

The Road and Watery Deaths

The affairs of our state and society can justifiably be called to be lacking in dynamism. But one wouldn't call it a case of anarchy or something bordering on it. However, transport, specially movement of the citizens, have of late been struck by a very large dose anarchy. Lives are being lost without acceptable reasons, almost in the fashion of murder, and worse, a sense of general insecurity is gripping the society. This can sap whatever remains of the *elan* with which our people carved out this new state only years back.

A Gazipur bound wooden body bus while hurtling full throttle towards destination mowed down at 9-30 pm, Saturday, a cluster of rickshaws, auto-rickshaws and a crowd of people — which is the usual situation near the traffic in front of Dhaka's international airport. Three were killed on the spot, two died later and 55 were injured. The element of accident here was not a bus's running amok but the great luck that all sixty were not killed. In the morning the same day two buses collided head-on at Shonir Akhra killing one and injuring 40. The same morning a 17-year old student hit a tree with his car and died in the impact.

This is the umpteenth time we are calling upon both the authorities and the society at large not to treat transport mishaps taking a hefty toll of life round the year as accidents which should mean a myriad factors combined in ways beyond human comprehension to cause unfortunate results for society. Most of these, if not all, 'accidents' are pre-programmed in a system of complete absence of supervision, monitoring and control — anarchy — in a word. Who do the roads or the waterways belong to? Neither the society, nor the government. It belongs to the jolly good master of a man at the steering wheel of both vehicles and vessels, who has not been taught or required to care for anything other than reaching the destination with the heaviest possible load in an impossibly small time. He is sustained and indeed emboldened in his foolish and dangerous ways by the 'malik' and the police and other controlling agencies who between them ensure that road-unworthy vehicles and sail-unworthy vessels go on doing their speeding and overloading business without any hindrance.

Bangladesh is not a country of significant transport activity. Neither the roads nor the waterways are quarter as crowded with modes of transport compared to other developing nations. It is to speak of the developed ones. Why then should we have road deaths making front page headline 365 days a year? This is a totally unacceptable situation. And there seems to be no one in charge in this matter, who could be held accountable. If anarchy is not ruling over the traffic situation, the roads and waterways of Bangladesh, the word should not exist. The journals tend to condone the unnecessary road killings by the use of such expression as the driver having lost the control of the vehicle or the brakes having failed. No driver can lose control of his vehicle unless the car, bus or truck has seriously malfunctioning tyroids or the driver has lost control of himself, through may be fatigue from overwork or influence of liquor. Brakes cannot fail without letting the driver and even the knowledgeable passengers know that the hydraulic pressure in the brakes are falling due to leaking brake oil which is possibly the foulest smelling in the world. But what happens when the tyroids are indeed in an undependable shape or the brake-shoes have worn down to a film?

These and many other questions would remain unanswered making the whole of our transport administration utterly a meaningless exercise as long as there are not radical changes both in the attitudes and in the structure and working of this very vital sector of national life, namely movement. If any worthwhile attempts are not made towards these ends, and soon, the responsibility for these unnecessary deaths would be the government's.

Crusade against Smuggling

The infiltration of smuggled goods, according to a report published in a Bangla daily yesterday, has passed all past records — thanks to government inaction and the mysterious silence of the law enforcing agency on the issue. What is baffling is the fact that the smugglers continue to live in style and carry on their illicit trade even after investigative branches and law enforcing agencies have identified the criminals and also submitted reports on them. A list of top 30 smugglers has been prepared and among them only one has been granted bail after he appeared before court with a bail petition; three others' movable property was confiscated.

As for the rest of the devilish band, they seem to be untouchable and are blithely going on flooding our market with foreign goods of every description. The government's indifference to such widespread smuggling is manifest by the fact that today nobody bothers with the list of items smuggled into the country. Instead, it has now become easier to take stock of the items of foreign origin that are not getting into our market. Smuggling on such a massive scale is bound to have its various adverse impacts on our national economy, chief among them being the accumulation of black money and further troubles for our fledgling local industries.

That the government cannot realize what a devastation the smuggling will wreak on our industrial and economic future is unacceptable. But then what holds it back in taking action against the identified culprits is beyond comprehension. Is it because they are flexing money power or know how to appease whom and when? But that would be the last thing one can expect, especially when national interests are concerned. If there are technical problems, one can understand. But even then that should not stand for long in the way of dealing with the culprits engaged in doing immense harm to the country.

