

Dhaka Day by Day

To Give or not to Give

by Rashida Ahmad



Any newcomer to a city like Dhaka cannot fail to be moved by the sight of the child beggars who clamour for his or her attention the instant he/she sets foot outside the airport building. Their pleadings for foreign coins and pathetic, beseeching eyes are difficult to ignore. The pockets are checked for changes, before coming to the realisation that foreign coins won't be of any use to them. Even so it is difficult to deny their requests. When they start asking for T-shirts and jeans, however, it is time to get a taxi!

It is at the time of driving along that the number of Dhaka's destitutes become visible. Every street is lined with beggars. At every traffic light a lament is heard and an open palm is stretched towards you. The first instinct is to give to the needy. But recognising the impossibility of giving to every one soon results in giving to fewer and fewer, until finally it is all too easy to become insensitive to the plight of our fellow human beings.

But this is natural. Human perception is such that what is constantly presented to consciousness is eventually disregarded as peripheral. However there are other factors to consider in this matter. These can be examined more closely by asking what it's like to live in a city so full of beggars. What is the typical Dhakait's attitude towards them? What is the correct way to deal with them? Is there in fact a correct way to deal with them?

Once we attempt to answer some of these questions, however, the complexity of the matter becomes clear. For we find that there is no typical attitude. Every individual has his or her own pattern of giving alms and reasons for giving or not giving. One person will give only to the old and not to children who have their lives ahead of them and should be encouraged to find work instead of begging. Another person might feel that it is children who are most needy. There are those who refuse to give to the cripples because they fear it may encourage deliberate mutilation of children. Some do not give at all claiming it does no good, whereas others give indiscriminately.

Then there is always the thought that those you give to are not the ones that actually bene-

fit. For organised crime is pervasive in this matter. Gang leaders send the children or adults they have recruited to beg in the streets. At the end of the day their collections are snatched from them and they are fed the bare minimum that is required to survive. Quite often children and those already maimed are beaten up for not collecting enough money.

Given this abhorrent state of affairs, how is it possible to know whether the money given is lining the pockets of the criminals or not. Should the genuinely needy suffer because of the reluctance that ensues to give to any beggar? These questions however beg another important question. We must ask ourselves whether we ought to give to the needy at all.

This question is often echoed on a larger scale by those asking whether international aid is effective. It is often argued that aid of any sort produces a negative effect by causing dependence and undermining self sufficiency. Or that aid given with well meaning intentions is not utilised in the right way.

A parallel to this argument may be the complaints that the money given to the destitute is often spent on alcohol or drugs instead of food or clothes. But how many of us if we were in the same desperate circumstances would not take the easy way out into oblivion through intoxication? And is it not rather patronising to think you have the right, once the money has been given, to dictate how it should be spent? Do you really know what their best interests are? Either, give wholeheartedly or do not give at all.

There are of course those who do not give because they are simply miserly. But then again there are those who give blindly.

May be, it is pertinent here to acknowledge the guidance that Islam gives on the subject. The Koran not only advocates an alms-tax but urges again and again to be steadfast in prayer and regular in charity and warns 'woe to those who make a show of piety and give no alms to the destitute; who are but victims of the social structure. However in the final analysis it must be said that it is upto each individual's conscience and reason as to what they believe is the right way to give.



Udichi Shilpi Goshthi, a cultural organisation brought out a colourful procession in the city yesterday to mark its 26th founding anniversary. — Star photo

Concern over 'inner-conflict' of Muktiyoddha Sangsad

Former leaders of the Bangladesh Muktiyoddha Sangsad, an organisation of the freedom fighters, in a meeting in the city yesterday expressed their concern over the increasing 'conflict' in the organisation, reports BSS.

Inaugurating a two-day workshop on 'shipping terminologies' here today the minister said computer network would be set up very soon to maintain proper coordination among Chittagong Port Authority (CPA), port users and Customs authority.

Chittagong Chamber of Commerce and Industry organised the workshop which is being participated by about 70 non-government shipping executives. The shipping minister said with the pursuance of pragmatic policy service of the CPA has been improving to a great extent during the last few months. He said the standard of service of the port is now equally comparable to other ports in the region.

