

# Watermelon -- a game changer for Khulna's coastal farmers

## DISTRICTS IN FOCUS

DIPANKAR ROY, Khulna

The people of Khulna had not even considered watermelon farming just 10 or 12 years ago, when thousands of acres of land would remain uncultivated after the aman paddy season.

Farmers in the district's Dacope and Dumuria upazila were engaged in shrimp farming while lands in Batiaghata upazila was used for sesame cultivation.

But things have changed in recent years as numerous farmers across the region have started cultivating watermelon in order to reap quick returns.

Around 27,000 acres of land in Bangladesh was used to cultivate watermelon in fiscal 2019-20, when 188,000 tonnes of the summer fruit were produced, according to data from Bangladesh Bureau of Statistics (BBS).

Farmers in Khulna, particularly the sandy coastal areas, were encouraged by last year's results and began to cultivate watermelon on larger plots of land as it brought more profit than other traditional crops, including paddy and sesame.

And so, 7,512 hectares of land in nine upazilas under the district was brought under watermelon cultivation this year, up from 3,085 hectares the previous year, according to the Department of Agricultural Extension (DAE) office in Khulna.

On April 1, this correspondent visited a number of villages in the region, where hundred of



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PHOTO: DIPANKAR ROY

watermelon growers were busy nursing saplings.

Bimal Krishna Roy of Pankhali village under Chalna municipality cultivated watermelon on fallow land for the first time this year. He told The Daily Star that such lands would have been left unutilised in other years at such times.

"This is the first time that we are trying to make watermelon cultivation profitable. Most farmers are new watermelon growers," Roy said.

Last year, five farmers in the area cultivated watermelon on five bighas of land. This year though, watermelons have been planted across 150 acres of land in the same region, he added.

Pankaj Kumar Gain, another farmer of the area, said that when the aman season would come to an end, much of the land used to remain uncultivated.

Only a few people planted watermelons here last year but they benefitted immensely. Seeing their success, more than 100 watermelon growers came up this year.

"There is so much interest in watermelon cultivation since it requires less investment and labour while remaining more profitable than other crops," Gain added.

While speaking to local watermelon growers, it was learnt that the watermelon cultivation season usually begins between December 15 and January 15. However, most of the lands in the district were muddy at the time this year and so, farmers started cultivating watermelon 50 days later than usual.

Rehena Begum, a seasonal worker from Katianangla village

of Batiaghata, told The Daily Star that she is now busy planting seeds, watering seedlings and tending to other farm-related activities.

She earns about Tk 400 per day as a farmhand for watermelon cultivation. In other years, she would spend much of this time sitting idle.

However, the business is not all easy going as many farmers are now facing a shortage of water for irrigation, said Aroni Mondal, another farmer of Katianangla village.

"All our waterbodies have dried up while hand pump tube-wells are not functioning for low water levels," he added.

During the ongoing harvesting season, traders from different areas of the country are coming to collect watermelon from fields in the district.

According to the DAE, Khulna is the biggest watermelon producer among other districts.

Last year, 120,000 tonnes of watermelon were grown on 3,085 hectares of land in the region with a market value of more than Tk 250 crore.

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# Creating an enabling ecosystem for fintech



MAMUN RASHID



## OPINION

consumer behaviour are largely spurred by the Covid 19 outbreak and led by fintech and there is room for far more increase.

Digital transaction of remittance is also growing. In 2020, Bangladesh received \$19.8 billion in inward remittances, 7.6 per cent increase from 2019.

Online platforms such as RemitPrime, launched by Prime Bank, and MyCash, a platform launched in Singapore, allow direct transfers to any bKash wallet in Bangladesh.

Crowdsourcing platforms have also entered the market, such as iFarmer, which aims to democratise investment and financing of the agricultural sector.

Businesses are also accepting online payments using the SSL Commerce platform. As the online infrastructure continues improving, adoption and volume of daily transactions through alternative channels will rise exponentially.

Banks that have invested in IT and digital banking infrastructure stand to gain considerably.

