



Rat race for plan approval reveals ill motive

Extended effectiveness of the building construction rules of 1996 until June 30 triggers an unprecedented rush for high-rise plan approvals. Experts fear that the hurriedly approved plans may leave an irreparable damage to the city landscape

TAWFIQUE ALI

Urban experts apprehend that Dhaka's planned urbanisation is set to face a doom with thousands of building plans approved hurriedly over the last few months without considering vital prerequisites, constraints of utility services and physical infrastructures.

As many as 13,500 building plans were approved from January to May this year.

The frenzy of plan approval began with the controversial extension of the old building rules of 1996 to take undue advantage by a coterie of commercial builders that mounted tremendous pressure on the authorities.

After 20 days of gazette notification of Metropolitan Building Construction Rules of 2006 on April 16 last year, the government by an order on June 4, 2006 extended effectiveness of the old building construction rules of 1996 until June 30, 2006.

The chance prompted aspiring builders, both commercial and private, to indulge in a rat race of 'plan-pass' in connivance with a section of Rajuk officials.

In a similar order, the government further extended the effectiveness of the building rules of 1996 for six months until

December 31, 2006.

By December 2006, Rajdhani Unnayan Kartripakkha (Rajuk) received 16,200 applications for plan approval, said its chairman KAM Haroon.

"We approved around 10 thousand building plans in one month by January 31," said Haroon. "Normally, we can approve 1,000 plans per month on average."

The number of plans approved reached 13,500 by the end of May, he said.

The remaining 2,600 plans are seriously flawed and inadequate. If rectified within June 30, 2007, they will be approved, Haroon said.

Asked how Rajuk could receive 16,000 applications over a short span of two to three months, as it receives 1,000 to 1,200 applications a month on average, the Rajuk chief said, "The applications were not scrutinised in details at the time of submission."

"The applications may have some flaws at the time of submission, but the inadequacies could be removed later on verification," he said.

The Rajuk chairman denied that there was malpractice in approving such an overwhelming number of applications for build-

ing plan approval.

He said that out of last six thousand plans, approximately 150 were of high-rises but Rajuk's member (planning) could say exactly how many plans of high-rise buildings have been passed among the 13,500 approved so far.

But Rajuk Member (Planning) Nasir Uddin declined to talk to the media.

A top official of Rajuk said seeking anonymity that several thousand applications were grossly anomalous, inadequate and incomplete.

Making the building rules of 1996 effective again and again only facilitated malpractice in submission and approval of building plans in the capital.

Honorary chairman of Centre for Urban Studies and member of government's Urban Development Committee Prof Nazrul Islam said the phenomenon apparently will create a negative impact in the planned areas of the city.

But it is important to know the size of the buildings approved to assess what kind of impact they will cause. "Naturally, the authorities did not get enough time to scrutinise the applications, as there was a tremendous pressure on them for plan approval."

According to sources in the Rajuk, most of the plans were faulty with lack of required clearances from difference agencies, non-submission of land ownership documents and submission of counterfeit clearance certificates.

There are technical flaws such as faulty structural design, no or counterfeit soil test report, and absence of competent engineers and architects in designing the plan, said a top Rajuk official requesting anonymity. "Applications in many cases were not even signed by the applicants and qualified engineers and architects," he said.

Noted environmentalist and chairman of Transparency International Bangladesh Prof Muzaffer Ahmad said that hurried approval of so many plans without following vital prerequisites would naturally be flawed.

One has to count how many flats and occupants will be there in 16,000 buildings to assess the magnanimity of the problem, he said.

Approval of thousands of building plans without taking into consideration basic utility services and infrastructure facilities will result in further crisis, said Prof Ahmad.

The government should have

dealt with the issue in a properly planned and integrated manner before giving approval to thousands of buildings that will just add to people's sufferings and aggravate infrastructure constraints, he said.

An organised syndicate of brokers and counterfeiters at Rajuk made huge amount of money providing aspiring builders with forged clearance documents of various agencies for approval of building plans, according to sources.

Most of the intending builders, particularly commercial builders of high-rises, took the advantage from the counterfeiters to get their building plans passed as hurriedly as possible under the rules of 1996, said a highly-placed source at Rajuk.

Both the counterfeiters, active in making forged certificates, and trade union leaders at Rajuk made money out of the 'business' of plan pass, said Rajuk sources.

In a frenzy of malpractice, dishonest builders submitted as many plans as they could to get the plans passed within January 2007.

Forgery occurred mainly in

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Thousands of plans which have been approved in a hurry, might further dent the city's landscape.



Urban poor face most hardship for water. Housewives in a slum queuing for water at Mohammadpur embankment area.

SHAWKAT JAMIL

URBAN POOR

Caught in a gruelling watery cycle!

SHAHNAZ PARVEEN

Sakina Bibi of Kalsi slum on Baunia embankment was waiting her turn to take a shower. Shower has a very different meaning for Sakina and others living in the slum. Only a pitcher-full of muddy water is rationed for her. Sakina felt lucky that she at least had some water.

It was 5 in the afternoon on a Friday. On Fridays, each family member of a household in the slum stays home and everyone knows that every single drop of water counts.

Sakina, 21 years of age, arrived in Dhaka two years ago from Mahishkala village, Barisal.

She is now working with a garment factory at Mirpur 11. "On work days it gets really painful. There is no one to store water if my husband or I cannot make it to home before sundown. We get

water supply [at the slum] for around two or three hours," said Sakina.