The minister recalled the meeting held earlier between the CPA and shipping traders and said preparation of work plan to minimise the problem being faced by the traders is now at the final stage.

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Master plan for Ctg Port underway

CHITTAGONG, Oct. 29: Shipping Minister M K Anwar said preparation of a master plan for the development of Chittagong Port is underway with a view to facilitating best service to the Port using merchants, reports BSS.

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Salman meets Saifur

The newly elected president of the Federation of Bangladesh Chamber of Commerce and Industry (FBCCI) Salman F Rahman called on Finance Minister M Saifur Rahman at his office yesterday, reports UNB.

Dearest
Mehreen
Happy Birthday
—with lots of love
Abbu & Ammu

The Management and all members of the Group express their deepest grief and sorrow at the sudden and sad demise of Mrs. Shafia Zafar, wife of Mr S. Abu Zafar, on Thursday October 27, 1994. Our heartfelt condolences to all members and relatives of the bereaved family.

"May Almighty Allah Rest Her Soul in Peace. Ameen".

A Milad will be held on Tuesday, November 1, 1994 at Paribagh Cooperative Housing Society, 4, Paribagh, Dhaka after Asr Prayers. All relatives, friends and well wishers are kindly requested to attend, to pray for salvation of the departed soul.

D-1089

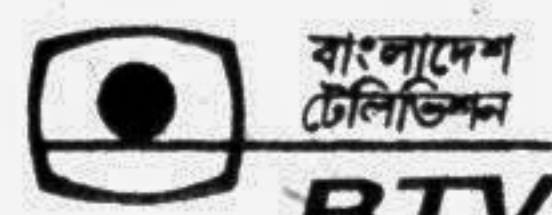
ARLINKS GROUP

WANTED

1. Senior Accountant Age within 35 years. At least C.A. Course or ICMA part III completed, and 7 years experience in budgeting, costing, preparation of final accounts, and dealing with banking, import and indenting work. Computer literacy will get special consideration.

2. Administrative Officer Age within 35 years. Good educational background with diploma in personnel management, and at least 5 years experience in dealing with administrative matters at mid-management level.

Attractive terms for both posts. Deserving Candidates should submit application with full biodata, photocopies of certificate and testimonials and 2-passport size Photos to the COUNTRY MANAGER, RANGS INDUSTRIES LIMITED, 113-116, OLD AIRPORT ROAD, TEJGAON, DHAKA latest by 10th November '94.



Sunday

4:30	Opening announcement
4:45	Dik-Diganta
5:10	News in Bangla
5:25	Cartoon film: Tom and Jerry Kids Show
5:40	Sports programme
6:30	Programme on health: Apanar Dakar
7:00	Open University
7:25	Tagore songs
8:00	News in Bangla
8:30	Band music
9:00	Drama series: The Sword of Tipu Sultan
10:00	News in English
10:30	Magazine programme: Samito Sangkalpa
11:30	Khabar/The news
11:40	Tomorrow's programme summary, closing announcement
11:45	Close down

Weather

No change in temperature

The Met Office forecasts day temperature may remain nearly unchanged over the country, during the next 12 hours till 6 pm today, reports UNB.

Light rain is likely at one or two places over Rajshahi division and the regions of Jessore, Dhaka and Faridpur while weather will remain mainly dry with partly cloudy sky elsewhere over the country during the period, the Met Office added.

Country's highest temperature was 33.8 degrees Celsius yesterday at Jessore and the lowest 17.4 degrees at Srimongal.

The maximum and minimum temperatures and humidity of some cities and towns recorded yesterday were as follows:

City/Town	Temperatures		Humidity	
	In degrees Celsius	Max	Min	in percentage
Dhaka	31.8	23.1	71	78
Chittagong	31.5	20.6	73	69
Khulna	32.6	23.4	78	72
Rajshahi	32.7	21.8	72	72
Barisal	32.4	22.2	74	80
Sylhet	29.8	20.6	85	77
Cox's Bazar	33.0	20.5	72	70

