Chuadanga Scam: Charges framed against four

Our Correspondent, Kushtia

A special tribunal in Kushtia framed charges against four people in a case filed over using bamboo sticks in place of iron rods in construction of a government-funded building in Chuadanga in 2015.

The four accused in the case are Monir Hossain, proprietor of construction firm Joy International Limited, Ayub Hossain, in-charge of project equipment procurement at Department of Agricultural Extension (DAE), Abdus Sattar, managing director of construction Consortium, and Kamal Hossain.

Ashraful Islam, judge of the tribunal, ordered to frame charges against the four accused on Monday in connection with the filed by the Anti-Corruption Commission (ACC) Office in Kushtia, lawyer Al-Mujahid Mithu said on Wednesday.

According to the case statement, construction work of 3,750 squarefeet plant control office and a building, under Phyto Sanitary Capacity Strengthening of DAE, in Chuadanga's Darshana municipality started on December 1 in 2015 at a cost of Tk 2.1

building The scheduled to be handed over to the authorities concerned in June 2017.

After completion of about 70 percent work of the project, local people staged demonstration on April 6 in 2016, protesting use of bamboo sticks instead of iron rods in the construction work.

Later, DAE formed a probe committee headed by Marina Jebunnahar, senior monitoring and evaluation officer, who filed a criminal with Damurhuda Police Station accusing Monir Hossain, Ayub Hossain, Kamal Hossain and Abdus Sattar in April 12 the same year.

According to the ACC office in Kushtia, ACC submitted the charge-sheet to the court on November 20, 2018.

Agri-loan, key to farming success

Shykh Seraj

Starting today's article with statistics provided by the Bangladesh Bank. According to the statistics, in six months, from July to December 2020, banks have given loans a total of Tk 12,077 crore (USD 1420 million) to the farmers, collected Tk 14,091 crore (USD 1657 million) from the farmers at the same time. It means, banks have collected 22.53 percent more agricultural loans, compared to the total disbursement. Although, there was a special instruction from the Bangladesh Bank regarding the payment of instalments, farmer kept on paying off their loan instalments. It can be said that our farmers were at the forefront who worked hard towards a sustainable economy during the coronavirus pandemic. In 2020, Bangladesh Krishi Bank has distributed agricultural loans worth Tk 4,636 crore (USD 545 million) and despite the spread of COVID-19, the bank was able to recover Tk 4,000 crore (USD 474 million) that year. Real farmers are not defaulters and they have proved it even during the pandemic. Whenever they failed to repay a small loan, the law enforcers are always there to arrest them, but the big fish manage to escapes through the loopholes of the law.

It is difficult for a farmer to get a loan as we have prolonged negligence regarding the farmers and farming

Shykh Seraj is Bangladesh's pioneer development journalist. He received country's two highest civilian

honours, Swadhinata Puroshkar and Ekushey Padak, respectively. He is a BIDS, Ashoka and Bangla Academy Fellow. He also received highest award for agricultural journalism from the United Nations, FAO A.H. Boerma Award, Gusi Peace Prize (Philippines) and many other prestigious accolades at home and abroad. At Channel i, he's the Founder Director and Head of News. He's also Director and Host of Channel i's popular agro-documentary, Hridoye Mati

sector. According to a 2019 study by the International Food Policy Research Institute (IFPRI), farmers in Bangladesh typically borrow more than 81 percent of loans from various private sources, including NGOs, relatives, private banks and moneylenders. The interest rate of these loans is 19 to 63 percent while the interest rate is nine percent at Krishi Bank. But for some unknown reason,



A farmer at his onion field in Chapainawabganj.

from Krishi Bank. IFPRI's survey found that 36.4 percent of the total loans were borrowed from NGOs, where the farmer has to pay an interest of more than 20 percent. According to IFPRI, 19 percent of farmers take loans from relatives. 15 percent from the landowner, 11.4 percent come from moneylenders and 3.6 percent from various associations and cooperatives. Farmers get the largest share of the loan from the Krishi Bank, which is about 15 percent. Large, medium and small farmers together get 36 percent of the total loan while marginal farmers get about 5 percent. The total percentage of loan all the farmers get is 36 percent. Sharecroppers,

the farmers who cultivate other people's

land on lease, do not get this loan. As a

result, they have to rely on loans from

other sources, including NGOs.

