a temporary fix at best, since they are not able to turn that credit into productive earning since the market conditions aren't good after a flood. Whatever crops they can recover, they are forced to sell off at poor prices. Realizing the continuous odds for flood victims, Oxfam, a leading donor organization around the world initiated to install flood insurance for the ultra-poor flood victims, introduced a flood insurance scheme among 1,661 ultra-poor flood victim families of 10 villages in four unions of two upazilas in Sirajganj. The level of optimism in these farmers lives have skyrocketed since.

Vulnerable parts of Bangladesh are affected with flood commonly, often twice a year. Large floods occur in

3.3 years-cycle. There were 16 massive floods damaging livestock and property of Bangladesh from 1954 to 2007. At least 21 percent of the total cultivated land across the country is affected by floods every year, according to a survey. Sirajganj is worst affected by flood every year so the pilot project of the flood insurance began. The development partner supporting the initiative envisions greater economic stability amongst ultra-poor farmers following successful implementation of the flood insurance scheme. As many as 1,661 families living in flood-prone char areas of 10 villages in Sadar and Chowhali upazilas under the district have been brought under 'flood insurance' project, which is meant to support them during and after the natural disaster.

Under the insurance coverage, an affected family will get Tk 8 thousand if floodwater remains more than one centimetre above the danger level for 26 days at a stretch, said Md. Mamunul Hassan, Assistant Vice President of Progoti Insurance. The organization, with the cooperation of Swiss-Re, bears the risk of the insurance benefit for the flood victims. However, during the 20 months after the project's start, no one got the benefit as floodwater did not stay for that long time during the period, sources said. Under the unique project initiated in July 2012, Oxfam is paying Tk 830 as yearly premium against each of the beneficiaries. "Flood and river erosion badly affect the people of vast char areas in Sirajganj district almost

every year. The victims often take loans at exorbitant interest or sell crops in advance for poor amounts, and it prolongs their sufferings. And so, we have initiated the pilot project here," said Md Nurul Amin, Economic Empowerment Coordinator of Oxfam.

Families of the coverage areas belong to six villages of Sirajganj Sadar upazila and four villages of Chowhali upazila - these are the people who were identified as most vulnerable to floods, said Md Habibullah Bahar, director of Manab Mukti Sangstha, a Sirajganj-based development organisation that is implementing the pilot project. The beneficiaries said they are now happy to be included under the project as it will help them in the case a flood hits the area. Several others, however, said the condition of water level staying one centimetre above the danger level for 26 days to get the insurance benefit seems unreasonable. Only rarely does the water level remain at such a high level for so long time. When contacted, Md. Zahid Al Amin, Oxfam Consultant, said that the proposal for reconsidering the flood level criteria is under consideration.

Such a project has the potential to benefit thousands of other farmers, and should be expanded across the country as Bangladesh is a flood-prone country. "We have shown the way with the pilot project. In the interest of farmers across Bangladesh, the government should extend their hands to introduce such flood insurance programs in other districts as well," added Zahid Al Amin.



PHOTO: STAR

The largest banyan tree of Asia, spread over 20 bighas of land and ninety six feet tall, is located at Jhenidah near Kaliganj upazila town.

Famous banyan tree on the verge of ruin

AZIBOR RAHMAN, Jhenidah

A famous banyan tree and its office are on the verge of ruin due to the lack of maintenance and care. Its offices have become dilapidated. There is no furniture here. All the doors and windows have been stolen. Visitors are often seen to be worried while visiting this place of historical importance, one cherished by many.

While visiting the place this correspondent talked to a good number of visitors and locals and came to learn that most of its wings and branches are gone. The office rooms that include rest house, toilets and tube well are on the verge of ruin. The largest banyan tree of Asia, 'Mallick Purer Batgachh' is located eight kilometers to the east of Kaliganj upazila town. The tree lies on twenty bighas of land, its height is ninety six feet and it has one thousand four hundred and six sub-trunks.

The banyan tree not only bears historic recollection but is also believed to possess divine power. The women of the Hindu community worship the tree - they are often seen at its feet. The local community reveres the tree as well. In spite of the fuel crisis in the country most people no longer try to cut off branches of this tree.

Officials of the concerned government departments actually care very little about it. Some might be dissatisfied that the tree is in the rural areas. If the tree was located in the capital city, the public would pay visit to see it. In the 1970, a tourist center was built around the tree but it does not offer any benefits a center should. Mysteriously, the furniture and equipment bought for the center never even arrived! It's a shame that this great wonder of nature has been neglected and people in Bangladesh outside this region don't even

know that the largest banyan tree of Asia is located in Bangladesh! Official sources said, in 1984, the BBC surveyed the banyan tree and remarked that it is the biggest tree in the Asian continent.

Nayan Hasan, a student and visitor of class nine of Chudanga Boys Secondary School said, he has heard about this bulky banyan tree but he has not seen with his own eyes. He is astonished to see this nearly ruined big banyan tree. Another visitor Arshed Ali of Khulna said, if this tree is cared for and maintained it will be a worthy visiting place. He expressed grave concern that there are no privileges for the visitors. Kaliganj upazila forest officer Ahiya Hossain said, we visit the banyan tree very often. Due to lack of funds, we are not able to engage a caretaker. He added that a boundary wall will be built soon. A tender is expected to be published immediately in this regard.



