

# Dreams Sometimes Do Come True!

By Rahat Fahmida



Shahjahan Miah, with his efforts has turned his dreams into reality! He was merely a rickshawpuller just four months ago. After joining a samity of the Rotating Savings and Credit Association (ROSCA) in his locality, Ibrahimpur, in Mirpur, he is now an owner of two rickshaws.

ROSCA is a non-formal savings group of 10 to 20 members. Who deposit a fixed amount at regular intervals.

This is then lent to each of the members in regular rotation, on the basis of an agreed principle which is usually known as 'khela' or lottery. There are quite a number of these groups in Ibrahimpur, Sewrapara and Kazipara areas of Mirpur in the capital.

These credit groups emerged and have been functioning for about six to eight years now. But their numbers have increased the last three years.

Last Tuesday evening Mostafa another rickshawpuller took part in a lottery. He lost, but he wasn't very disappointed at his failure.

Mostafa had his morning off for the day, and plenty of time to tell The Daily Star about his 'lottery samity'.

They are nineteen members, all of them rickshawpullers who leave their rickshaws overnight in the same 'part' in Mirpur. Every evening after work each of them takes 25 taka out of his day's earnings and hands it over to his 'cashier' — a shopkeeper on the street corner next to the park. Every two weeks the nineteen of them get together for the 'khela'. They sit at the back of the shop chewing pan until everyone has arrived. Then the cashier reveals the 'take' for the fortnight — six thousand, six hundred and fifty taka. That's what 25 taka a day from 19 men for 14 days comes to.

In the first khela, nineteen names go into the hat, and the lucky winner walks off with all 6,650 taka. Two weeks later, at the second khela, the names of the unlucky eighteen go into the hat, and a second winner emerges. And so it goes on, at fortnightly intervals, until all nineteen have won.

Last Tuesday was the sixth khela, and Mostafa has yet to win. But as he points out, at each successive khela his chances of winning increase. Next week they'll be only thirteen of them in the draw. 'But

that means that six people have already taken their winnings', I said, 'so why don't they just quietly drop out of the samity, and stop paying their 25 taka a day?' 'Let them just try', said Mostafa, 'and they'll see what happens to their rickshaws'.

It was a surprise — for no one heard of them before — Mostafa said such samities are now common not only in Mirpur but in other areas of the capital as well.

During an interview with ROSCA members of Ibrahimpur area, they told The Daily Star that the group had only 24 members when it started this scheme about three years ago.

Now they have three separate samities in this particular area. The members of samity number one, are mainly rickshaw owners, previously like Shahjahan Miah or Mostafa. Now this group has ten members who deposit Tk. 10 every day. And they have their lottery every 15 days, when the winner walks off with Tk. 1,500. They mainly invest in small mechanic shops for rickshaws or for the maintenance of their own.

Samity number two of this area has 20 members, who daily deposit Tk. 15. After the khela every 15 days, the winner gets a pack of Tk. 3,000.

Samity or samity number three in this area, with 10 members, includes both rickshaw owners and pullers. They save Tk.20 per day and have their lottery every fifteen days. So the lucky one spends his Tk. 3,000 either to maintain or buying another rickshaw.

For more news The Daily Star turned to two people who have made a study of these samities: Md Maniruzzaman, an economist at Danida (official Danish aid), and Stuart Rutherford, the Advisor to the British NGO, ActionAid.

Maniruzzaman confirmed that lottery samities have sprung up all over town in the last seven to eight years. No one is sure from where the idea came, as each neighbourhood tends to claim that its own local hero was the originator.

The samities are used mainly by rickshawpullers, but there are some samities for women garments workers, and for other occupational groups.

Maniruzzaman said, the average samity has between ten

and 25 members, each depositing between five and twenty-five taka daily, and running its khela at 10, 15, or 30-day intervals. This gives a wide range of prizes.

Ten men depositing five taka a day and running a ten-day khela collect a prize of 500 taka, while 25 men depositing 25 taka with a thirty day khela get a prize of 18,750 taka.

