

Bridge tilts before inauguration awaits renovation

Local residents still use small boats to cross the canal during monsoon

OUR CORRESPONDENT, Mymensingh

A concrete bridge, which tilted before its inauguration more than four years ago, in Mymensingh Sadar upazila still remain unrepaired, causing suffering to thousands of people living in nearby villages.

The 60-foot-long bridge on Katakhal Canal in Khagdohor Ferry Ghat area, was built at a cost of over Tk 54 lakh.

Mayer Doa Enterprise, a construction firm from Barishal, got the work order and completed the bridge construction work in April, 2017.

Locals said construction of a bridge on Katakhal Canal was a long cherished demand of thousands of char people of several villages under Char Sirta union, but unfortunately the bridge is of no use since one side of the bridge tilted soon after completion of its construction.

They alleged that the authorities concerned did not take any necessary step to repair or replace the bridge with a new one in the past four years.

The money spent in the bridge construction work has gone into drain and sufferings of thousands of people of remote char areas remain the same, they lamented.

Khagdohor Union Parishad (UP) Chairman Anwar Hossain Khan said the bridge has brought nothing for the local residents as they still use small boats to cross the canal during monsoon.

He has urged the authorities concerned to build a new bridge on Katakhal Canal, but all efforts went in vain, said the frustrated chairman.

Chairman of Char Sirta UP Mohammad Abu Sayed said nearly 10,000 people of 25 villages under Char Sirta, Boror Char, Paranganj unions in Sadar upazila and Rahimganj union in Phulpur upazila cross the canal daily and face huge troubles.

Thousands of maunds of different vegetables are produced in the vast char lands, he said, adding that if a proper communication system is developed, farmers can easily transport their

produces to nearby markets and other places at lower transportation cost.

Monirul Haque Faruq Reza, project implementation officer (PIO) at Local Government Engineering Department (LGED) in Sadar upazila, said he joined the office recently and the bridge was constructed during the tenure of former PIO Mobinur Rahman Murad, now posted in Dhaka.

The bridge was constructed with proper foundation work, but unfortunately it tilted due to heavy current in the Brahmaputra river, Reza claimed, adding that the bridge is now out of repair.

While talking to this correspondent, District Relief and Rehabilitation Officer Mohammad Sanwar Hossain said the site selection should be investigated as width of the canal is not the same on both sides.

Contacted, Sadar Upazila Nirbahi Officer (UNO) Mohammad Saiful Islam said the ministry concerned is already investigating into the matter.



A farmer is taking care of his maize plants in char Sindurna area of Lalmonirhat's Hatibandha upazila.

PHOTO: STAR

Dried-up Teesta riverbed green with maize cultivation

OUR CORRESPONDENT, Lalmonirhat

Farmers are expecting bumper production of maize cultivated on the dried-up Teesta riverbed and char lands in Lalmonirhat district this season.

The growing crop has worn eye-catching looks with layers of lush green leaves of the tall maize plants soothing the eyes. Cultivation of maize has been proven to be a game-changer for the char farmers. This year vast tracts of sandy land have been brought under maize cultivation and the farmers are expecting a bumper yield.

As other crops did not yield on the sandy land as expected, farmers have leaned on maize cultivation. Farmers do not have to worry about selling their produce as different feed companies buy maize directly from the farmers.

According to Lalmonirhat Agriculture Department sources, maize has been cultivated on 35,300 hectares of land in five upazilas of Lalmonirhat this year. Last year, the crop was cultivated on 34,750 hectares of land. Maize has been cultivated mostly on the dried-up Teesta riverbed and along the river banks.

Zahurul Haque, 60, a farmer from Char Sindurna area in Hatibandha upazila, said that he has cultivated maize on 195 decimals of land on the Teesta riverbed this year. Last year, he cultivated the crop on 170 decimals of land.

The cost of seeds, fertiliser and labour will

stand at Tk 60-65 thousand. He will get 50-55 kg of maize from each decimal of land. He expects to sell each maund of maize (40 kg) for Tk 720-800.

"For the last 15 years, I have been cultivating maize on the Teesta char. At first, I did not have the desired output but now I'm getting a bumper yield," he said.

"Maize cultivation on sandy soil has changed our destiny," he added.

Montaz Ali, 62, a farmer of Teesta Char Kuchalibari in Patgram upazila, said that vast tracts of char land would lie barren before the maize cultivation began in the char area. "We are getting the desired yield and price of maize. It is the only means of our survival," he said.

"Last year, I planted maize on eight bighas of land and it is now ten bighas this year," he said, adding, that "We hope to get the same yield and price as last year."

Shamim Ashraf, deputy director of Department of Agriculture Extension (DAE) in Lalmonirhat, said that about 40,000 farmers in the district were reaping direct benefits from maize cultivation. Especially, the char farmers are benefiting more. Maize cultivation starts from mid-November and is harvested from mid-April. The cultivation does not cost much.

"We are giving guidance and providing technical know-how to the farmers on maize cultivation," he added.



One side of this bridge, which tilted soon after its construction over four years ago, on Katakhal Canal in Mymensingh Sadar upazila is yet to be renovated or replaced.