The government has time and again called for rooting out corruption and smuggling. But its public announcements have hardly been matched by practical measures. If the differences between preaching and practice are so glaring, the public confidence in the administration's ability to govern simply erodes. But smuggling is a problem that cannot wait indefinitely for a decisive action. With the passing of time its networks get expanded and stronger. Let the government act before the whole nation learns the lesson the hard way.

Traffic Tangle : Would Roads Move Up or Below Grounds?

THE media carries reports nearly every day on the city's creaky traffic system. The *Daily Star* recently came out with a lively three-part serial on city traffic jam. Other newspapers also continue to publish accounts of traffic congestions in the city. Harried travellers often vent their frustrations in letters to the editors. Experts and analysts are coming up with useful suggestions about ways to ease the problem, if not solve it. Piecing it all together, one can sense a general feeling of outrage at the current state of affairs and read an urgent bidding to do something about it.

Most people have no choice but to face the snarling city traffic nearly everyday in the week. The children have to go to schools and it is usually the mother who would escort them. There are neighbourhood schools of course. However, in their quest to give the children a better education, many parents send the children to schools quite a way from home. During my morning walks, I often come across a young boy, carrying a backpack, furiously pedalling his bicycle, presumably on way to the school. I don't know who he is but my silent prayers always go after him, for a safe return home. Indeed, a cyclist weaving his way among the medley of traffic on a main thoroughfare looks particularly vulnerable to the perils of the road — as if he could be struck down any moment.

Students going to higher places of learning such as colleges, universities as also people going to places of work and business, have perforce to travel even longer distances. Nor is it safe to walk. Not all the streets have sidewalks. Even where pavements are there, the pedestrian seldom has the right of way. These are

mostly clogged with itinerant traders, better known as vendors, and a jostling crowd of shoppers. And of course, roads have to be crossed once in a while. That in itself is a prodigious feat of tightrope walking. A few years back, the authorities had put up some automatic electric street-crossing signals for the pedestrians. These told you when to go across the road and when to desist — for us, a novelty. However, these have since disappeared. There are zebra crossings but alas, the painted stripes on the road can hardly be deciphered. The signboards designating these spots as street-crossings for the pedestrians have survived but are seldom noticed.

There are a couple of overhead bridges for the pedestrians to avoid crossing roads. But then, that is another form of exercise. For the most part, people just scurry across streets. It is only where the traffic police halts the flow of vehicles to let the pedestrians pass, that makes crossing a road relatively safe. However, such spots are rare to come by. In short, you have to brave the chaos on the road anyway, even if you prefer to walk.

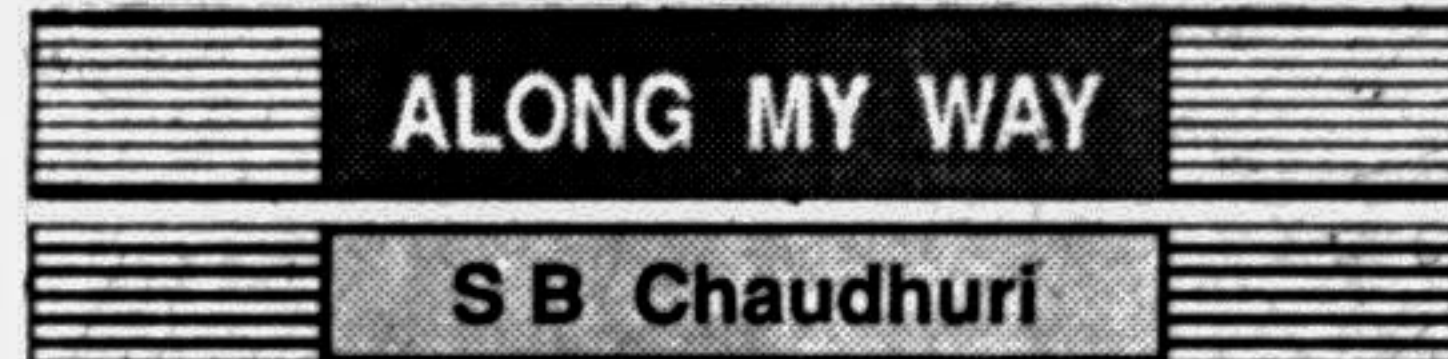
Since going out on the road spells so much of trouble, could you not just avoid it? For instance, there are *kutchas* bazaars in nearly all localities and you could very well do all your daily shopping without going out on the busy streets. There are neighbourhood shops for most other purchases. Most localities have shopping complexes too. Oh well, this line of thought cannot really carry you a long way. May be you could do your shopping in the neighbourhood or put up your children in the school just around the corner. But then, you need the money to buy things or send children to schools, even though all these facilities are

available in your own locality. You have to go to your workplace to earn a living and so you cannot avoid rushing headlong into the maddening traffic.