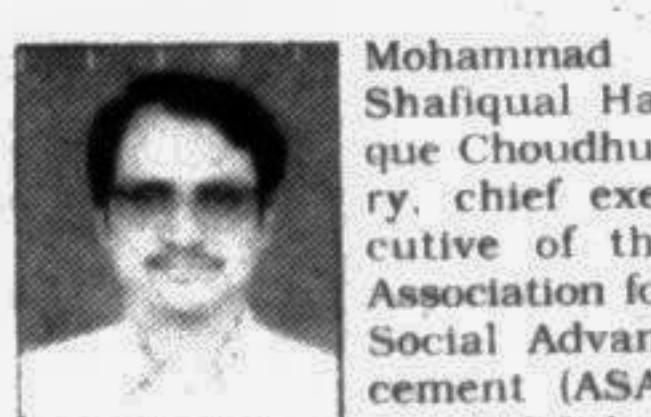
Turkish envoy hosts reception

By Staff Correspondent

The Charge d' Affaires a.i. of Turkey Serdar Delinz hosted a reception in the city yesterday on the occasion of the anniversary of the proclamation of the Republic of Turkey.

The reception was attended by diplomats of foreign missions in Dhaka, officials of the Foreign Ministry, politicians, journalists and elite of the city.

Rotary award for NGO executive



Mohammad Shafiqul Haque Choudhury, chief executive of the Association for Social Advancement (ASA) — an NGO, has been awarded by the Rotary Club of Dhaka North recently for his outstanding performance in the field of country's poverty alleviation, says a press release of the NGO issued yesterday.

Attending as the chief guest, Alan Wilkinson, country representative of the World Food Programme, handed over the award to Choudhury in an award-giving ceremony held at Hotel Sonargaon on October 24.

Mohammad Mohiuddin, Additional Secretary of the Ministry of Foreign Affairs, attended as special guest while Mosharrar Hossain, governor of the Bangladesh Rotary International chaired the function.

Choudhury, a dedicated development worker, has engaged himself in the painstaking task of poverty alleviation for a long time. He is the founder-member of the ASA, which was established in 1979. Under his leadership the organisation has flourished to a great extent. At present the ASA activities are going on through 263 unit offices in 84 thanas under 24 districts.



The Jatiya Party brought out a procession in the city yesterday demanding release of the party chief, Ershad, and elections under caretaker government. — Star photo

CHANGE OF ADDRESS

The Embassy of Sweden has moved to its new premises on 27 October, 1994.

The new address is as follows:

House No 1
Road No 51
Gulshan, Dhaka-1212

Mailing address, PABX telephones, telefax and telex number remain unchanged.

New telephone number for the Visa Section : 870220-21

D-1090

বাংলাদেশ উন্মুক্ত বিশ্ববিদ্যালয়

BANGLADESH OPEN UNIVERSITY

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বাউবি/পিপিডি/ট/৯৪/৮১

তারিখঃ ২৫ অক্টোবর ১৯৯৪

দরপত্র বিজ্ঞপ্তি

বাংলাদেশ উন্মুক্ত বিশ্ববিদ্যালয়ের স্কুল অব এক্সটেনশনের ডি. এড. বই, কার্টুনবক্স মুদ্রণ ও বইখাইপূর্বক সরবরাহ করার জন্য বাউবি তালিকাভুক্ত মুদ্রণকারী প্রতিষ্ঠানের কাছ থেকে বাউবির প্রকল্প পরিচালক/উপাচার্যের দপ্তরে সীলমোহরকৃত দরপত্র আহবান করা যাচ্ছে। আগামী ০৪ নভেম্বর ১৯৯৪ সন পর্যন্ত বাংলাদেশ উন্মুক্ত বিশ্ববিদ্যালয় সড়ক নং-২, বাড়ী নং-১৬, ধানমন্ডি, ঢাকা-১২০৫ এর অর্থ ও হিসাব বিভাগ থেকে অফিসযোগ্য নলদ ১০০০/- (এক হাজার) টাকার বিনিময়ে দরপত্রের সিডিউল ও শর্তাবলী সংগ্রহ করা যাবে। আগামী ০৫ নভেম্বর ১৯৯৪ সন বেলা ১২-০০ টা পর্যন্ত দরপত্র গ্রহণ করা হবে এবং এদিনই বেলা ১২-০০ টায় দরপত্রদাতাদের উপস্থিতিতে (যদি কেউ উপস্থিত থাকেন) দরপত্র খোলা হবে। উল্লিখিত কাজসমূহের নমুনা বোর্ড বাজার, পাঞ্জাবুর বাউবি ক্যাম্পাসের প্রকাশনা, মুদ্রণ ও বিতরণ বিভাগ থেকে দেখে নিতে হবে। দরপত্র গ্রহণ বা বাউবির ক্ষমতা বিশ্ববিদ্যালয় কর্তৃপক্ষ সরক্ষণ করে।

