



## Debit card for farmers

Farmers, in near future, may no longer need to queue up at banks for farm credits nor need to go to the banks or kiosks to withdraw cash. All they would need to do is use their preloaded debit cards to buy agro-inputs.

For purchasing seeds, fertilisers, pesticides, weedicides or fuel, growers would pay retailers through NFC (near field communication) -enabled smart biometric point of sale (PoS) devices. Retailers would be equipped with smartphones with a “payment gateway app” that would deduct the money from the debit cards. The smartphones would be their PoS.

The NFC is a set of protocols that enables two devices to establish communication between

them when both of them are within about 4cm of each other.

This would be the first banking experience for the predominantly unbanked farmers of Faridpur, Bhola and Barguna.

Under a multi-actor initiative, led by the USAID Agricultural Extension Support Activity, the farmers would get, in phases, the A-card (agriculture credit card) with top-up farm loans ranging from Tk 10,000 to 20,000 each.

They would payback with 10 percent yearly interest rate chargeable only on the amount spent. The payback time would begin after six months.

The three-district (Faridpur, Bhola and Barguna) pilot, involving 2,500 **Continue Page -4**

**They would payback with 10 percent yearly interest rate chargeable only on the amount spent. The payback time would begin after six months.**

# Meeting on smoking tobacco held



Dhaka South City Corporation (DSCC) and Dhaka Ahsania Mission (DAM) jointly organized a meeting on smoking and tobacco control on 3 August 2016. Chief Health Officer of DSCC Brig. General Dr. Md. Saidur Rahman was present as chief guest. He said, the pregnant women who come to take counseling service from the Ngor Matri Sadan should be informed about the bad impact of tobacco usages so that they can provide the information to the other members of their families and also be aware about their pregnancy health.

He also said, DSCC has provided a book on tobacco control guidelines to all of its regional officers and directed them to implement. Moreover, he promised of implementing this law while conducting any drive by DSCC.

Assistant Director of Dhaka Ahsania Mission and also the coordinator of Tobacco Control Project Md. Mukhlesour Rahman presented a visual information regarding DAM's role in implementing the tobacco control law. Health Officer of DSCC Dr. Mir. Mustafizur Rahman was present as special

guest. He said, DAM in association with DSCC is continuing its tobacco control activities for long time and hopefully it will continue in future.

Program Office of Urban Primary Health Care Services Project Dr. Sanjida Islam facilitated the programme. All regional chief officers of DSCC, assistant health officers and seven project managers who are implementing Ngor Health Care Services in seven areas under DSCC, Paramedics doctors and counselors participated in the program.

## Awareness Programme on Tobacco & Drug among Students, Teachers

To create awareness on tobacco and drug as use among the students and teachers, Dhaka Ahsania Mission (DAM) conducts regular awareness programme at different school/college and university of Dhaka city. In continuation of the programme, DAM on 7 August 2016 organized an awareness programme on 'Tobacco Control' with Cambrian School and College students & teachers. The programme was held at the auditorium of the campus and nearly 150 students and teachers were present. Ln.Sk. Anisur Rhaman (PDG, Lions Club International District 315 A2), was present as chief guest in the programme. Additional director of Department of Narcotics Control Board, Golum Kibria was present as guest speaker. The Programme was chaired by Golum Mosthofa, principle of Cambrian School and College. At the beginning of the meeting Cambrian school and college, vice principle,

Muhammad Harunur Rashid gave the welcome speech and Iqbal Masud, Deputy Director & Head sector of DAM shared the objective and importance of the meeting. In this programme there were two presentations: one was about the harmful effects of tobacco presented by DAM Programme Officer, Umme Jannat and another was presented by Jannatul Ferdous counselor of Dhaka Ahsania Mission female

drug treatment & rehabilitation centre. She presented about harmful effects of drug. Chief Guest Ln.Sk. Anisur Rhaman (PDG, Lions Club International District 315 A2) said if you arrange to have a life please away from drugs. At the end of the meeting the guests handed over the smoke free-Signage to the Iqbal Masud, Deputy Director & Head of health sector of DAM. Cambrian School and College and DAM jointly organized the programme with the supported of Lions Club of Dhaka Oasis and campaign for tobacco free kids.



# Saplings distributed among 200 families

Through the homestead afforestation programme, Lions Club of Dhaka Oasis distributed 3 various sapling to each of 200 families at Gazariapara, Rajendrapur under Gazipur district on 13 August 2016. Ahsania Mission Drug Treatment Centre participated in the programme.

The club has been operating homestead afforestation programme for last five years in this area. Family afforestation play vital role to keep balance between man and nature. The club distributes saplings among the villagers to meet manifold purposes including filling up



nutrition demand and opportunity of being self reliant. Therapeutic trees provide medicinal ingredient for all family members.

President of Lions Club of Dhaka Oasis and also Deputy Director of Dhaka Ahsania Mission Iqbal Masud presided over the inaugural programme while GMT area leader Lion Nazmul Haq, PMJF was present as chief guest. District

Governor of Lions District 315A2 Lion MK Bashar, PMJF, and Honorary Committee Chairman PDG Lion AFS Rois Ahmed, PMJF were present as special guests. Officers and employees of Ahsania Mission Drug Treatment Centre were present at that time. Patients of the centre rendered Gamvira, awareness drama and other song.

