



Binat Bibi Mosque, built in pre-Mughal times is the oldest in Dhaka. An inscription states that Bakht Binat, daughter of Marhamat, built it in 1454 during Sultan Mahmud Shah I's rule. It is a square, single domed mosque with octagonal towers. It has three arched doors on the east, north and south. Pre-Mughal features include the curved cornice, battlements and the absence of a drum supporting the dome.

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Illegal 'banking' on to con city's poor

RAIHAN SABUKTAGIN

A large number of cooperative societies and some social organisations in Dhaka are collecting deposits from people and providing them with loans violating the restriction on such activities.

These organisations, mostly unregistered, have their own rules and regulations to run the "banking" or "micro-credit" activities and they are not bothered about the government's permission or rules.

As the authorities do not monitor the activities, these organisations are making money exploiting their members and collecting interest at high rates.

Samatani Begum, a domestic help from Rupnagar in Mirpur area, deposited Tk 1,860 at Basic Development Society, a social organisation operating micro-credit programmes in Mirpur section 1.

But she failed to draw the deposit from the organisation when she had to leave Dhaka

due to her husband's illness. She said Basic authorities did not return the money on her request and set some conditions for it.

When asked, Anwar H Biswas, chairman of the organisation, said she might have failed to convince the manager for getting back her

Shahidul (not his real name), owner of a small shop and a member of the United Commercial Co-operative Society Limited, told Star City that he deposited Tk 1,000 to the organisation and took Tk 5,000 as loan.

Within five months he had to pay Tk 6,000, Shahidul said. "I know the interest rate is high

any new regulation or cancel any condition of the loan agreement, even they can re-fix the interest rates of loan and deposit.

There are examples of embezzlement of members' deposit by the cooperatives. Officials of Sawpna Neer, a cooperative society in Pallabi,

The officials however hope enactment of micro-credit regulatory authority act 2006 and its proper enforcement would help the regulatory bodies to control such illegal banking and micro-credit activities.

The government is yet to notify the law through gazette. Within a short time a gazette notification will be issued to enforce the law, an official of the Banking Regulation and Policy Department of BB said.

Under the new law the government would form a body headed by the governor of Bangladesh Bank for monitoring and controlling the micro-credit system in the country.

The BB officials said they have got complaints against different organisations about unauthorised banking activities.

"We are conducting investigations and also punishing the organisations if found guilty," a high official said citing example of Jubok.

It was also found that the low-income people are the main target of these organisations and these organisations preserve the right to formulate any new regulation or cancel any condition of the loan agreement, even they can re-fix the interest rates of loan and deposit

deposit. "We are not exploiting people like the cooperatives," he said.

Asked how the organisation is operating micro-credit and banking activities being a social organisation, Biswas claimed that they have taken necessary permission from the Bangladesh Bank for their activities.

but who will lend me money?" In field investigation it was found that most of the cooperatives are collecting high rate of interest. The average rate is more than 50 percent.

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have recently fled away with the deposits worth of Tk 3.5 crore, locals said.

When contacted, Bangladesh Bank officials said they do not give permission to any cooperative society or social organisation for banking activities. No organisation can do it without approval from the central bank, they said.



A man standing on a train roof, a common practice among many passenger, blissfully oblivious to the danger such a free ride could bring about. The picture was taken at the Mahakahali rail crossing.

SYED ZAKIR HOSSAIN



The disputed house of Salma Khaled, widow of Liberation War hero, Brigadier Khaled Mosharraf, Bir Uttam, at Gulshan.

DISPUTE OVER SALMA KHALED'S HOUSE

Legal battle not over yet

TAWFIQUE ALI

Salma Khaled, widow of Liberation War hero Brigadier Khaled Mosharraf, Bir Uttam, has got a stay order from the Supreme Court on the High Court judgment declaring valid the government order cancelling the allotment of a government house to her in 1979.

The High Court on August 10 declared that the government's cancellation order was valid. Later Salma Khaled filed a petition to the Appellate Division of the Supreme Court that issued the one-month stay order on August 14.