বাংলাদেশ উন্মুক্ত বিশ্ববিদ্যালয় কর্তৃপক্ষ

D-1092

COST EFFECTIVE, INNOVATIVE SUSTAINABLE DEVELOPMENT MODEL OF ASA FOR POVERTY ALLEVIATION IN BANGLADESH

Salient Features of the Model

1. Formation of a 20 members'— group of the poor especially of women.
2. Member's participation in development education process.
3. Provide small credits to increase income of the individual members.
4. Ensure 100% loan repayment.
5. Emphasis on member's own savings.
6. Meet the cost of credit from a low service charge.
7. Minimal administrative expenses.
8. Making each ASA Unit (defined below) cost-covering in the least possible time (usually less than 9 months).
9. Decentralized management and effective monitoring.
10. Using the enhanced income the members meet expenses mainly on education, health, better food, etc.
11. Ensure participation of the women in the important affairs of the family and society.
12. Continuity of Human Development Trainings to increase consciousness, develop leadership, improved project planning, effective monitoring and increase credit-management skills.

Implementation Process

1. ASA unit is the centre of all activities. 1 unit consists of 1 Unit Officer and 4 Community Organizers. 20 landless poor (mostly) women form 1 group. 60 groups or 1,200 members make 1 ASA unit. Each group in their compulsory weekly meeting performs savings collection, loan refund and conduct development education.
2. 9-15 unit offices make a Region. The Regional Coordinator ensures all development activities of the region.
3. From starting one unit office in an area, it is possible within 5 to 6 months to reach 1,200 members and distribute loan among them. Minimum loan is Tk 2,000/- and maximum is Tk 5,000/-. 15% service charge on the loan can cover all expenses of the unit and by 9 months the unit becomes break even.
4. From the recovery of loan repayments further loans are sanctioned for other units. This gives a revolving effect of using 3 times of the initial capital. In the first year of ASA credit operation with an investment of Taka 36 lacs a total of Taka 96 lacs had been distributed among 4,800 members of the 4 units. Presently the total loan disbursed is Tk 155.03 crores on September 1994 among 276,334 members of 263 units.
6. When the members receive loans they make more profit and save Tk 5/- in each week leading to an annual savings of Tk 250/-. One member is 6 years saves more than Tk. 5,000/- (including his interest on the savings). This total savings becomes the capital for the business venture. This is a process towards attaining sustainability.

By this time representatives from Philippines, Sri Lanka, India and 2(two) journalists from Holland gathered experience about implementation of this development model of ASA through keen observation both in the central and field level. Besides this, delegates from about 40 (forty) big and small NGOs of Bangladesh having gathered experience in the same process and trying to replicate the model through their own organization. Recently, BRAC, Caritas, HEED-Bangladesh, World Vision, MSS, Save the Children, USA, Dhaka and New York, PKSF, Muslim Aid, Bangladesh, FSRC, CARE-Bangladesh, BUREAU-Tangail visited ASA central and field offices. 20 NGO representatives from 15 districts trained by ASA on Savings and Credit Management through CDF with financial assistance of PACT-Bangladesh, Md Shafiqul Haque Choudhury, Chief Executive has been awarded Rotary prize of 1994-95 for contribution in poverty alleviation by Rotary Club of Dhaka North.

ASA is always ready to assist those organizations who are willing to replicate the 'ASA Self-reliant Development Model' hence, all field level unit offices and regional offices are requested to help and show all document to the visitors from govt and non-govt organizations and also the students, teachers, journalists, politicians and other professionals who are interested to observe implementation of 'ASA Self-reliant Development Model' for which no approval is required from central office. The relevant papers and documents are to be kept open for the visitors. Interested persons are also invited to visit the field.

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