

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 firm 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 square-foot plant control office and a building, under Phyto Sanitary Capacity Strengthening Project of DAE, in Chuadanga's Darshana municipality started on December 1 in 2015 at a cost of Tk 2.1 crore.

The building was 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 case 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.

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 O Manush.

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,

Agri-loan, key to farming success



A farmer at his onion field in Chapainawabganj.

PHOTO: HRIDOYE MATI O MANUSH

only 6 percent of the total loan comes 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 one of the open-air discussion among

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 Institute (BRRI), farmers have to sell 52

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 have land will also get this loan, but in that case, they have to submit the lease

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. Government banks specialized in agriculture should come forward with more earnestness.

Connectivity can change the region

FROM PAGE 1

and progressive South Asia," he said. The purpose of Jaishankar's visit is to prepare the groundwork for Indian Prime Minister Narendra Modi's visit to Bangladesh on March 26-27. It will be the Indian premier's first travel outside India since the coronavirus pandemic as well as his second as PM to Bangladesh. Modi virtually held a meeting with his Bangladesh counterpart on December 17 last year.

Jaishankar, who arrived in Dhaka around 10:00am yesterday, also called on Prime Minister Sheikh Hasina and inaugurated a branch of India's Cultural Centre in Gulshan before flying back to Delhi last night.

PROJECTS TO BE INAUGURATED MAR 26-27

Modi and Hasina are likely to inaugurate Shwadinata Sarak that connects India from Mujibnagar; Feni Bridge, Dhaka-New Jalpaiguri passenger train service, and Babu-Bangabandhu Digital Museum, a memorial for the Indians who were martyred in 1971, officials concerned told this correspondent.

Modi is also likely to visit the memorial of Bangabandhu in Tungipara, Gopalganj, and Orakanda, a place of worship of the Matua community, in the district.

Dhaka and Delhi are scheduled to sign some MoUs that were discussed in yesterday's nearly two-hour Momen-Jaishankar meeting. The MoUs are on connectivity, trade, water sharing, security, border killing, energy, and post-Covid cooperation.

The Indian minister stressed on connectivity -- rail, road, and waterways.

There are a number of connectivity projects under Indian Line of Credit worth \$7.86 billion. Five rail lines out of total eight that were suspended since 1965 are already operational.

Under MoUs signed between the two countries, India can use Chattogram and Mongla ports to transport goods to its northeastern states. It will allow the landlocked Assam, Meghalaya and Tripura states to access open sea trade routes. India is constructing the roads and rail lines to Sabroom as part of its massive development work in the northeast, according to Indian media.

Bangladesh sought to join the

India-Myanmar-Thailand Trilateral highway to improve connectivity with the Southeast Asian countries.

"India welcomed our proposal and said it will talk to the countries concerned," a foreign ministry source said.

Bangladesh also seeks materialisation of the Bangladesh-India-Nepal Motor Vehicle Agreement. Indian officials say a protocol needs to be signed for this. A Bangladesh official said the government has already submitted a draft protocol to Nepal and was awaiting response.

"The significance of our ties with Bangladesh lies in its centrality for our 'Neighbourhood First' and its growing relevance for our 'Act East' Policy. We see Bangladesh as a key neighbour and a valued partner not only in South Asia but also in the broader Indo-Pacific region," Jaishankar said.

He said after connectivity, India also gives high priority to people-to-people connectivity, health, education, and culture.

BORDER KILLING

Bangladesh has been raising the issue of border killings before India, urging it to bring the number down to "zero". At a home-secretary-level meeting on February 27, Bangladesh asked India to use non-lethal weapons.

According to Ain O Salish Kendra, at least 49 Bangladeshi citizens were killed along the India-Bangladesh border by Indian Border Security Force last year. The figure was 15 in 2018 and 43 in 2019.

According to the Indian government, in 10 years until December 10 last year, a total of 132 Bangladeshis and 95 Indians were killed in BSF firing on the Indian side. During the period, 17 BSF personnel died and 1,110 BSF members were injured in confrontations with smugglers.