PHOTO: STAR

A digital fair in Shibchar upazila under Madaripur district, aiming at creating awareness about the utility of ICT services, drew much enthusiasm from locals yesterday. The two-day fair organised by the local administration will end today.

BARAPUKURIA COALMINE

Agitators cut power, confine 50 officials to building

OUR CORRESPONDENT, Dinajpur

The miners and workers of Barapukuria Coal Mining Company Ltd (BCMCL) toughened their agitation yesterday, cutting power supply to the administrative building and confining around 50 officials to the building, as they continued movement for the third day yesterday, demanding cancellation of the amended manpower structure.

No official could go in or come out of the building as the agitators blocked two main gates of the building.

The miners and workers under BCMCL Miner and Workers Union started the agitation on Sunday, urging the authorities to cancel the newly amended manpower structure. They also gave the authority a 48-

hour ultimatum, which ended yesterday without any solution.

Meantime, the authorities communicated with the workers' leaders who agreed to sit for a meeting scheduled to be held on Wednesday.

But the miners and workers vowed to continue their agitation until realisation of their demand.

The miners took position at two entrance gates of BCMCL administrative building yesterday morning and continued demonstration there. At least 50 officials remained confined inside.

The miners also cut the power supply to the building causing serious sufferings to the official as the building is centrally air conditioned. And a CCTV camera also damaged, said the officials.

The area is a KPI [Key point installation] but the law enforcers remained amid the situation, said a few officials.

Wazed Ali, president of BCMCL Miners and Workers Union, at a rally yesterday alleged that if the fresh manpower structure that was amended early January this year comes effect at least 1900 workers and miners would lose their jobs.

Md Aminuzzaman, managing director of Barapukuria Coal Mining Company Ltd, said, "Those who are agitating are not employees of BCMCL. They belong to XMC-CMC, the contracted company for the mine's coal production, maintenance and management."

"Not a single person will lose jobs if the amended manpower structure comes into effect," he claimed.

Three held with arms, ammo in 2 dists

UNB, Rajbari

The law enforcers in separate drives arrested three people along with arms and bullets in Rajbari and Faridpur districts on Monday.

In Rajbari, Abul Bashar Mia, officer in-charge of Pangsha Police Station, said police arrested an alleged member of an outlawed party along with a shutter gun and three rounds of bullet from a Mahogany orchard in Pangsha upazila.

The arrestee is Tajul Islam, ringleader of 'Tajul Bahini' and son of Abdul Rafique of Kurapara village.

In Faridpur, members of Rapid Action Battalion (Rab) arrested two men along with arms and bullets from Boropaturia in Kalukhali upazila on Monday.

The arrestees are Alamgir Hossain Mondol, 48, and Arjo Sheikh, 22, of Sripur in Magra district.

Acting on a tip-off, a team of RAB-8 team raided the area and arrested the duo along with a shutter gun and some bullets in the evening.

A case was filed in this connection under the Arms Act.

Missing man found dead

OUR CORRESPONDENT, Dinajpur

A missing man was found dead at a corn field in Phulbari upazila yesterday.

The deceased is Dayal Thakur Murmu, 55, son of late Thakur Mongal of Adivasipara in the upazila.

Locals found his body in the field at noon and informed the police who sent it to Dinajpur Medical College and Hospital morgue for autopsy.

Dayal remained missing since Sunday afternoon, said family members.

BAU students lock treasurer's office

Reiterate demand for punishment to Saad's killers

BAU CORRESPONDENT

Students of Bangladesh Agricultural University (BAU) yesterday staged a sit-in in front of the university administration building and locked up the treasurer's office, demanding immediate arrest of the killers of Saad.

They also demanded capital punishment of the killers under Speedy Trial Tribunal Act from a procession brought out on the campus around 10:00am.

The agitating students later declared to boycott all classes and examinations until the demands were met.

Saad Ibney Momta, a final year student of the fisheries faculty at BAU, succumbed to his injuries at a private clinic on April 1, a day after Chhatra League men had beaten him up with hockey sticks, iron rods and cricket

stumps in room No 205 of a hall on the campus.

On April 15, a five-member probe body, headed by Prof Abu Taher Muhammad Zia Uddin, was formed to investigate the killing incident. The probe body has been asked to submit the report within the next 21 working days.

Earlier, on April 9, BAU authorities expelled three students and suspended three others for their alleged involvement in the murder, said Vice Chancellor Md Rafiqul Hoque.

Police arrested two BCL men-- Sujoy Kumar Kundua and Md Rukonuzzaman--in connection with the killing.

The students began the agitation on April 2, demanding arrest of the killers of Saad, also the former organising secretary of BCL Ashrafal Haque Hall unit.

Two fake medicine factories shut

OUR CORRESPONDENT, Dinajpur

A mobile court in separate drives here on Monday sealed off two unlicensed Ayurvedic medicine factories and seized a large number of different types of chemical, bottles and mixing machineries from there.

The factories include NA Pharma Laboratories in Sasthitola area of the town.

The court also sentenced Md Obaidullah, owner of the laboratories, to six months' imprisonment and fined him Tk 50,000 for not producing valid documents against his factory. Executive Magistrate Md Mobarak Hossain led the court, said police.



PHOTO: STAR

Journalists form a human chain in front of Rangpur Press Club yesterday protesting recent attacks on their fellows in different places including Dhaka and Rajshahi.