Salma Khaled has been staying at the house-20 on road-59 in Gulshan in the capital for the last 27 years. "On my application, the then

president Ziaur Rahman allotted the house to my family on March 7, 1979," she told Star City.

"I have neither purchased nor got lease of the house. I just got allotment to stay," Salma said alleging that the authorities had sold off the house through auction before cancellation of the allotment without serving any notice to her.

Rajuk sold the house along with one bigha of land at more than Tk 4.76 crore in 'public interest.' Shahrin Islam Tuhin, nephew of Prime Minister Khaleda Zia, and his friend Noor Newaz Selim bought the property through auction.

Salma said after the auction the Directorate of Government Accommodation served a notice to her on November 6, 2005 and again on November

17 informing her of the cancellation of allotment and asking her to vacate the house.

Asked about sale of the house before cancellation of the allotment, Director of the Government Accommodation Directorate Md Ali Akbar said: "In fact, we know nothing about the matter. The ministry is dealing with it."

Housing and Public Works Secretary Iqbal Uddin Chowdhury said: "We are not supposed to inform her everything as to when the government will sell the house and hold auction because it is a government property."

"We allowed her adequate time to vacate it. Instead of vacating the house, Salma Khaled filed a writ petition. Now the matter rests with the court's disposal."

It was the Awami League

government that decided to hold auction of the house, he argued. "The previous government had decided to sell the house about seven years back and the auction was held more than three years ago."

He said Salma Khaled had applied for the house saying that it would facilitate study of her children. The government has allowed her to stay at the house for 27 years and her children are now grown up and the family owns house and flat in the city.

Asked on what ground she is fighting for the house as the allotment letter empowers the government to take back the house anytime, Salma Khaled said: "I don't think the government has any urgent 'public interest' to sell the house. Even if it has to sell the house, I must get priority. But the

government even did not let me know anything about the cancellation of allotment and sale of the house."

"The government served notice only when it needed to vacate the house," said Chowdhury.

The public works secretary said: "True, we did not inform her about the auction or cancellation of the allotment. But she is well aware of it."

He said terms and conditions of the allotment letter provide that the allotment would be automatically cancelled any time if the family owns any house.

The government says Salma Khaled owns a 3,300 square-feet flat on the same road of Gulshan. But she said her daughter Amreen Khaled who lives in Dubai owns the flat.

Dhaka: Home away from home



Dr. Peter A. May, Managing Director of Karnaphuli Fertilizer Company Limited (KAFCO), who has been living in Dhaka for two and a half years shared his feelings about Dhaka.

I have been living in Dhaka for the last two and a half years. This was not my first visit. I came three times nine years back. Those visits were rather brief about a day or two. I had a preconceived notion about the city. But Dhaka caught me by surprise when I came to stay for

a while because of my work.

The changes were major and really amazing, especially the drop in air pollution. The city has curbed its air pollution significantly.

The introduction of CNG run vehicles has brought down a considerable amount of air pollution and a vast improvement in cleanliness in the air. The skies are much clearer than in London, and I can really watch the twinkling stars and spot the moon as it peeps from the clouds, a sight that cannot be enjoyed in most cities around the world.

The changes in the airport have been for the better. The system is more organised and immigration and customs work much faster, which was a very good sign.

The countryside and greenery always fascinate me, as I am a country person. One of Dhaka's attractions is that you do not need to go a long way to enjoy the fresh feel of the country. All you have to do is take a short trip to the other side of the

river Buriganga, to find the country. It is not the same in many other cities.

I find the people of Dhaka city and their lives quite attractive. The city with all its hustle and bustle is quite interesting, especially the endless noise at lively Sadarghat.

I love to watch many people doing a variety of things there, and as I meet and interact with these people of various walks of life, I find them quite friendly and hospitable, and yes, as a foreigner I have been fascinated by their unsophisticated nature.

I have always found the newspapers in Dhaka very different from the newspapers that I am familiar with in the UK. The difference in religion, culture, and economy of the country, newspapers here portray a perception of a world which differs widely from the world.