Small NGOs and associations began to form in the districts and upazilas from the 80s to the early 90s of the last century. Along with other developmental activities, these institutions started a micro-credit programme. Institutions thrive mainly on interest earned from loans. But there is no such change in the farmer I have witnessed. The farmer falls into a debt trap and sometimes carry the burden of prolonged loans that they take from NGOs and local moneylenders. Farmer Rafiqul Islam from Natore, at

only 6 percent of the total loan comes farmers and policymakers, popularly known as 'Krishi Budget Krishoker Budget' (Farmers' Voices in Budget, aired on Channel i), said he has never seen any political person become poor while doing politics, but the farmers are not well off doing their profession, which is farming. "We don't have capital, no one thinks about our market, no one talks about us," Rafiqul angrily said. Such anger doesn't only come from Rafiqul, but almost every farmer bears the same agony. Most importantly, the moneylenders expanded their business by capitalizing on the poor state of the farmers and they never want them to get out of this vicious circle of borrowing money from the locally-rich and powerful people.

Usually, the prices of fruits and crops are not that well during the season. So if the crop is preserved, the farmer would probably get a higher price during the off-season. After harvest, a farmer has to sell the crop for two reasons. Small and medium farmers do not have any arrangement for crop storage. After taking loan at a high interest from a moneylender, it becomes obligatory to repay the loan in time. Usually, the farmer has to sell the crop from the land to repay the loan. Otherwise, he will not get a loan from the moneylender for the next crop. According to a recent research report by Bangladesh Rice Research one of the open-air discussion among Institute (BRRI), farmers have to sell 52 that case, they have to submit the lease more earnestness.

PHOTO: HRIDOYE MATI O MANUSH

percent of their surplus paddy within a month at the beginning of the season. In one to two months 25 percent paddy has to be sold, in two to three months 18 percent and in four months or more 5 percent. However, if the farmer had three to four months to repay the loan and there was a system to save the crop, they could have benefited a lot. Once upon a time in this country, farmers used to get loans by storing grains in food storages. That excellent project called 'Foodgrain storage loan project' was stopped by the muscle power of the moneylenders.

Another problem regarding loans is arranging loans for landless farmers and sharecroppers. According to Bangladesh Bureau of Statistics (BBS), 19 percent of the 35.5 million agricultural households in the country are sharecroppers. According to this calculation, the number of sharecropping families in the country is more than 65 lakh (6.5 million). There are about 23,23,270 (2.3 million) landless farming families in Bangladesh and these families are directly engaged in farming, by leasing other people's land. According to the existing agricultural loan policy of the government, the owner of land up to five acres will get a maximum loan of Tk 2.5 lakh (USD 2964) and they have to mortgage their land. Those who do not Government banks specialized in have land will also get this loan, but in agriculture should come forward with

agreement. But the reality is different. Last year, when the government announced stimulus package for farmers, considering the coronavirus outbreak, Bangladesh Bank promised to provide loans at an interest rate of Tk 4 percent. However, many sharecroppers called me and said they didn't get any loan. They had leased the land but they did not have any contract, since the landowner doesn't usually provide the agreement. This is because if the land is allotted through a written agreement, the landowner has to pay a certain amount of fee to the government.

I can see some ray of hope amid frustration regarding loans. I have always been an optimistic person. I believe that one day everything will be in favour of the farmers. In this crisis of corona, many of us have realized the importance of agriculture. Anyway, I was talking about hope. Last year, I heard that Rupali Bank was giving interest-free loans to farmers for tomato cultivation. I inquired about their programme with great interest. They gave a loan of Tk 50,000 to 500 tomato growers in Natore through a pilot project. I have repeatedly spoken of such a programme. In my 'Krishi Budget Krishoker Budget' programme, many farmers have shared their bitter experiences on getting loans or failing to receive a loan.

Some have also criticized the debt trap of the NGOs. One day I had a long talk with Rezvi Newaz, special correspondent of Channel i News. I was telling him that in any programme on agriculture, the farmer's end should be considered most. The farmer has to make sure that he gets the right price for his produce. Developing the farming sector and the farmers will be the key to the sustainable development of Bangladesh. I think the real farmer has the right to get a loan at 4 percent interest without any other conditions. Whereas, we see farmers have to take high-interest loans from various NGOs or intermediaries. Where industrialists get loans at 9 to 15 percent interest rate, small farmers have to pay more than 20 percent interest rate. Considering the number of defaulters, write-offs, corruption and irregularities in the banking sector, the government can provide interest-free loans of Tk 15,000 crore to Tk 20,000 crore (USD 1764 to 2353 million) without interest.

Our country is entering the era of agricultural industrialization. Industrialists are investing in farming and agricultural technology is evolving and spreading fast. Small and medium farmers have to survive, otherwise, many will leave the profession and the number of unemployed people will rise. Small and micro-enterprises should be given a chance to succeed. Agricultural loans should be made easy and available.



The seasonal sawmill of Ashraful Islam in Char Jatrapur of Kurigram's Sadar upazila.