How do you go about it? You cannot depend on your legs. Walking is not safe. Besides, to be practical about it, there are not that many hardy people in a city who could walk miles daily to and from the workplace. Bicycles also are hazardous. So you have to choose some other mode of transportation. The data on number of road transports available in the country that I have ready at hand, are rather old but not quite out of date. These relate to the year 1992. Not surprisingly, bullock carts top the list of road transports in the

— another public transport — in the country but only a limited number of these ply the capital city streets. And of course, it's not just people who have to move. Goods have to be moved too by road. So we have around 31,000 trucks in the country, some of them making inroads in the capital city, moving about on the streets. Pushcarts, I already mentioned, and there are rickshaw vans too.

Thousands of people stream everyday in the capital city to workplaces, schools and colleges, hospitals and clinics, and so on. Bullock carts are, of course, out as a mode of transportation in the city. Looking at the numbers, you note that rickshaws are the next most widely available road transport



country. These number more than seven lakhs. A journey by bullock cart to your workplace would decidedly be slow but probably safer. Unfortunately (or, is it fortunately?) you hardly see a bullock cart on the city streets these days. There are pushcarts — these number about 8,000 but bullock carts? Hardly any.

Next comes rickshaw in the list of road transports in the country. There are 3.84 lakh rickshaws, around 2.5 lakh of these plying on the streets of the capital city alone. Motor cars (including a few taxis) and jeeps, taken together, number 46,000 in the country. Most of these inhabit the streets of the capital city and outnumber auto rickshaws — a public transport — which run to 30,000, nearly 11,000 of these in the capital city alone. Then there are around 24,000 buses

in the capital city. All the same, rickshaws are generally viewed by the experts as the villain of the piece in the city's traffic tangles. Rickshaws scorn the rules of the road, moving about slowly, impeding the faster flow of other vehicular traffic. Many tend to see the rickshaw as an anachronism, in need of being banished from the city streets — the way that the hackney-carriage has gone.

Point is, why do rickshaws not only survive but also multiply? That is because people need them. Except for the so-called VIP road, rickshaws are readily available anywhere in the city and at anytime — be it day or night, rain or sunshine. What is no less important, most people can afford a rickshaw-ride. Buses are cheaper but perhaps the most uncomfortable means of transport.

Housing Problem of Garment Factory Workers : Role of a DFI

by Suhel Ahmed

SHELTER is a basic need of human beings. But the growth of population is so fast that houses in the urban areas cannot provide shelter to all who need accommodation. So, the housing problem is a burning question now a days. Due to over population and other social and economic reasons people are coming to the cities and towns, thereby creating this burning problem. Houses are being built every year by both private and public agencies. Individuals are also constructing houses every year. But it cannot keep pace with the growing need.

We need more and more houses to accommodate the population both in the urban and rural areas. The main problems in building residential houses can be identified as scarcity of land and finance. Banks and Financial Institutions are lending money in this sector in the traditional way. In spite of the demand for finance in the housing sector neither the banks nor the House Building Finance Corporation (HBFC), which is the only financing agency in this sector, has so far brought any remarkable change in lending in this field. So the favoured section of population in the society enjoys the facility of loans in every sector including housing sector. Although they build houses but they are mainly being used for the accommodation of upper-middle, middle, and lower-middle class section of the population who can afford to bear the exorbitant rent. In the late 70's although the House Building Finance Corporation introduced a multi-storeyed loaning scheme, it could put very little impact on the growing housing need. This problem, now a days, has shown a new dimension with the growth of clothing factories in the country. Workers in the factories are young teenage girls, most of whom are coming from rural areas of the

country in search of employment. They now face unimaginable problems in accommodating themselves in a house or flat where minimum civic facilities are provided. As a result they are being compelled to live in slum areas. For their accommodation neither the public sector nor the private sector has done anything so far. HBFC is also not an exception in this regard.