As a Britisher I am fond of puddings and the mishti in Dhaka replaces them quite well. The fish and meat here are tastier than in the UK. Mango is the most succulent among the

fruits.

But then there are certain characteristics of the city that I do not enjoy at all there is no walkway as most are occupied by vendors; but that is not the only reason the overall traffic here does not allow anyone to walk.

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doing a variety of things there, and as I meet and interact with these people of various walks of life, I find them quite friendly and hospitable, and yes, as a foreigner I have been fascinated by their unsophisticated nature.

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I am also lucky to see some open space from my office at IDB Bhaban. But the rest of the

crowded areas are heart breaking.

It must be understood that open air is required before decisions are made to occupy open space. It is not possible to demolish three or four blocks of office buildings and recreate an open space, because once an

open space is gone, it is gone.

I think the city of Dhaka is divided into two halves -- Old Dhaka and New Dhaka; which can be further described as two sides of one coin -- the rich and the poor. Life in these two segments is so different. Some people told me that almost 90

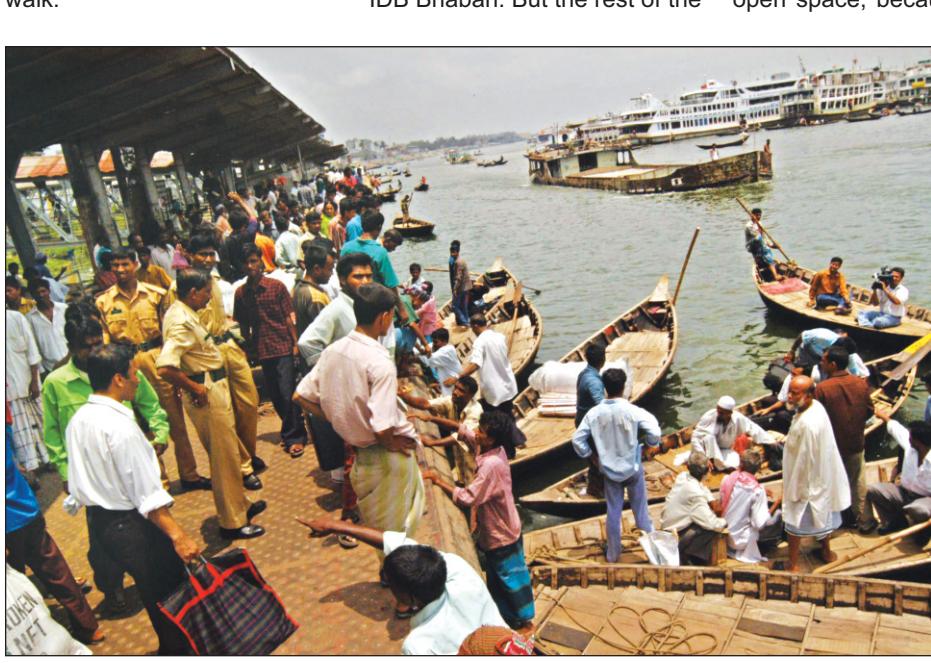
percent of the cars in Bangladesh are seen in Dhaka.

It seems that areas like Gulshan, Banani, Baridhara and other posh areas substantiate their opinion. You get to see so many cars there. On the other hand there are hardly any cars in Old Dhaka and poverty is quite visible in some of its areas.

However, areas like Gulshan, Banani, Baridhara bear the mark of development and prosperity in Dhaka. It shows that it is possible to propel the growth and development in a country like Bangladesh and that it can be done very quickly. The private sector has made a tremendous contribution in this regard.

When I was coming to live in Dhaka, most of my countrymen were astonished. But now it is a great pleasure for me to live in this city; although I think the government should take up some measures to boost its image outside the country.

As told to Sabrina Karim Murshed



The hustle bustle of Sadarghat (left) fascinates Dr May while local mishti (sweets) is one of his favourite delicacies.

STAR PHOTO