

BANGLADESH UPDATE



4,804
New cases in 24hrs



14,61,998
Total cases



25,282
Deaths



13,63,874
Recoveries

GLOBAL UPDATE



4,442,828
Deaths



212,500,236
Total cases

Vaccination booths to be increased

Says DGHS; 4,804 get Covid, 139 die

STAFF CORRESPONDENT

People who have registered for Covid-19 vaccination will have to wait to be administered doses as the demand for inoculation is greater than the supply of vaccine.

Meerjady Sabrina Flora, additional director general of the Directorate of Health Services (DGHS), said those who have been waiting for confirmation text messages for vaccines will get it soon, but "everyone has to wait" as the supply of vaccine is lower compared to the number of people registered.

She made the remarks following a visit to the National Institute of Neuroscience Hospital in Dhaka with DGHS Director General Prof ABM Khurshid Alam.

"We have instructed [our officials concerned countrywide] to increase the number of booths in the existing vaccination centres. If it is not possible, they will set up sub-centres nearby," Flora said.

As of yesterday noon, around 3.53 crore people registered for Covid-19 vaccines, whereas the government has a stock of only around one crore jabs.

Of the registered people, around 1.87 crore are waiting to receive the first

dose.

So far, around 1.67 lakh people has received the first dose of Covid-19 vaccines and 65.75 lakh received both doses, according to the DGHS.

Bangladesh is expected to receive around 6.35 lakh, more AstraZeneca doses on August 28.

About the transmission of novel coronavirus, Prof Flora said, "We will not stop taking the preparations to contain the virus as the positivity rate is still above 16 percent [as of Saturday]." **4,804 NEW CASES, 139 DEAD IN 24 HOURS**

At least 4,804 people tested positive and 139 Covid patients died across the country in the 24 hours preceding 8:00am yesterday, according to the DGHS.

The total number of confirmed cases rose to 14,61,998 and the total number of deaths to 25,282.

The previous day, a total of 3,991 people tested positive while 120 deaths were recorded.

The positivity rate, however, fell to 15.16 from 16.71 percent the previous day.

Of the dead yesterday, 72 were male and 67 female.



PHOTO: AHMED HUMAYUN KABIR TOPIC

A farmer tending to the dying creepers on trellis as the swollen Padma river inundated his farm in Ghoshpur, Pabna. Many farmers in the district will lose their harvest if the water doesn't recede soon. Story on page 12.

High interest hurts farmers

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in getting loans directly from banks in the absence of collateral and influence.

Considering agriculture a priority sector, Bangladesh Bank usually sets the interest rate on farm loans one percent less than that of non-farm loans.

Accordingly, an interest rate of eight percent was fixed for farm loans, given the current interest rate ceiling of nine percent for any loans except for credit cards.

But the central bank has a provision that allows private banks to disburse 70 percent of their farm loans through other channels.

When private banks disburse loans for agricultural purposes through microfinance institutions instead of their own channels, the interest rate climbs to over 25 percent as these institutions charge their own rates when loaning the money to farmers.

In the 2019-20 fiscal year, 40 private banks disbursed Tk 11,654 crore as farm loans -- Tk 7,356 crore or 63 percent of which was channelled through microfinance institutions -- according to Bangladesh Bank data.

Farm loans disbursed in FY20 through both private and public banks amounts to Tk 22,750 crore. The figures for FY21 are still not available.

State-run banks disburse the majority of farm loans through their own channel, but the reverse is true for private lenders, according to a central bank report.

Many of the private banks did not even follow the instruction of disbursing a minimum of 30 percent of farm loans through their own channels and the number of violators has been increasing over the past few years.

Some 28 private banks did not disburse the minimum farm loans through their own channels in FY20, the document shows. The number of such banks was 27 the year before that while it was 18 in FY17.

Farm loan disbursement through the private banks' own channels was 55 percent in FY17 and it fell to 37 percent in FY20, read the BB report.

Private banks turn to microfinance institutions for farm loan disbursement to lessen their supervisory- and recovery-related costs, a central bank official said, requesting not to be named.