The House Building Finance Corporation is a specialized financing institution. It is the only institution in the public sector which was designed for lending to the housing sector. Basically it is the only financial institution in the country which is catering to the need of housing finance. As a matter of fact, HBFC is the oldest Development Financing Institution in the country. It was originally established in 1952 by the then Government of Pakistan with an objective to ease the growing housing problem in the urban areas of the newly created independent state. After the independence of Bangladesh, Government took over all the assets and liabilities of the Pakistan House Building Finance Corporation and established the Bangladesh House Building Finance Corporation keeping the same objective as it had at the time of its establishment. It was however entrusted with greater responsibility. Even after more than four decades, HBFC is the only financial institution dealing with housing finance. The corporation is giving loans to the housing sector at concessional rates of interest on long-term basis.

Increased Demand for Loans

The demand for housing loans increased manifold after liberation. Dhaka became the capital of a new state. It is now an international city. People from various walks of life, including foreigners, started coming to Dhaka and in other

cities and towns of the country creating acute housing problem in the cities and towns. The corporation with its limited capacity is trying to help with loans to build residential houses in the urban areas.

Traditionally, the corporation was giving one loan to the owner or owners of one plot of land. Considering the crisis of urban land corporation introduced, since 1978, multi-storied loan scheme, with some restriction with regard to floor space of the flats. Under this scheme the corporation also provided one loan for the construction of more than one flat in a plot even if the number of applicants were more than one.

From experience, it was found that the repayment of loan is hampered in a case where the borrower is more than one. To overcome this problem to some extent, the corporation has changed its policy from the year 1993. It has introduced group loan under the flat scheme.

Now if the owner of a plot is more than one, then each owner get one loan for one flat separately. Under this system, for one person's failure to repay the loan others will not be affected. This has created more sense of security in the minds of joint owners of a plot taking separate loans.

Considering the cost and scarcity of land in the urban areas, the corporation has opened a new avenue. Now it gives loan for the purchase of under-construction flat or apartment, under the apartment loan scheme. For various reasons this scheme is becoming more and more popular day by day. This will enable a larger number of middle-class and lower middle-class city dwellers to own a flat without having a plot of land of their own.

Govt Priority
So far HBFC has borrowed about 1300 crores of Taka

from banks and financial institutions and provided loan for the construction of 95,000 housing units in the country. The present government has given priority to this sector and have provided adequate fund. As a result the corporation has expanded the loaning operation. During 1993-94 an amount of Taka 238 crores was sanctioned. This year the corporation proposes to sanction around Tk 500 crores.

Middle-class and lower middle-class section of the society have availed maximum loan facility from the corporation so far. A negligible portion of upper middle-class and rich people have also availed the loan. This is however, not at all adequate compared to the total demand in the housing sector.

I do admit that the corporation has done nothing for the low-income group, particularly for the working women. Most of the working women are now employed in garment factories. Although about 60 per cent of foreign exchange are now being earned by exporting clothing products, the condition of the working women in this sector remains very miserable. For want of shelter, they are facing multifarious problems including hygiene, sanitation, security etc. Most of them live away from their workplace and have to pay high rents for sub-standard accommodation. Although the government has built some hostels in Dhaka and Chittagong for working women, these are mainly meant for the middle-class and the lower middle-class people. Nothing perhaps has so far been done from any quarter for the low-income working women.

So what I feel is that something has to be done for the low-income working women. HBFC is a loan giving agency only. It cannot do anything for this section of the society unless it gets concrete proposal

Buses ply only along limited designated routes and compared to the needs, are too few in number anyway. People take to rickshaws simply because they don't have a viable alternative by way of road transport.

Could rickshaws be drummed out of the city streets if we have more buses on the road, albeit a little care also having being taken to make travelling in this mode of transportation a bit less uncomfortable? Conceivably it could work that way. But the problem then would arise from the capacity of the existing city roads. By all accounts, the city roads even now carry more vehicles than they were designed to bear. Add a substantially larger number of buses to the existing vehicular traffic, and you would have all the roads clogged — with or without the maddening rickshaws. Big cities around the world do not have rickshaws on the road. Yet, many of them face more horrendous traffic problems than we do. It's thus mainly a question of capacity of roads to bear the traffic. You could revamp the bus system but among other things, you would also need more of road space for that.