PHOTO: STAR



Micro enterprises in the post-pandemic economy of Bangladesh

The Daily Star, in association with the Ashshash project – supported by the Embassy of Switzerland in Bangladesh and implemented by Winrock International, and the CSR Centre, organised a roundtable titled "Micro Enterprises in the Post-Pandemic Economy of Bangladesh: Navigating through the Challenges to Achieve Sustainability" on November 11, 2021. Here we publish a summary of the discussion.

The Ashshash project aims to support 4,500 human trafficking survivors (70 percent women) to help them reintegrate into society through psychosocial counselling, skills and entrepreneurship training, and sustainable employment. Additionally, the project will reach 250,000 people, directly or indirectly at the community level, through various awareness-raising activities on human trafficking and safer migration. The main objective of Ashshash is to support women and men who have escaped trafficking, so that they can restore their dignity and well-being, and become self-sufficient. Switzerland's strategic engagement in migration aims at tackling the root causes of irregular migration and forced displacement, while promoting the potential of safe, orderly and regular migration to advance sustainable development and the achievement of the 2030 Agenda. In Bangladesh, Switzerland is working to improve the living conditions of the poor and the disadvantaged by bringing local governments closer to the communities they serve, fostering economic development to create more market opportunities and boost income levels, improving framework conditions to create a safer and better governed labour migration system, and through various humanitarian aid interventions. To promote sustainability across these key areas of focus, Switzerland is working closely with Bangladesh's private sector as well.

Dipta Rakshit, Team Leader, Ashshash Project, Winrock International

The project's key activities and programming are centred on the social and economic empowerment of human trafficking survivors through psychosocial counselling, skills and enterprise development training, and sustainable employment. A key aspect of our core objective is to develop microentrepreneurs (from its beneficiaries) across vulnerable communities of the project's key operational districts of Jashore, Khulna, Satkhira, Chattogram, and Cox's Bazar. To effectively build capacity, we have also partnered with the International Labour Organization (ILO) through their flagship programme called 'Start and Improve your Business' (SIYB). SIYB aims to help microentrepreneurs by providing them with financial literacy, business plan development support, and entrepreneurship training. Additionally, they are supported with start-up capital so that they can set up and start their respective businesses. Furthermore, to ensure the sustainability of businesses amongst the project's pool of microentrepreneurs, we continue to actively seek avenues of collaboration with public and private sector entities, and forge strategic partnerships. Around 70 percent of our beneficiaries are women, as we have a special focus on women entrepreneurs under the umbrella of Micro, Small, and Medium Enterprises (MSMEs).

The Covid-19 pandemic has significantly hampered the growth of these small enterprises. Throughout the pandemic, these MSMEs have struggled severely and have not received the necessary support from the private sector or governmental organisations. Specifically, microentrepreneurs experienced difficulties

KEY DISCUSSANTS



Dipta Rakshit



Ferdous Ara Begum



Muntasir Hossain



Mohammed Zahidullah



Saba El Kabir



Naimul Hasan Khan



Syed Abdul Momen



Saad Omar Fahim



Mirza Nurul Ghani Shovon CIP



Ashraf Islam

accessing the government grants, which can be attributed to the complex selection criteria. Organisations working specifically with CSR should step forward to support microentrepreneurs in this respect. Private sector organisations can also provide additional support via technical assistance and effective resource mobilisation.

A sizeable contribution in the MSMEs and the overall economic advancement of Bangladesh are derived from women entrepreneurs and businesses operated by human trafficking survivors. However, their vulnerabilities and dependencies have multiplied significantly as a direct impact of the Covid-19 pandemic. Hence, effective provision of support services to microentrepreneurs can in turn facilitate support for human trafficking survivors as well.

Ferdous Ara Begum, CEO, BUILD Bangladesh and moderator of the session

The government has disbursed stimulus packages worth BDT 1.8 trillion as of June 2021. While almost 5.8 crore people have benefitted from these stimulus packages, we have no information on the extent to which microentrepreneurs have received and benefitted from the funds. That is why it is necessary to establish a database and determine just how many SMEs have received funds from these stimulus packages.

Muntasir Hossain, Head of Social Impact, Grameenphone

Grameenphone strongly believes that the future of entrepreneurship is in the digital/cyber-space, and we witnessed this firsthand during the pandemic. That is why we have developed a variety of tools to help small and microentrepreneurs. In the near future, we are planning to launch a virtual knowledge base for small and microentrepreneurs, which will include tools and learning resources. Tracking, mobile broadcasting, and video broadcasting will be some of the tools ingrained in our strong ICT portfolio to support entrepreneurs.

Ashraf Islam, Private Sector Engagement

Manager, Ashshash Project, Winrock International Collaborations and partnerships with relevant stakeholders can play an important role in accelerating the economic recovery of these microenterprises and, in turn, the microentrepreneurs.

The Ashshash project works with its social protection partners as well as the training service providers to reintegrate them socially and equip them with market-driven skills development for waged employment, decent jobs, and microenterprise development. Going forward,

KEY RECOMMENDATIONS

» The corporate sector should utilise its CSR funds to support entrepreneurs who have not received government grants.

