

More police stations in the city soon

Proposal for 12 new police stations in Dhaka awaits approval; plans to set up 11 more later in the year

KAUSAR ISLAM AYON

The number of Police Stations (PS) within the Dhaka metropolitan area will increase with 12 more to be added next month.

Sources said that the proposed 12 police stations have already received finance ministry approval and is now awaiting the approval from the cabinet, said sources at police head quarters.

With the new addition, the number of total police stations in the city will rise to 40. Officials of the police department said they would set up 11 more stations later on that will make a total of 51.

The names and jurisdiction of the new stations will be named as Jatrabari, Tejgaon Shilpanchal, Shahbagh, Uttarkhan, Dakhinkhan, Gendaria, Bangshal,

Kalabagan, Chalkbazar, Darussalam, Rampura and Kadamtali Police Stations.

"Once in operation, the burden on the existing PSs will become lighter, and the police force will be able to serve the people more efficiently. We received allotment for six stations on government property, and the rest will be housed in rented buildings," said S M Mizanur Rahman, commissioner, Dhaka Metropolitan Police (DMP), adding that the department was on the lookout for such buildings.

However, a DMP source said it might not be possible to start operations at the new PSs simultaneously, because the buildings on rent have to be located. This would be a difficult task, as landlords do not want to rent out building to the police department.

"Landlords have their own reasons for this reluctance,

first and foremost because the DMP will pay rent only as stipulated by the government," he said. "The house will be used as a public place and will not be well-maintained and also landlords will not be able to ask the tenants to vacate whenever the building is required," he added.

He said that because of these reasons it takes time to rent a house to set up any police stations.

The DMP, in June last year, were able to establish only six new PS in the city although they had planned for eight.

The new PSs would start functioning with a total manpower of 14 sub-inspectors (SI), 11 assistant sub-inspectors (ASI) and 50 constables under an officer-in-charge (OC) in each PS.

"We are ready to allot the required force to the new PSs.

As soon as we receive the order, we will designate the force to the new stations," said Hasanul Haider, assistant inspector general (AIG) of requirement and manpower (R & M), Bangladesh Police.

The government in 2004 took the initiative to increase the number of PSs in the city with an aim to improve the service of the law enforcers by reducing pressure on the existing ones.

In the Dhaka metropolis there is one policeman for every 540 persons although the ratio in the entire country is 1:1300. High officials of Bangladesh Police said that they would improve the ratio more in metropolitan areas like Dhaka.

"A process to designate 1,200 more police personnel in the city is under progress, and will be made phase-by-phase," Haider said.

IT'S HAPPENING, FINALLY!



Filling and levelling work to build a walkway along the strip beside the Guishan lake in Banani has begun. This job, which was long overdue, would help in stalling any possible encroachment in the future.

Micro credit helping urban poor

FAIZUL KHAN TANIM

Hosna Ara's, life in 1999, with three children and a husband to feed, was not easy. She lived in Kazi Para in the Mirpur area. The future looked bleak with a hand to mouth situation.

But today she is one of the most successful in a group of 15 equally poor women from her area.

What was the magic that caused this transformation?

Hosna Ara described the renaissance that gave her hope to move on. This was when she was introduced to the magic of microfinance.

"I was introduced to this group of 15 women who said that workers from a local non government organisation (NGO) -- Thengamara Mohila Sabuj Sangha (TMSS) -- visited them and explained that

the NGO could grant a small loan to help the women start a business which could fetch them a fixed income every week," she said.

"I obtained a loan of Tk 4,000 within four weeks of my introduction and bought a rickshaw," she added.

Today, she is one of the success stories of the NGO, owning eight rickshaws that yield Tk 400 a day.

"My greatest achievement is that my eldest daughter had the chance of proper schooling and is now appearing for the secondary school certificate (SSC) examination and our living conditions have improved," Hosna Ara said as tears of joy swelled in her eyes.

Micro credit provides small loans for self-employment, which in turn can make a difference in the life of a poor

woman and her family, according to most NGOs.

NGO sources said that micro credit programmes target poor people without any assets and almost 95 percent of them are awarded to women, mostly collateral-free.

The borrowers are usually a group of 15 to 20 people from slums and areas inhabited by the extremely poor. The group meets regularly with records of financial transactions in the presence of the entire group to ensure transparency.

They discuss the amount invested, the output and final profit and calculate the interest that has to be paid back to the NGO officials, who attend the meeting for constant monitoring.

Once the first loan is successfully paid, the NGOs provide repeater loans of larger amounts.

NGO sources said that micro credit programmes target poor people without any assets and almost 95 percent of them are awarded to women, mostly collateral-free. The borrowers are usually a group of 15 to 20 people from slums and areas inhabited by the extremely poor. The group meets regularly with records of financial transactions in the presence of the entire group to ensure transparency

The repeater feature encourages developing individuals and almost 95 percent of the women, who take these loans, pay back the amount on

time along with the interest," said an NGO official.