With the assistance of Wari Thana and Dhaka South City Corporation (DSCC) Security Forces, Executive Magistrates of DSCC Abu Syed and Manun Sardar conducted an anti tobacco mobile court at Hatkhola Area of the capital city on 11 August 2016. The Court was driven at tobacco product go-down of Akiz Company. According to the law, advertisement and publicity over tobacco products packet is completely prohibited and pictorial warning is mandatory. Uses of Signage for tobacco control at public place is also compulsory. According

## Mobile court drive against Akiz Group

to the direction, those umbrellas, 25 Cartons magistrates fined Tea cups, 3000 leaflets Akiz Company Tk. 50 and Color boxes. thousand and seized The court also served various promotional notice to the company materials including to use pictorial warning



over the packet within next six months. Otherwise the company will be fined double in the next. On the other hand, the court fined Tk. 1 thousand to the manager of Oviser Cinema Hall for not installing tobacco free signage at the hall premises. Three smokers were fined Tk. 100 each for smoking at the time. It is mentionable that Dhaka Ahsania Mission is conducting tobacco control activities to create a smoking free environment. As part of this, the mobile court is being conducted to sensitizing the Dhaka City Corporation.

## Debit card for farmers

farmers, had a soft launch in Faridpur on August 17 with a promise to soon expand the A-card among 110,000 growers in 12 south-central and southern districts. The districts are Jessore, Magura, Faridpur, Rajbari, Khulna, Satkhira, Narail, Barisal, Bhola, Pirojpur, Barguna and Patuakhali.

The A-card in an initiative to help farmers access microfinance through banks.

If successful, this pilot could transform the state of small agricultural loans in Bangladesh and increase uptake of digitally-enabled agricultural purchases, said agricultural experts.

Unlike standard MFI (microfinance institutions) loans, which generally have a cumulative annual interest rate of 25-31 percent and require weekly repayments over a 46-week period, the A-card venture is easier in both counts of low interest rate and delayed payback time. The USAID Agricultural Extension Support Activity (Ag Extension Project) entrusted the Dhaka Ahsania Mission (DAM) to help develop farmers' access to microfinance through banks. The DAM took along CARE Bangladesh and mPower as its technical partners and together they shaped the A-card initiative.

It is to their credit that they took a commercial bank, Bank Asia, on board and ensured a good marriage between the bank and

some of the local NGOs in the command areas, who have been acting as MFIs. In this process, the commercial bank having lesser number of branches and staffs in the countryside would be using the MFIs as its agents and share the profit among themselves. Mokhlesur Rahman of Faridpur, who grows rice, wheat, jute and rapeseeds, is one of the earliest recipients of the A-card.

"I'll be able to buy agro-input from designated retailers with the A-card. There'll be no weekly paybacks, no cash transactions. I'll payback only after six months," the farmer told The Daily Star over the phone.

Bidyuth K Mahalder, chief of party of Ag Extension Project, said as the designated retailers were authenticated by the USAID and Bank Asia, farmers would get a fair price and unadulterated inputs.

The A-card holders, said Mahalder, would repay their debts six months after spending the money and that is why "they would be in no hurry to sell their produce at throwaway prices at the beginning of harvesting just because of the pressure from traditional loan providers". Ahsan Ul Alam, Bank Asia vice-president for agent banking, told The Daily Star that the pilot has signed up 10 input retailers in Faridpur from the Agro-Input Retailers Network, which is managed by the

## Aleya in new address

Aleya (pseudo name) is deprived of the affection of her mother since birth. Just after four days of her birth, she was destined to KNH Ahsania Mission Distress Woman and Abandoned Children centre of the capital city in 2015. Aleya grew up here. Recently Aleya has got a new address. A new childless couple took the guardianship of her as foster child agreeing to all conditions of the centre.

Advent of Aleya in this earth is not like other babies. When her mother was studying in Class V, she was raped by one of her teacher. Unknowingly another existence grew up in her and ultimately she had to give birth Aleya. To avoid scandal, grand father and her mother put her in this centre.

At the handing over ceremony on 11 August 2016, CINED Chief Executive Officer (CEO) Shahnewaj Khan, Coordinator of Centre Tariq Masud, Centre in-Charge Usha Chambu Gong, and DAM Advisor Nazrul Islam were present on the occasion.

It is mentionable that with a long previous experience, Dhaka Ahsania Mission has set up the service centre for those children ageing 0-5 who have been born unwantedly in the society. With the financial assistance of KNH Germany, the project is being implemented at capital's Paikpara area.

USAID's Agro-Inputs Project.

"Each retailer would be equipped with the PoS devices. This would enable farmers to buy inputs directly from designated retailers using their card, instead of first having to withdraw the balance of their loan in cash. All purchases would be verified using fingerprints, which will ensure that only intended farmers have access to their accounts," said Ahsan.

This pilot is the only example to date in Bangladesh where a bank and MFIs have partnered to extend micro-credit agricultural loans to farmers, said the Bank Asia VP, adding that participating farmers would be able to receive lower interest loans with

more flexible repayment options, along with having the convenience of being able to use their cards to securely and easily purchase inputs from participating retailers.

Anowarul Haq, director of Extreme Rural Poverty Program of CARE Bangladesh, said they have provided technical support to the A-card initiative. He hoped that if the pilot goes well, it would be a great opportunity for smallholder farmers to have easy access to farm credit.

According to Bangladesh Bank statistics, over Tk 17,000 crore is disbursed each year as farm loans by some 55 nationalised, specialised, commercial and foreign banks in the country.