Samity members tend to progress 'up' towards richer samities as time goes by. Maniruzzaman has found several cases where rickshaw pullers started with prizes just large enough to buy spares for their rickshaw, then went on to buying their own rickshaws, then bought second or third rickshaws, and are now using lottery samities to move into a baby-taxi ownership. One such samity has Members who deposit 100 taka each per day.

Stuart Rutherford said that lottery samities were common around the world. Academics know them as "ROSCAs". In India, where they are very popular, and encouraged by the government, they are often called "chit funds". "The surprise is that they took so long to get to Dhaka", says Rutherford.

He points out that ROSCAs should be taken seriously as development tools. In some ways they represent an improvement on the savings and loan schemes run for the poor by institutions like the Grameen Bank and the non-government organisations (NGOs). They aren't at all dependent on foreign aid, their administration costs are virtually zero, they are very flexible and they are controlled by their users.

Although in the early days some Dhaka ROSCAs collapsed after cheating by Members or by the 'cashiers' those problems have been solved now and almost all run very smoothly with no corruption and no 'leaking' of funds to outsiders.

ROSCAs are also found in Indonesia, India, China, Vietnam, West Africa, Nepal and many other countries in various forms.

"In other parts of the world," says Rutherford, "ROSCAs are used by professionals and office workers, often to save up for things like TV sets, or refrigerators."

Will Dhaka's educated classes be quick to learn this lesson of saving from the rickshawpullers?

## Two more bills introduced in parliament

Two bills were introduced in parliament yesterday including one to charge enhanced fine for illegal water connection, reports UNB.

LGRD Minister Barrister Abdus Salam Talukdar introduced the bills titled the Water Supply and Sewerage Authority (Amendment) Bill, 1992 and the Bangladesh Academy for Rural Development (Amendment) Bill, 1992.

The first bill seeks to increase the fine for offences like illegal water connection, change in the metre reading and for default consumers from Tk 2,000 to Tk 10,000.

The second bill provides for inclusion of the director general of Bangladesh Academy for Rural Development in its board of governors as member secretary.

## Milk prices up

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Earlier, it was reported that according to the text of the budget speech the import duty on powdered milk was being increased to 45 per cent from the existing 25 per cent.

A two kilogram Dano which sold for Taka 298 before the budget announcements, is currently selling at Taka 325 while a tin of Blue Cross brand condensed milk in priced at Taka 32 compared to the earlier retail price of Taka 27 and a bottle of Horlicks which was earlier selling for Taka 97, is being sold for Taka 120.

Similarly retail prices of all other brands of powdered milk and milk products have recorded a steep rise in recent days.

## DU student

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Maniruzzaman Miah in the chair. The Syndicate decision followed the recommendation by the Academic Council and the Disciplinary Board of the university.

Teachers of Dhaka University have been on strike since June 6 demanding arrest and punishment of the student.

Now, after the disciplinary action against the culprit, the striking teachers may call their strike off today and resume teaching from Saturday, a DUTA leader said.

The Dhaka University Teachers Association will hold a meeting today to take the decision, said Prof Shahadat Ali, Vice President of DUTA.

Complaints about food and



Employees of Bangladesh Union Parishads brought out a procession in the city to press home their demand for nationalising their services. —Star photo

## From the Gallery

From Page 1 Col 5

received applause from the treasury benches. Referring to the quality of food in the cafeteria, the Home Minister informed the House that he had already negotiated with Hotel Sonargaon, Sheraton and Purbani for the same and Purbani had agreed to supply food at a lower rate. Then he added 'if we want good food we will have to pay more. But if we want cheaper food we will have to go for Italian (meaning roadside) food.'

Reference to the Italian angered some of the Treasury Benches and they rose in protest. The Home Minister in a quick clarification added that 'by this I wanted to mean ordinary caterers.'

Prof Chowdhury, Deputy Leader of the House, took the initiative. First he raised a supplementary question on 'bansh' (bamboo). Second was his interpretation of the word 'Alhajj'.

As the presiding Deputy Speaker called Niamat Ullah Sabu of the Treasury Bench he used the prefix 'Alhajj'. A shaven headed Sabu, just back from Hajj, protested and said 'I am only a Hajj.'