Constructing new roads and widening the existing ones, tend to be an uphill task in a built-up congested city. Other burgeoning cities in the region seem to be building their new mass-transit systems above the grounds. Some are building subterranean systems as well. Nearer to home, Calcutta already has underground railway. Bangkok is building an elevated road-and-rail network as a component of its rapid-transit system. In addition, underground rail system is being planned for central Bangkok. Kuala Lumpur is building an elevated light railway, which will form the axis of an integrated mass-transit plan for the city. Manila has an elevated light-

rail system, built over a four-lane road on huge supporting columns. Now there are plans to build another light-rail transit system. Further off, Taipei is building an elevated rapid-transit rail system.

Such infrastructure projects cost tons of money. The thorniest problem is where to get the money from. The emerging economies in East Asia have high international credit rating and they are financing their projects with private foreign funding.

However, there is a rub. Such projects are usually undertaken on a build-operate-and-transfer (BOT) basis, the builder retaining the concession for running the system for a certain number of years before handing it over. The builder naturally wishes to operate the service at profit, charging higher fares suiting an expensive undertaking. Users won't relish paying high fares and so the pricing of the new transport service could well turn into an unpleasant political issue.

MEDIA reports say that the Asian Development Bank has been requested to undertake a pre-feasibility study for building at least four flyovers in the city. Flyovers do ease flow of vehicular traffic. However, with connecting roads remaining as narrow as before, flyovers could also provoke long tailbacks. If the approach roads remain clogged, a flyover could turn into a car park — drivers just sitting there. Well, the experts would know better. Let's hope that someday in this city too, an irate passenger does not ask the taxi driver, "can't you move faster?" The cabby replies laconically, "I cab walk faster but can't leave the taxi on the middle of the fly-over."

for finance for the construction of dormitories or flats. We should however, remember that the proposals must be practical and implementable. I would like to put forward certain ideas for the consideration of everyone who are in a position to do something in this respect.

DCC Steps

First of all let us examine the step taken by Dhaka City Corporation (DCC) in the recent past. DCC took some steps to give shelter to those homeless people who are living in slum areas. In the name of 'city palli' the Dhaka City Corporation constructed 230 units of houses over 2.32 acres of its own land and settled 230 homeless families there. The total cost of the project was Tk 6.9 million excluding the cost of land. We have not been able to find any information concerning the source of fund and the title of land. Whether the cost of construction of the houses or flats has to be repaid by the inhabitants and in return they would get the ownership of land and the house, is not clear. But this is definitely a good gesture towards the homeless people of the city who are living in slum areas in miserable condition. In this type of project the House Building Finance Corporation has no role to play.

This, however, does not mean that other types of project cannot be planned or implemented with the assistance of HBFC. HBFC lends money to the owners of land who intend to construct their houses. This is the traditional way of lending. The women who are working in the clothing factories are low-paid workers and they do not have the capacity to own a piece of land and construct a house either from their own sources or by taking loans from financial institutions. Now if something has to be done, it should be done in cooperation with various agencies. Both the government agencies as well as non-government organizations are in position to contribute with a view to formulating new schemes or projects. Ministry of land, Rajuk, Housing and Settlement Department, NGOs, factory owners, factory building owners, HBFC and other financial organizations may be able to work together to meet the demand for low-cost housing for women workers. The dormitories or other types of accommodation should preferably be located within easy reach of their workplaces.

NGO Involvement

As I see it, a piece of land is the first requirement. Here the Ministry of Land, which owns all the khas land in the country, may help. The Ministry may allocate land in the name of a voluntary organization may be NGO, for this purpose. It is perhaps not possible to allocate a piece of land to few hundred women workers who are not in a position to pay for the cost of land. The low-income working women do not have that capacity. So, unless some agency do come forward to do the job, a financial organization like HBFC cannot lend money for con-

struction. If any NGO, having a plot of land, is willing to construct a building for accommodating working women, the corporation may find some way to lend money. In such a situation the NGO will be responsible for construction and overall management. The NGO will have to bear a part of the construction cost. Concerned NGO will be treated as the borrower by the HBFC and will be responsible for the payment of loan instalments. Apart from the Ministry of Land, other agencies such as Rajuk, Housing and Settlement Department, City Corporation etc may also provide land for this purpose and financial institutions such as HBFC may provide long-term loans for construction of dormitories, flats, etc.