He added that banks' dependency on other channels has been increasing due to lax monitoring. "This has had an adverse impact on the production costs of farmers."

The Daily Star talked to at least 10 farmers in different parts of the country about how they acquired farm loans from both banks and microfinance institutions. Nine of the 10 farmers said they shied away from banks after they faced hassles.

Milton Aziz, a farmer from Dhunat in Bogura, said he recently took a loan worth Tk 50,000 from a microfinance institution for livestock farming after his repeated attempts to get a bank loan failed.

"Banks seek collateral against their funds. But I do not have enough land

to mortgage," he said.

The repayment tenure of Aziz's loan is nearly 11 months and he will have to repay Tk 81,000, including interest, in total.

Another farmer, Md Refayet Ullah, from Pargachha of Rangpur, said he had to pay a hefty amount of commission to middlemen to sanction a loan from Bangladesh Krishi Bank.

"I have lost my interest in taking loans from banks after that," Refayet said, adding that it is easy, however, to manage loans from microfinance institutions.

"But they charge excessive interest, which is not viable for me given my production costs."

Ali Hossain Prodhania, just-retired managing director of Bangladesh Krishi Bank, said farmers were not required to mortgage land to avail farm loans up to Tk 3 lakh.

"But banks seek land documents from farmers to give out loans calculating the amount of farmland."

He, however, said the practice of middlemen controlling farm loan disbursement has almost stopped in recent years.

Experts said the whole system of how farm loans are disbursed is anything but farmer-friendly. They also said the interest rates charged by microfinance institutions is also illogical.

The authorities concerned should formulate a farmer-friendly loan system and take immediate measures to reduce microfinance institutions' interest rate, they said.

Syed Mahbubur Rahman, managing director of Mutual Trust Bank and the immediate-past chairman of the Association of Bankers, Bangladesh, said private banks had not strengthened their networks to be able to give out farm loans, especially in rural areas.

In some cases, banks show reluctance to disburse farm loans through their own network due to the low interest rate and opt for the channels of microfinance institutions to reduce their operational costs, as the majority of farm loans range from Tk 1 to 5 lakh, Mahbubur observed.

Despite repeated attempts, Ali Reza Iftikhar, current chairman of the Association of Bankers, Bangladesh, an organisation of the managing directors of the country's banks, could not be reached over phone.

Atiur Rahman, a former BB governor, said the central bank is not giving enough emphasis on farm loans disbursement by lenders like it did in the past.

"For instance, the central bank fixed a ratio of 1:1 in setting up branches between rural and urban areas," said Atiur, who took different measures to popularise farm loans during his governorship from 2009 to 2016.

"We even recognised the top performing lenders in the field of farm loan disbursement through their own channels. But such initiatives are missing now," he said, adding that BB should take proactive measures in the farmers' interest.

M Asaduzzaman, former research

director of Bangladesh Institute of Development Studies, said interest rates should be equal across the board.

"How much will be left if a farmer pays 25 percent interest?" he questioned.

However, small microfinance institutions in particular are also beholden to banks, claimed the head of a national microfinance network of around 760 members.

Md Abdul Awal, executive director of the Credit Development Forum, said while the large microfinance institutions can usually manage farm loans from banks easily, small ones face various roadblocks to get the funds.

Awal alleged that some small microfinance institutions were even forced to pay out 12-13 percent interest instead of eight percent to banks in order to obtain the funds under BB's farm loan programme.

In other cases, small microfinance institutions have to keep a deposit of 20 percent of the disbursed funds at the same bank in the form of fixed deposit receipts (FDRs), which is termed "guarantee money," he also said.

These conditions compel many microfinance institutions to impose higher interest rates on the farm loans they then disburse, he added.

A central bank official, who works at the central bank's Agriculture Credit Department, said no bank was allowed to disburse farm loans to microfinance institutions at a rate higher than eight percent.

"We have so far not received any allegation to this end," he said.

Md Serajul Islam, spokesperson and an executive director of Bangladesh Bank, acknowledged that the rate being charged by microfinance institutions was excessively high as clients of the banking sector are now allowed to take out any loan at a maximum of nine percent.