» The corporate sector should support small and microentrepreneurs through technical assistance and resource mobilisation.

» Establish a database to track the total number of MSMEs that have received stimulus packages from the government.

» Facilitate a sustainable ecosystem for SMEs, where different components such as policies, finances, culture, leadership, human capital

we may consider replicating some of the proposed methods, programming and measures undertaken by other countries to support MSMEs in the post-pandemic stage.

Mohammed Zahidullah, Head of Sustainability, DBL Group

DBL Group itself is an archetypical example of sustainable growth and development, having started as a small enterprise. We have always ensured exemplary support services for our workforce, and our services are aimed at forging ownership and shared values to address their

needs. Our flagship 'Fairprice Shop' chains aim to do exactly that by facilitating a wide range of products on credit (and subject to significant discounts) for DBL's workforce.

Saba El Kabir, Manager, Corporate Affairs, Brand and Marketing, Standard Chartered Bank Bangladesh

There is a need for holistic support for returnee migrants rather than just financial support, emergency support, and/or relief materials. We need to collectively think about the sustainability of these afflicted people through the lens of skills and enterprise development. When working with these vulnerable groups, digitisation and automation are crucial to reduce the overall costs borne by them.

Naimul Hasan Khan, Unit Head, SME Banking Division, Mutual Trust Bank Ltd.

Dedicatedly for CSMSEs, we have 23 lending products, and there is scope for collateral-free loans. We need collaboration between the corporate sector and NGOs that are working with returnee migrants.

For human trafficking survivors specifically, the CSR funds can be mobilised as per specific policy or strategy but a great degree of 'hand-holding' must be ensured during the facilitation of these amounts in loans. Private sector organisations must also collectively assess credit requirements for business growth and evaluate how the financing programmes can effectively reach microentrepreneurs.

Syed Abdul Momen, DMD and Head of SME, BRAC Bank

For microenterprises, facilitation in the short run is entirely possible if business growth and progress can be ensured. It is therefore

development, etc., can be strictly monitored.

» Use support payments, one-off cash payments, interest, credit relief and business grants to support MSMEs.

» Banks should come forward to address the financing gap in the SME and MSME sectors.

» The central bank should allow the facilitation of small loan amounts (under Tk 10 lakh) to be availed by MSMEs without trade licenses.

» Establish a singular platform between relevant stakeholders that will support victims of human trafficking through training, information, and financial support.

crucial to sensitise board members on MSMEs, and the role they play in the development of microentrepreneurs.

Although the central bank has allowed for the opening of bank accounts for microentrepreneurs without trade licenses, loan facilitation is difficult regardless. That is why the government should allow financial institutions to disburse loans of less than Tk 10 lakh without the need for trade licenses.

Fakhrul Hasan, HR Officer, Square I think the best way to facilitate small

entrepreneurs is by integrating them with the value chain of a company. For instance, Square Pharmaceuticals has successfully integrated this approach for multiple products, both domestically and abroad.

Asif Saad Bin Shams, Deputy Managing Director, IDLC

IDLC can aim to help these microentrepreneurs through guidance and training. We have specific formats on the processes of procuring trade licenses in a simplified manner which can, in turn, help microentrepreneurs with the application processes.

Nurul Afser, Head of Corporate Affairs, Pran-RFL Group

As a partner of Winrock, PRAN-RFL has been actively working to support the victims of human trafficking amidst the pandemic by providing food and other forms of emergency supply-based support. Through one such key programme, we have also facilitated decent wage employment for beneficiaries who attained skills training from the project.

Saad Omar Fahim, Secretary General, Swiss-Bangladesh Chamber of Commerce and Industry (SBCCI)

The issue of trafficking is a sensitive and dire one and the Swiss government has been working hand in hand with the Ashshash project to facilitate support for the victims. However, we believe that private sector organisations can play an important role here. There are many Swiss companies based in Bangladesh that are involved with various forms of CSR activities. Examples include Syngenta and Novartis that are working with the up-skilling and re-skilling of migrant workers, for socio-economic development. If we can design a module to support the victims of trafficking, then the SBCCI can explore opportunities to identify organisations willing to work with Ashshash.

Mirza Nurul Ghani Shovon CIP, President, National Association of Small and Cottage Industries Bangladesh (NASCIIB)

If we want to help women entrepreneurs, then both the government and private sector organisations need to come forward to support them through innovative initiatives. In our country, MSMEs form a significant part of the collective workforce, and the government wants to expand their ventures even further. The key problems that small and microentrepreneurs are facing include a lack of information and facilities in their favour and limited opportunity for technological upgrades. If we want microentrepreneurs to succeed, then we must ensure that they are effectively and sustainably skilled, and we can do this by facilitating skills development training for them.

K Shohel Rana, Project Officer, ICMPD

While some organisations are helping victims of trafficking and returnee migrants directly, we still need the support of financial institutions, chamber of commerce, business agencies, and development organisations. These stakeholders should collaboratively establish a platform that will work towards supporting the survivors of trafficking, possibly by utilising CSR funding.