According to the Credit and Development Forum (CDF) that specialises in microfinance

NGOs micro credit system started in Dhaka in the early 90s.

CDF sources said that out of the 25 lakh poor eligible to avail microfinance from NGOs only around 15 lakh are availing this facility.

A K M Nurul Islam, chief of Capacity Building Services said there are almost 30 NGOs giving micro credit in Dhaka.

Both CDF and NGO sources said that ASA, Proshika, Shakti Foundation, Manabik Shahajya Sangstha (MSS), World Concern, Brac are a few of the popular houses giving micro credit to poor.

Donor organisations for the NGOs are the World Bank and the money is channelled mainly through the Palli Karma-Sahayak Foundation (PKSF).

Sonali, Janata, Agrani, Bank

Asia, Basic Bank and a few other private banks have started providing funds for microfinance.

Banks provide 12 percent of the loan funds, donor agencies put in 10 percent, NGO's chip in 30 percent, while 30 percent come in from PKSF. The balance 18 percent comes from personal funds of the specific NGO members

Most women who receive these loans agree that more and more people from villages migrate to Dhaka, hoping that the capital will provide them with food and shelter, but end up worse, as these people are not aware of the city traits.

Manager of TMSS Mirpur branch, Shahidul Islam said: "These borrowers should be given proper training. Initial training could include sessions where the women will be taught how and where to utilize the money."

These women start on sectors like poultry, handicraft, needlework, shop keeping and more.

Jahanara Panna, a successful women entrepreneur in Dhaka now and a role model in her group, started with a loan of Tk 10,000 from ASA in 2001.

Her future too was uncertain. Then one day with the loan she received bought sewing machines and started embroidery work for boutiques and fashion houses.

Today, she has 10 sewing machines and 10 employees and makes a profit of almost Tk 15,000 a month.

"We need a good owner of a boutique who will pay for orders executed in time. My biggest incentive is the discount on interest I get on repeater loans when I repay the NGO loan instalments on time," said Panna. "This is very encouraging", she added.



WAHIDA MITU

The sale of SIM cards marked a sharp decline after mobile phone companies were asked to follow new regulations in giving connections from February 27.

Most SIM (subscriber's identity module) card dealers say they are incurring loss in their business, as customers are now lukewarm about taking new connections.

"Earlier I used to sell 30 to 35 SIM cards a day but now I my sales have dropped to 2 or 3,"

said Amanullah, a GrameenPhone dealer at Eastern Plaza market.

"We are facing a severe loss in business," said Shaheen, a Bangla Link dealer. "At present I sell 8 to 10 SIM cards whereas I sold 30 to 40 before the new regulations."

Cellphone dealers face loss due to new BTRC regulations

Shaheen said it would take time for the subscribers to be habituated to the formalities to obtain new connections. He, however, welcomed the new regulations.

Some customers said the new regulations would help stop unwanted calls while others said the regulatory authority harasses them unnecessarily.

The new telecom regulation made it mandatory for all customers to provide their personal details such as attested photographs, fingerprints, photocopy of identity (ID) cards or passports or driving or gun licences.

The Bangladesh Telecommunication Regulatory Commission (BTRC) also made it mandatory for subscribers to submit a 'certificate' issued by an elected public representative or a first class government officer for new subscription.

Those who have a passport, driving or gun licence will not require the certificate.

If any subscriber provides false information in personal details, the official or the public representative attesting the form will be taken to task. Connection of an existing subscriber will be snapped in case of failure to register with the operators within the scheduled time and will only be restored after registration.

To avoid hassle, ward commissioners and first class officers hesitate in issuing certificates to persons who are not well known to them, customers said.

Some customers also said that ward commissioners who will issue these certificates are not "clean" at all. Many of them patronise local goons. "So they can issue certificates to anyone

with a fake name and address," said Jubayed Hossain, a Dhaka University student.

A high official from Bangla Link preferring anonymity said: "Under the present regulations our sales and the number of customers have decreased. We cannot sell connections to uneducated persons or small businessmen who cannot provide the necessary documents."

"We are finding the regulation very difficult to follow. There must be some alternatives for those who have no documents. We will talk to the BTRC about the matter," he added.

A high official from GrameenPhone too, voiced the same concern.

When contacted, no one from the BTRC wanted to comment on the formalities for

fresh cellphone connections.

Some customers however think the new regulation will bring discipline in the telecom sector. "It will help identify the caller. At least by using the subscriber's information any caller can be traced if he or she harasses anyone by making phone call," said Nadia, a student.

Mahbubur Rahman who came to Bashundhara City to get a new connection said: "This rule is bad for those who have bad intentions in using cellphones."

But Zunaed Ahmed, another customer, expressed his dissatisfaction at the formalities and said the process of getting a new connection is now so lengthy.

If any subscriber provides false information in personal details, the official or the public representative attesting the form will be taken to task. Connection of an existing subscriber will be snapped in case of failure to register with the operators within the scheduled time...