Seasonal sawmills bring relief to Kurigram char residents

OUR CORRESPONDENT, Lalmonirhat

Residents of Char Jatrapur, a remote river island or char in Sadar upazila of Kurigram, used to spend an excessive amount of money on transportation when they had to buy timber or wooden planks from the mainland for their homes or boats.

The situation has improved to some extent after a seasonal sawmill has started operating near the river dock on the Brahmaputra char about ten years ago.

Instead of travelling two to eight kilometres to reach a sawmill on the mainland, the residents of Char Jatrapur have been getting what they need from their neighbourhood sawmill and at the same time, saving

time and money.

mill, said he has been running the new ones built every year. sawmill -- powered by a shallow diesel engine -- on Char Jatrapur for nearly four months every year over the last ten years.

The mill is operated from mid-January till mid-May and when the mill is closed down, its main parts are taken apart and stored in a safer location.

As a resident of the char, he feels obligated to ensure that locals are benefited by the mill and that is the reason why the service charges at his mill are same as that at sawmills on the mainland, he also said.

Nader Islam, who operates Ashraful Islam, the owner of the boats need to be repaired and many also said.

The sawmill in Char Jatrapur has been of great service to locals with its affordable timber and wooden planks, he added.

Locals said more and more new sawmills are being set up on remote chars on the Brahmaputra these days.

Farmer Atiar Rahman, from Char Parbati, said timber is an essential commodity that is used not only to build new houses in the chars, but also to repair hundreds of homes that get damaged every year due to floods.

Thanks to the local seasonal ferryboats at the river dock in sawmills, those days are gone when Char Jatrapur, said timber is in they had to spend a hefty amount high demand in the char as several of money to bring in timber from hundred ferryboats as well as fishing distant sawmills on the mainland, he

Government of The People's Republic of Bangladesh Department of Cyphers Ministry of Defence Ganabhaban Complex Sher-e-Bangla Nagar, Dhaka-1207



Invitation for Tender(IFT)

1	Ministry/Division Ministry o			of Defence		
2	Agency Departm			ent of Cyphers		
3	Procuring Entity Name Director			, Department of Cyphers		
4	Procuring	Entity Code.	Not used	Not used at present		
5	Procuring	Entity District	Dhaka	Dhaka		
6				23.10.0000.001.07.031.18-169, Date: 04-03-2021		
KEY IN	FORMAT	ION				
7	Procurem	ent Method	Open Ten	dering Method (OT	M)	
FUNDI	NG INFOR	MATION				
8	Budget and source of funds Government of Bangladesh					
9	Development partners (if applicable) N/A					
PARTI		FORMATION				
10	Project/Pr	rogramme Code(if applicable)	N/A			
11	Project/Pr	rogramme Name(if applicable)	N/A	N/A		
12		ackage No.	01			
13	Tender Pa	ackage Name	Personal (Personal Computer (Desktop)		
14	Tender Pu	ablication Date	0	05 -03-2021		
				Date	Time	
15	Tender La	ast Selling Date	1:	5-03-2021	5:00 PM	
16		ast Submission Date and Time	22	2-03-2021	12.00 PM	
17	Tender O	pening Date and Time	22	2-03-2021	12:15 PM	
18	Name and Address of the Office(s)			Department of Cyphers, Ministry of Defence,		
	-Selling Tender Document (Principle)					
		Cender Document (Others)	Ganabhab	Ganabhaban Complex, Sher-e-Bengla Nagar, Dhaka-1207		
		g Tender Document	Dhaka-12			
		Tender Document				
19	Place/Dat	e/Time of Pre-Tender Meeting (Optional)	Not Appl	Not Applicable		
	MATION F	OR TENDERER				
20	Eligibility	of Tenderer				
21		cription of Goods or Works	Detailed 7	Detailed Tender Description are given in TDS.		
22		cription of Related Services				
23		Cender Document (TK)	1000/-(Or	1000/-(One thousand) Taka		
	Package Identification of Package		Location	Tender Security	Completion Time i	
	No.			Amount (TK)	Weeks/Months/day	
	01	Supply of Personal Computer (Desktop)				
	1	(2000000)	Dhaka	3% of the price	30 days	
				offered by the		
				bidder.		
	IASER DE	ΓAILS				
25	Name of Official Inviting Tender			Mohammad Hossain Ali		
26	Designation of Official Inviting Tender			Deputy Director(Admin & Technical)		
27	Address of Official Inviting Tender			Department of Cyphers, Ministry of		
				Defence, Ganabhaban Complex,		
				Sher-e-Bangla Nagar, Dhaka-1207		
28	Contact Details of Official Inviting Tender			Tel: 58152635		
29	The Proc	uring Entity reserves the right to accept or rej	ject all tenders			



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