This prompted Prof Chowdhury to add with reference to Sher-e-Bangla that 'if someone performs Hajj at his own cost he could be called Hajj but if it was at the cost of the government then he should be called Alhajj'. The members enjoyed the comment and joined the laughter.

Complaints about food and accommodation had another element. Reading out a notice from Enamul Haq of Jamaat the Speaker informed the House that Enamul Haq was having the problem of a weasel in his room for the last one and a half month. The Speaker disposed of the notice saying that he had already ordered the persons concerned to provide insecticides to the complaining members.

Earlier, when the session resumed the Treasury Benches took initiative to make the proceedings interesting.



Journalists brought out a procession in the city yesterday demanding removal of Dhaka Metropolitan Police Commissioner for Sunday police action on newsmen at National Press Club. —Star photo

## JCD leader murdered

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he added. While police searched the room they recovered two used rifle cartridges from the floor. The Hostel Super said, he rushed to the spot at around 7 am immediately after being informed of the incident.

The hostel super also said that Shakil was a non-resident student of the institute and Shakil was murdered in the room which was allotted against three other students of the institute. But the hostel super could not confirm the names of those students immediately.

Earlier on arrival, she released flow of water in the Kuti Zia canal by removing earth. People, both men and women, gathered at the spot to witness the ceremony. The Prime Minister also released fish fry in the canal and saw the saplings planted on the sides of the canal.

More than 1,000 farming families would get irrigation facilities from the canal. The canal which is about four kilometres long, will help in producing an additional amount of 500 metric tons of foodgrains and 15 metric tons of fish in the areas.

Prime Minister also laid the foundation stone of the Shaheed Freedom Fighters Memorial Complex at Kollapathar. The Memorial Complex will be built near the graveyard of 49 freedom fighters who had embraced martyrdom during the War of Independence.

## The Midnight File

### Abortive coup against Shevardnadze

TBILISI (GEORGIA), June 24: Government forces crushed an attempted coup against Georgian leader Eduard Shevardnadze on Wednesday, reportedly killing 30 people who had seized the state broadcasting facility. Fifty people were wounded in the seven-hour attack to retake the buildings, said government spokesman Valery Kvaratskheli. Most of the injured were supporters of ousted Georgian President Zviad Gamsakhurdia, reports AP.

### \$ 1b IMF aid for Russia likely

WASHINGTON, June 24: The International Monetary Fund is prepared to provide \$1 billion in financing to Russia even though the country has not yet received IMF approval for its economic reform programme, a source said Wednesday. A recommendation to extend the money will be presented to the IMF's 22-member executive board in the next few days with the aid expected to win quick approval, said an IMF official who spoke on condition of anonymity, reports AP.

### Transport Opposition urges

From Page 1 Col 5

also took this 'opportunity' in charging high prices for a number of other essential items.

The authorities, however, made special arrangement for regular supply in the city's petrol pumps and escorted a convoy of lorries Wednesday night to fetch adequate fuel for the filling stations.

A group of federation leaders led by its executive president Manjurul Ahsan Khan defied with the decision and urged the workers to operate their vehicle.

In the capital the striking transport workers picketed and stoned the vehicles in different points but the number of vehicles operating in various routes was higher than the previous day.

Our staff correspondent from Chittagong said that the road communication resumed in Chittagong and started operating in most of the inter-district routes linking the port city.

Reports from Khulna and Rajshahi said that a complete strike was observed in the two cities on Wednesday.

Tofael Ahmed said that the ruling party had lost its moral right to rule the country. In support of his remark Tofael observed that the road communications of the country had been jeopardised by the transport strike, law and order of the country had reached its worst condition, Parliament had become ineffective and the Press Club area, considered a neutral one, attacked.

### Demands met, Oli tells JS

By Staff Correspondent

Communication Minister Col (Retd) Oli Ahmed Wednesday called upon the striking workers of the road transport sector to put off their programme for the greater interest of the country.