"The central bank will take measures to reduce the interest rate on farm loans given out by microfinance institutions," he said, adding that they will write a letter to the Microcredit Regulatory Authority (MRA) so that the farmers can get relief from the burden of high interest rates.

Md Fashiullah, executive vice-chairman of the MRA, said farmers took out agriculture loans from microfinance institutions paying a maximum of 24 percent interest.

The central bank document, however, said that microfinance institutions usually charge at least 25 percent interest on farm loans.

"If any microfinance institution imposes a higher interest rate on farm loans than the stipulated one, the MRA will take action against them," Fashiullah said.

He also admitted that the existing interest rate is high given the rate charged by banks.

"We have taken initiatives to reduce the rate and already arranged two meetings with the stakeholders including the central bank and different microfinance institutions," he said.

BCC, AL sue

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filed by Barishal City Corporation's (BCC) Revenue Officer Babul Haldar against the UNO and five Ansar men.

The complainants, who are known to be loyal to Mayor Semiabat Sadiq Abdullah, filed the cases with the Additional Chief Metropolitan Magistrate Court.

Both complaints said that the intention of the attack was to kill Mayor Sadiq.

Taking the cases into cognisance, Judge Masum Billah directed the Police Bureau of Investigation in Barishal to investigate the allegations and submit its reports by September 23, said the complainants' lawyer Kayum Khan Kaiser.

The complaints mentioned that the UNO, police officers and Ansar men opened fire and charged truncheons on city corporation employees and the AL men, injuring at least 50.

The statements added that two AL men were hit in the eye by rubber bullets.

On Wednesday night, dozens of BCC employees, who are mostly ruling party men, went in front of the UNO's office on C&B Road in Barishal city to take down banners marking the National Mourning Day.

Witnesses said the AL men misbehaved with the UNO and broke open the gate of his official residence after on-duty Ansar members stopped them from removing the banners.

Later, Ansar and police members opened fire, and charged truncheons on the crowd.

A day after the violence, the UNO and police separately filed two cases accusing at least 600 people including Mayor Sadiq.

A total of 22 people, mostly AL men, were arrested as of yesterday in those cases, said police.

Yesterday, lawyers of the arrestees jointly filed a bail petition with the Barishal's Additional Chief Metropolitan Magistrate Court. But the court rejected it, said lawyer Kayum, also former general secretary of Barishal District Bar Association.

Meanwhile, Local Government Minister Md Tajul Islam said the attack on the residence of Barishal UNO over the removal of posters and banners resulted from misunderstanding.

"Maybe there has been some discussions between the administration and the mayor. They may have come to an understanding," the minister said.

Bogura hospital

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today [Sunday] to investigate the incident."

They will submit their report to the hospital's director within the next three days.

"We will take further steps following submission of the report," he said.

Five-six police constables were also injured, Sub-inspector Shamim Hossain, in-charge (IC) of the medical outpost (Silimpur outpost), told The Daily Star.

Joynab's husband, Aslam Ali, 36, on Saturday said, "My wife is two months pregnant and was experiencing some complications, so I admitted her to the gynaecology department last Wednesday."

"On Saturday, doctors administered a saline drip and she started shaking and vomiting around 3:00pm. I urged the interns to check on her but they did not and instead misbehaved with me."

"I told them that if they don't see my wife, I would record a video of their negligence. Hearing that, the interns became very angry and assaulted me."

Aslam said when he went back in the evening along with his younger brother Jakir Hossain, the interns locked the brothers in a room and started assaulting them.

When Joynab went to intervene, an intern kicked her in her stomach and she started bleeding, Aslam said.

Jakir Hossain, Joynab's brother-in-law, told The Daily Star yesterday, "The condition of the patient is stable now. Bleeding has almost stopped. We shifted her to a private hospital on Saturday night."

"We will file a case against the interns over the incident soon," Jakir added.

SI Shamim said, "When we heard of interns assaulting a patient's attendants, I along with five or six constables visited the spot, but there were at least 50 interns assaulting Aslam Ali and recording video of the incident."

"We tried to save the man but the interns started punching us. The pregnant woman came to the spot to save her husband but a male intern kicked her in the stomach, which caused bleeding. The male intern then fled the scene," Shamim said.