To drive the future of fintech in Bangladesh we need to progress towards a cashless society. Key here is wallet interoperability, allowing users of different MFS platforms to conduct transactions among themselves.

After postponing the launch of interoperable services in November 2020, it is under testing again by the central bank and expected to hit the market soon.

This would facilitate digital transactions and an essential impact of interoperability would be shifting the focus of MFS providers from customer acquisition through price competition, innovation and awareness.

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Covid-19 has accelerated technology adoption across the board. A key sector that has witnessed a boom is financial services, viz. mobile financial service (MFS), cards, and other alternative payment methods. Fintech has unpredictably and truly arrived in Bangladesh.

MFSs in Bangladesh operate under a bank-led structure. Banks are also facilitating digital financial services (DFS) through mobile applications and e-banking portals. Recent health and movement restrictions resulted in registered MFS users increasing by 24 per cent (around 2 crore new users) between January of 2020 and 2021, where the number and volume of transactions increased by around 30 per cent and 36 per cent respectively.

Electronic funds transfer (EFT) transactions, or digital transfers between bank accounts, increased nearly 2.5 times between February and June 2020.

Debit and credit card transaction volume also increased by 24 per cent and 16 per cent respectively, and 23 million cards were distributed in the country by January 2021.

Cards became crucial instruments of contactless payment, ushering in the use of alternative and internet banking channels.

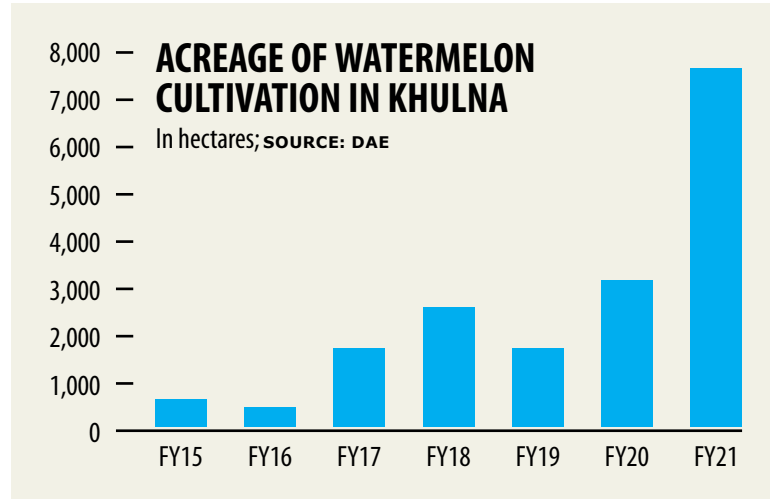
To make transactions even safer, contactless cards that use near-field communication (NFC) technology are being issued by several banks.

This rapid growth and changing



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PHOTO: STAR/FILE



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## GLOBAL BUSINESS

# China regulator probes Alibaba-Minmetals JV

REUTERS

China's market regulator is investigating a joint venture between e-commerce giant Alibaba Group and Minmetals Development, Minmetals said on Monday, amid a broad antitrust clampdown on internet firms.

Minmetals said in a statement that it received a notice from the State Administration for Market Regulation (SAMR) in recent days about an investigation into the joint venture formed in 2015, in which Alibaba transferred its

when a concentration of undertakings reaches the following criteria, according to China's Ministry of Commerce.

(1) The combined worldwide turnover of all the undertakings concerned in the preceding financial year is more than 10 billion yuan (\$1.5 billion).

(2) The combined nationwide turnover within China of all the undertakings concerned in the preceding financial year is more than 2 billion yuan, and the nationwide turnover within China of each of at least two of the undertakings concerned in the preceding financial year is



An Alibaba sign is seen outside the company's office in Beijing on April 13.

44-percent stake to an unrelated firm in 2019. Alibaba declined to comment.

On Tuesday, Minmetals said in a statement that according to its "preliminary understanding," the company's e-commerce cooperation "did not involve any violation of the anti-monopoly law, and there was no damage to the interests of customers, consumers, and investments."