If the NGO has to buy the land, it may have to invest substantial fund for the purpose. If however, the land is allotted for a medium-term, say 20-25 years, then perhaps the cost of land may be lower. In such a case the land and the building will revert back to Rajuk, Housing and Settlement Department etc as the case may be after the loan has been repaid and the NGO has also recovered its investment. Of course before such a project is formulated, the legal side will have to be examined first, and as per legal opinion, the policy may be formulated.

Owners' Involvement

The owners of clothing factory buildings may also be involved in order to start a new scheme. If the owners of the factory and the factory building is one and the same person, he may build a dormitory over and above the existing floors of the factory building for his female workers with loan from the banks or financial institutions. If the factory building is say 5 storied, the owner may add two more floors to accommodate some of his female workers. A substantial number of female workers may be provided with accommodation if most of the factory owners or the owners of the building, as the case may be, decide to provide accommodation to women workers in such a way. It is our expectation that some of NGOs, as well as factory owners, will take the initiative in this regard. Otherwise it will not be worthwhile to observe the Universal Habitat Day in a meaningful way.

What I want to say is that a nation cannot prosper if it neglects the basic needs of the people. Shelter is the basic need of a citizen. Fifty per cent of the population of our country are women. For economic and social reasons women are migrating to cities and towns from their village homes. When they leave their village most of them do not know where they will stay. This is really unfortunate. This, however, does not mean that nothing can be done for them. Since the clothing factory workers have regular income and they are able to pay for their accommodation, new types of residential accommodation can be designed in order to provide shelter for such a large section of low-income women labour force in the country.

The writer is Managing Director, HBFC

To the Editor...

Trade licence

Sir, This is in reference to the news item appearing in your esteemed daily of 26th August, 1994 on issuing trade licences.

I was amazed to see that the FBCCI was pressing the BNP Govt to transfer the power of issuing trade licence to the trade bodies. The suggestion of the FBCCI is preposterous. I do not know how many members of the FBCCI fall under the "default culture" on which I also wrote a letter. I wish none of them do. But some of the business houses and persons allegedly have done harm to Bangladesh in ways which are perhaps not unknown. If so they ought to be duly brought to book.

The business or investment laws are not all bad or unnecessary because the Govt must be in the know of things as to how the policies are being operated. Some of the laws involved must be simplified, and streamlined and red-tapism must be removed. Some organisations are already in place to

do this function. As a United Nations (UNIDO) adviser, I suggested in a report on Bangladesh the adoption of "one door" or "one stop" policy to be followed by all appropriate authorities, some 15 years back. I do not know what the fate of the report had been. Today they are talking about "one stop" or "one door" policy for quick industrialization which has been partially doomed by the reforms. Further, the rules and regulations are not necessarily obstructive. The important thing is the speed and efficiency with which the cases or proposals are disposed of by the concerned authorities.

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Boys and girls

Sir, We are appalled to observe that male youths try to attract girls by good clothes, hair style, sometimes good looks. It is wrong; girls are attracted to boys for manners and career education. Family, height, discipline, sports,

glamour, matching but simple attire are plus points. Speeches in a canteen, aimless romances, four years in the same class, muscle power, wealth, disloyalty etc do not mesmerise girls; on the contrary, they repulse any advances.

Social values and resources of human civilization and correct choosing techniques for spouses in Bangladesh are not yet fully exhausted. Let us all know it succinctly.

A female student of Hons class

Jute Geotex

Sir, Recently Dr Zahid Hossain Prodhan of Arcadia Property Development Ltd and Dr A B M Abdullah of the Bangladesh Jute Research Institute have jointly innovated a new jute product called — "Jute geotextile".

Prime Minister Begum Khaleda Zia while inaugurating a symposium on jute geotextile at the International Conference Centre expressed her firm conviction that this new

jute product would open a new horizon for greater use of jute in the country and generate momentum in the jute sector. The PM also awarded gold medals to the two co-inventors.

The Agriculture, Irrigation, Water Development and Flood Control Minister M Majid-ul-Haque who attended the symposium as the special guest appreciated the innovation and lauded the success achieved in diversification of jute in the three years since this government took over. He suggested to name the 'jute geotextile' as 'jute geotex'.

The newly innovated jute geotextile can be used in the construction of flood control embankment, railway lines, highways and barrages and in defence constructions.

Now the related concerns should start using jute geotex in different fields where this new jute product can be appropriate.

M Zahidul Haque
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