SZRMCH Deputy Director Abdul Wadud said, "No, this allegation [of an intern kicking the patient] is not correct. She might have got hurt during the altercation. After the incident, we talked to the patient's relatives, police and requested her to take further treatment at our hospital but they left."

"First, there was an altercation in the afternoon between the interns and the patient's husband when the latter went live on his phone."

"Later that evening, the patient's husband came with others to threaten our interns and another altercation broke out between interns and the patient, her relatives and police. Several people from both sides got injured," said Abdul Wadud.

He added that they had been experiencing a high pressure of patients that day. There were 1,017 patients admitted to the hospital, of which around 100 were Covid patients, and so they could not repeatedly check on one patient.

Aedes hotspots in city

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The findings of the survey were made public at a virtual press conference yesterday.

Basabo and Goran are at the top of the list of risky areas in the DSCC with 73.3 points on the Breteau Index, followed by Elephant Road and Science Laboratory areas with 66.7 points; RK Mission Road and Tikatuli with 50 points; and Banasree, Mintoo Road and Baily Road areas with 40 points.

In the DNCC, Moghbazar and New Eskaton are the riskiest areas with 56.7 points, followed by Bashundhara Residential Area, Nikunja, Kalyanpur, Darussalam, Mirpur-10, Kazipara, Mohakhali and Niketan with 40 points.

Aftabnagar and Merul Badda in the DNCC and Bongshal in the DSCC were found to be the safest areas in the city with 0 point on the index.

Besides, 26 areas in the DNCC and 30 areas in the DSCC got 20 points on the index, meaning those are at risk of spread of dengue.

The Breteau Index reflects the number of containers with Aedes larvae per 100 houses inspected.

Entomologist Prof Kabirul Bashar of Jahangirnagar University, who was involved in the survey, said that if the score of an area on the Breteau Index is 20 or above, it means the area is at risk of spread of dengue.

In the city areas, the highest 18.5 percent of Aedes larvae was found on flooded floors, 12.1 percent in plastic drums, 9.4 percent in plastic buckets, 7.5 percent in flower tubs, 6.9 percent in discarded tyres and 3.2 percent in pots.

Among the houses with Aedes larvae, the highest 44.2 percent was found in multi-storey buildings, 24.5 percent in individually-owned buildings,

19.1 percent in under-construction buildings, 9.7 percent in slum areas and 2.6 percent in abandoned plots.

Dr Afsana Alamgir Khan, deputy programme manager of the National Malaria Elimination and Aedes Transmission Disease Control Programme, presented the survey report.

According to the report, most of the wards in the two city corporations are at risk of dengue due to prevalence of Aedes mosquito.

Afsana said they could not carry out similar surveys outside the capital due to the Covid pandemic and would take initiative in this regard once the situation improves.

In reply to a query, she said they have already given instructions to all government hospitals to conduct dengue tests free of cost.

Representatives of both the city corporations at the conference said they have taken various initiatives to destroy the breeding sources of Aedes and that they will take further measures after going through the findings of the survey.

Meanwhile, another dengue patient died yesterday, raising the total to 36 in the country since the first death from the virus this year was recorded early last month, according to the DGHS.

Twelve people died last month and 24 in the last 22 days.

At least 291 dengue patients were hospitalised in 24 hours till 8:00am yesterday. Of them, only 32 are from outside Dhaka, according to the DGHS.

At least 8,041 people were diagnosed with dengue since January, and of them 5,383 got infected in the last 22 days.

The DGHS data shows 1,218 patients are undergoing treatment at hospitals in the capital and 87 outside it.

Taliban blame US

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version of their brutal rule from 1996-2001.

But terrified Afghans continue to try to flee, deepening a tragedy at Kabul airport where the United States and its allies have been unable to cope with the huge numbers of people trying to get on evacuation flights.

"America, with all its power and facilities... has failed to bring order to the airport. There is peace and calm all over the country, but there is chaos only at Kabul airport," Taliban official Amir Khan Mutaqi said.