Jaishankar said many of the border killings happen deep inside India and the issue was discussed in yesterday's meeting. One needs to ask why the problem is there, he said.

"Every death is regrettable ... so, our shared objective should be no crime no death at the border. I am sure if we can get it right, no crime no death, we can together address this problem effectively."

WATER SHARING

Sharing of water of the Teesta has been

a long-pending issue as the Teesta deal could not be signed due to West Bengal Chief Minister Mamata Banerjee's last-minute opposition in 2011. India says as it is a federal system, and as per their constitution, approval of the states is a must for striking any deal on common rivers.

The two countries are now working on six other rivers -- Manu, Muhuri, Khowai, Gumti, Dharla and Dudhkumar -- and are sharing water flow data.

"We discussed it. Our water secretaries will discuss it very soon. You know India's position. That has not changed," Jaishankar said.

Foreign Minister Momen said, "We focused on possible ways to materialise our commitments and how to prioritise and accommodate each other's priorities in a mutually beneficial manner."

"This is a landmark year for our two countries. We discussed some of the important activities that we plan to undertake jointly to celebrate these historic occasions."

He thanked India for presenting vaccine doses.

1.21 lakh more

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With the latest figure, the total number of people inoculated rose to 35,81,169.

As of 5:30pm yesterday, at least 47,70,953 people have registered for vaccination.

On the other hand, seven more people died from Covid-19 in the past 24-hours till 8:00am yesterday, said a DGHS press release.

The total number of fatalities has now reached 8,435 with the death rate at 1.54 percent.

At least 619 new infections were recorded across the country in the same 24 hours, taking the total number of infected people to 5,48,549.

With 15,985 tests conducted yesterday, the positivity rate was 3.87 percent. With this, the total positivity rate is at 13.36 percent.

At least 841 Covid-19 patients have recovered during the same period. The total number of recoveries now stands at 5,00,468 and the recovery rate at 91.23 percent.

Among the seven deceased, five were males and the rest female. All of them were aged above 60.

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 of Defence		
2	Agency	Department of Cyphers		
3	Procuring Entity Name	Director, Department of Cyphers		
4	Procuring Entity Code.	Not used at present		
5	Procuring Entity District	Dhaka		
6	Invitation for Tender Ref.& Date	23.10.0000.001.07.031.18-169 , Date: 04 -03-2021		
KEY INFORMATION				
7	Procurement Method	Open Tendering Method (OTM)		
FUNDING INFORMATION				
8	Budget and source of funds	Government of Bangladesh		
9	Development partners (if applicable)	N/A		
PARTICULAR INFORMATION				
10	Project/Programme Code(if applicable)	N/A		
11	Project/Programme Name(if applicable)	N/A		
12	Tender Package No.	01		
13	Tender Package Name	Personal Computer (Desktop)		
14	Tender Publication Date	05-03-2021	Date	
15	Tender Last Selling Date	15-03-2021	5:00 PM	
16	Tender Last Submission Date and Time	22-03-2021	12:00 PM	
17	Tender Opening Date and Time	22-03-2021	12:15 PM	
18	Name and Address of the Office(s) -Selling Tender Document (Principle) -Selling Tender Document (Others) -Receiving Tender Document -Opening Tender Document	Department of Cyphers, Ministry of Defence, Ganabhaban Complex, Sher-e-Bangla Nagar, Dhaka-1207		
19	Place/Date/Time of Pre-Tender Meeting (Optional)	Not Applicable		
INFORMATION FOR TENDERER				
20	Eligibility of Tenderer	Detailed Tender Description are given in TDS.		
21	Brief Description of Goods or Works			
22	Brief Description of Related Services			
23	Price of Tender Document (TK)	1000/(One thousand) Taka		
	Package No.	Location	Tender Security Amount (TK)	Completion Time in Weeks/Months/days
24	01	Supply of Personal Computer (Desktop)	Dhaka	3% of the price offered by the bidder. 30 days
PURCHASER DETAILS				
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 Procuring Entity reserves the right to accept or reject all tenders			

GD-441

Mohammad Hossain Ali
04.03.2021

(Mohammad Hossain Ali)
Deputy Director (Admin & Technical)