In a statement in parliament Wednesday evening, the minister hoped that those on strike would soon withdraw their programme to alleviate the sufferings of the common people.

The statement of the minister came when the on-going country-wide strike by the road transport workers passed its third consecutive day yesterday.

Col Oli said that three-round talks between the government and the leaders of the striking transport workers had successfully resolved all the demands of the 11-point charter of the transport workers.

He spelt out, one by one, that the amendment to the 1969 Industrial Relations Ordinance would be introduced in the House in five weeks after scrutiny.

The demands of the transport labourers that politicisation of the trade unions and the road transport terminals be stopped — had also been taken care of, he said.

The minister said that terminals would be constructed at all the districts in due course and terminal authorities would be formed soon.

He announced that the trial of the transport workers involved in a case of killing by road accident would be conducted under 304 (b) instead of section 302 of the Bangladesh Penal Code.

The Indira-Mujib accord spelt out that 'India will retain the southern half of south Ikerbari Union No. 12 and the adjacent enclaves

### Tinbigha

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Bangladesh enabling her to have access to Dahagram and Angarpota enclaves.

India is to transfer the land strip to Bangladesh after 18 years 45 days of signing of the Land Boundary Demarcation Agreement between the two countries on May 16, 1974.

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### Ctg : flash floods

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downpour caused partial dislocation in ship movements in the port area, officials said. The rainwaters remained stagnant in most of the areas due to a faulty drainage system while a large number of drains silted up, sources said.

According to Chittagong Met office, a total of 241 millimeters (mm) rainfall has been recorded over the past 30 hours upto 12 noon today. Rainfall forced many people to stay indoors. Supply of essentials to local kutchha bazars from the far-flung areas was affected that triggered sudden price hikes, traders said. However, the rainfall has eased the hot spell in Chittagong.

## HSC exams

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Jeddah, Qatar, Rome and Kuwait.

Officials said authorities have taken up strict measures to hold the examination in a peaceful atmosphere.

Vigilance teams have been formed in district and upazila levels to check adoption of unfair means and to maintain law and order in the examination centres.

Imprisonment or other punishment have been prescribed for offences like presence of outsiders in the examination centres, laxity while conducting examination and helping the candidates adopt unfair means.

Vigilance teams have been empowered to visit any centres without giving any prior information and a centre can be cancelled by them for negligence to duty by the invigilators or failure to check adoption of unfair means.

## BDR man stabbed to death

By Staff Correspondent

Salah Ahmed, a retired Bangladesh Rifle (BDR) personnel was stabbed to death at Kauran Bazar area in the city Tuesday night.

The victim resided at a mess at Kauran Bazar. He was severely stabbed by some unidentified persons near Purnima Cinema at around 10:30 pm Tuesday night.

## BNP MPs angry

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Meanwhile, the police action against the journalists has angered many of the BNP leaders including a good number of MPs, according to sources.

Some of them have termed it a move 'to tarnish the image of the government' and some have blamed the Home Minister.

Sources further said, while the government was agreeable to dropping charges against the sponsors of Gana Adalat, the Awami League (AL) has tagged the issue of passage of the Indemnity (Repeal) Bill to the negotiations.

The AL wants a definite commitment on the issue but the government negotiators feel that the Bill should first be settled in the Committee meeting.

Sources claimed that the issue of the Bill had been raised afresh to 'make the situation more complicated'. They said, it was the AL that always asked to defer the Bill in the committee meetings.

A section of BNP leaders, according to sources, felt that the party had been caught off-guard by the alliance of AL and Jatiya Party (JP) in boycotting the session of Parliament.

One of the negotiators told this correspondent that they had been able to establish 'meaningful contacts' with the opposition yesterday and expressed the hope that situation would change by the weekend.

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## PM : JS boycott

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from the curse of poverty and underdevelopment.

Begum Zia said top priority had been given to the education sector. She stressed the need for local supervision for making the compulsory primary education programme a success. She also called for ensuring the education of the girls for bringing about socio-economic uplift in the country.

She said when the country was set on the path of development by the present government through its uplift efforts a few political parties and groups were out to hinder the process on unnecessary pretext.

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