Britain's defence ministry said seven Afghans were killed in the crush around the airport on Saturday as thousands of people desperately tried to get a flight out, a week after the Islamist militant group took control of the country.

Sky News showed footage of soldiers standing on a wall on Saturday attempting to pull the injured out from the crush and spraying people with a hose to prevent them from getting dehydrated.

5 Bangladeshis fly out

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embassy.

"We have made a special arrangement with the Uzbekistan government. They said they would issue visas within an hour if Bangladeshis could arrange flights to Uzbekistan," Bangladesh Ambassador to Uzbekistan, Zahangir Alam, told this correspondent last night.

"Of the six officials of Brac International in Afghanistan, three were evacuated to Uzbekistan. They will fly to Bangladesh in any available flight to Dhaka," he said.

The three are Karim Shikder, Azaduzzaman, and Rakiubul Haque Mridha.

Two others who used to work for a US installation were evacuated to Qatar under US arrangement yesterday. The

evacuees -- Faruk Hossain of Barishal and Mohiuddin of Cumilla -- will fly to Dhaka as soon as possible, he said.

They are among the 26 Bangladeshis who were found stranded in Afghanistan after the Taliban seized control of the country on August 15 following withdrawal of troops by the US and other Nato members 20 years after invading the South Asian country.

Rezaul Karim and ANM Mizanur Rahman, of a Bangladesh-German joint venture, have already been issued visas for Uzbekistan and would fly when they can get a flight, the ambassador said.

Though Uzbekistan's border with Afghanistan is sealed since Taliban takeover, special flights are being allowed to Uzbekistan under a deal with Germany, the ambassador added.

New recognition bid by Bangladesh govt

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foreign countries. According to sources close to the Bangladesh government, the Mukti Bahini would soon be able to demonstrate that it controlled a very large part of the Bangladesh territory. Foreign correspondents would then be invited to Bangladesh as the first step of a renewed bid for recognition.

A Bangladesh spokesperson recently claimed that his government would be able to persuade India and the Soviet Union to accord recognition to the government. The spokesman also said that the Bangladesh government would also appeal to those who recognise it to help the Mukti Bahini to organise its air force and naval wings. **BANGLADESH MINISTER PLEASED WITH FIGHTERS' SPIRIT**

M Mansur Ali, finance minister of Bangladesh, today expressed deep satisfaction over the firm determination of the young guerilla trainees to fight to the last drop of their blood to liberate Bangladesh. The minister, who recently visited different training camps inside Bangladesh, said, "I have been deeply impressed by the profound enthusiasm

shown by thousands of young men who stood in long queues to enrol themselves as trainees in guerrilla warfare. The recruits are also picking up guerrilla techniques within an unbelievably short time."

Some of the youngsters, who recently carried out daring operations, told Mansur Ali that Pakistani troops now appeared to be completely shaken and did not even dare to put up any formidable resistance against their guerrilla onslaughts.

YAHYA SEEKS DONORS TO STOCKPILE BLOOD
Pakistan President Agha Mohammad Yahya Khan asked Pakistanis to donate blood for "all contingencies", and political observers saw the appeal as a veiled warning that war with India might be imminent, reported The New York Times.

Under banner headlines, Pakistani newspapers reported the president's appeal today and said other signatories included East Pakistan Governor Lt Gen Tikka Khan, and a number of right wing politicians.

During the last few days, the

government had announced a series of blackout and air-raid drills in principal Pakistani cities.

According to various unofficial sources, Bangabandhu Sheikh Mujibur Rahman was now on trial at military garrison near Lyallpur. An announcement of his conviction on charges of "waging war against Pakistan" was likely to create tension in East Pakistan and in the already hostile Pakistani-Indian relations, said The New York Times.

HAMIDUL HUQ RECALLED TO LEAD UN DELEGATION

Pakistan's foreign ministry disclosed that Hamidul Huq Chowdhury, who was foreign minister 15 years ago and, currently, owner of Pakistan Observer, was being recalled to public life to lead Pakistan's delegation to the UN General Assembly next month. Chowdhury, as an East Pakistani, would have evident merit in the Pakistan government's eyes as a spokesman in the international forum on the events in East Pakistan.

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