"We will actively cooperate with the investigation conducted by the market regulator and fulfill the obligation of information disclosure," the company said. The company added that it does not expect the regulator's investigation will have an adverse material impact on its business operations.

The undertakings concerned shall file a prior notification with the State Council

more than 400 million yuan.

The case under investigation took place in 2015. In 2014, Alibaba's total turnover settled at \$2.5 billion yuan while Minmetals Development reached 134.56 billion yuan.

The investigation follows the record \$2.75 billion anti-monopoly fine imposed on Alibaba earlier this month for an "exclusive dealing agreement."

SAMR has earlier fined 12 companies, including internet giants Tencent and Baidu in March for violating anti-monopoly law in making deals.

China issued antitrust guidelines on the country's platform economy in February, signaling strengthened antitrust enforcement against monopolistic behaviors in the country's internet platform sector.

# For India's poor, lockdown policing adds to pandemic hardships

REUTERS

Poor Indians are bearing the brunt of "pandemic policing" as the country struggles to contain a deadly second wave of COVID-19 cases by imposing stricter curfew rules and curbs on movement, rights advocates said.

Hawkers, slum dwellers, food couriers and migrant workers are most likely to fall foul of lockdown rules - from fines for failing to wear a face mask or being out in the street to having roadside stalls closed down, according to unions and activists.

"Our ground experience shows police target the poor, marginalised and those who cannot speak up," said Dharmendra Kumar, secretary of Janpahal, a charity that works with street vendors.

"As micro-containment zones are being set-up and markets shut, the police are in charge on the streets. On the pretext of pandemic



Migrant workers walk along a road to return to their village, during a 21-day nationwide lockdown to limit the spreading of coronavirus, in New Delhi, India last year.

REUTERS/FILE

policing they victimise hawkers, pedestrians and the poor," he said.

India's daily COVID-19 death toll hit a new record on Tuesday as the health system crumbles under the weight of patients and

confirmed infections rise closer to that of the United States - the world's worst-hit country.

Police enforcing lockdown rules have faced accusations of arbitrary and heavy-handed treatment,

especially since the deaths in custody of a father and son locked up for violating a nationwide coronavirus lockdown last June.

A policeman was caught on camera beating customers and staff at a restaurant in southern Tamil Nadu state last week after ordering them to close even though they were not in breach of lockdown rules.

Many states have appealed to police authorities to avoid such excesses during the health crisis.

Earlier this month in the capital, New Delhi - where a six-day lockdown was ordered on Monday, civic authorities took the side of disgruntled stallholders at a weekly market who had been forced by police to pack up earlier than health rules required.

Police, however, have highlighted officers' work to support local communities during the lockdown, saying they have often gone beyond the call of duty to help people in need.

# US Treasury creates climate hub to coordinate tax, economic policy

AFP, Washington

US Treasury Secretary Janet Yellen announced on Monday the creation of a new climate office to oversee tax and economic policies to support the administration's efforts to combat climate change.

The announcement comes just days before President Joe Biden hosts a virtual climate summit, and Treasury said the position aims to mobilize resources for climate-friendly investments. "Climate change requires economy-wide investments by industry and government as well as actions to measure and mitigate climate-related risks to households, businesses and our financial sector," Yellen said in a statement.

She tapped John Morton to lead Treasury's new Climate Hub office and "ensure that



Janet Yellen

Treasury is doing everything it can to respond to climate change while creating opportunities that strengthen our economy." Morton served in former president Barack Obama's White House

overseeing energy and climate change on the National Security Council.

Biden has made environmental issues a central focus of his administration, announcing the US will rejoin the Paris Climate agreement and making investments in renewable energy a key part of his massive \$2 trillion jobs and infrastructure proposal.

He has invited 40 leaders to participate in the April 22-23 summit, and will set the stage for the summit by unveiling what are expected to be ambitious new US targets for reducing emissions responsible for climate change. "Climate change presents new challenges and opportunities for the US economy," Yellen said.

"Finance and financial incentives will play a crucial role in addressing the climate crisis at home and abroad and in providing capital for opportunities to transform the economy.