"Just one tap for the entire slum and I have to compete for my turn to collect water. We usually leave our buckets or pitchers in line. We are not allowed to store an unlimited amount. We have to manage with whatever amount we get," she added.

Sakina recalls that back at her home village water was the cheapest commodity in the world. Her family used to depend on river water for household work. However, that same river that used to provide them with water, had driven them away from home. River erosion took away everything and her family headed for the capital, which they thought would be a city of hope.

In the capital they were introduced with different forms of ordeals. Sakina's mother Mariam Begum said, "Waiting in line to

fetch water and buying it is a whole new experience for us. When we first arrived, it seemed really weird. I could not believe such a thing existed."

Around 14 million people are crammed within an area of 320 square kilometres. Each year more population adds to the number. With swarming job seekers migrating from all around the country, current population growth rate in Dhaka city is around 5 percent. There are around three million slum dwellers in Dhaka with very little access to safe drinking water.

Dhaka city expands horizontally every day. Its vertical growth also reached to a frightening level as people trying to utilize every inch of available space in the city's periphery.

Demand for safe water in the capital is on the rise every year because of the increasing population.

Demand for water reached up to 200 crore litres per day with a five crore litres increase per year.

The Wasa can supply between 155 and 160 crore litres a day against the demand, which increases about 10 percent during the summer.

While Sakina was content with a pitcher of water, only to be able to splash her body with it in this unbearable and intense heat, somewhere else in Rupnagar slum at Mirpur, rickshaw puller Abdus Sattar feels lucky for a different reason. He said Tuesday's rain was an omen from God.

"We don't have supply water at Tong bosti. Yesterday I could not collect water. Suddenly this rain brought water for my family" he said.

Sattar collected the rainwater that came down through the

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TANTIBAZAR GOLD MORTGAGE MARKET

'Industry' without a guideline

The labyrinthine alleys and ancient buildings of Tantibazar house the largest assortment of gold jewelry mortgage shops. Around 250 to 300 such shops are located here

RIZANUZZAMAN LASKAR

No form of legal structure exists to standardise and regulate the time-honoured trade of lending money through mortgaging of valuable jewelry made of precious metals such as gold despite the fact that a great number of people are still associated with the trade.

According to traders in the gold mortgaging business, despite immense susceptibility associated with this delicate business, the entire transaction is conducted by using long-established process dating back to the British era as modern regulation or guideline has not been adopted for the industry yet.

Even though this traditional brand of business has survived through a large number of traders who are scattered throughout the country, the most well-known marketplace of this business is located at Tantibazar in old Dhaka.

The labyrinthine alleys and ancient buildings of Tantibazar house the largest assortment of gold jewelry mortgage shops. Around 250 to 300 such shops are located here.

According to Babul Dash, former chairman of Banik Samity, the mortgage lenders are being victimised by legal loopholes due to the absence of any guideline for the business.

"We, the traders, are probably the biggest victims as we have to cope with frequent nuisance and disputes with our customers

as no form of law or legal guideline exists to regulate or standardise these form of transactions," said Babul Dash.

"There is also a breed of unscrupulous lenders who are taking advantage of this situation to harassing customers and thus making the whole industry look bad," he added.

According to traders, Tk 10,000 is lent against each tola (bhor) of local gold while the amount of goes higher to as much as Tk 12,000 against foreign gold. The mortgagers have to make monthly payments at 3 percent interest rate over the amount of money borrowed.

If the borrower fails to make payments for three consecutive months, the mortgage agreement will be breached and the lender would have the authority to and sell the mortgaged jewelry.

According to prevailing guidelines, relevant information such as name, address and contact information of the borrower along with date of transaction and amount of money are written on a piece of memo, which is later signed by the borrower. The borrower has to reclaim his property by putting his signature in the same piece of paper.

A card with all the relevant

information of the transaction along with a taxation stamp of Tk 4 affixed on it is handed over to the original owner of the mortgaged item. Traders refer this card as the certificate of mortgage.

Although the traders have the authority to melt the mortgaged gold in the event of a breach of contract, the liquefying process is done through a very delicate process, said a trader seeking anonymity.

"We keep individual files of each borrower. When the borrower fails to pay the money for 3 consecutive months, we inform them of the breach through a registered letter and then contact them over telephone. We chronologically record all the sequences of interaction in their relevant files for future reference," he said.

"When the total amount of money borrowed and the instalment exceeds the original value of the mortgaged gold, the jewelry is torn into pieces. We also take pictures of the jewelry before splitting them so that we can reproduce those if required in the future," he added.

According to the traders at Tantibazar, this brand of trade has been in existence since the onset of the British period and the customary guidelines that

are followed in this business has also been originated from that time.

"We used to need a special authorization from the local magistrate to do this business a while back, but now all we need is a trade licence. The magistrate ceased to provide that authorisation since 2001 as there used to be huge arguments and hassles over the matter," said Babul Das, former chairman of Banik Samity.

According to babul Das, only respected wealthy traders with great esteem and reverence used to take up this business during the early days of the trade. Historical figures like Kartik Sen was one of the most prominent figures in the trade during that period.

"However, under the current situation, anyone can get into this business just by collecting a trade licence from Dhaka City Corporation," said Babul Das.

"This industry desperately needs new tangible guidelines and regulations as a section of unscrupulous traders are taking advantage of the situation and making us look bad although we have been in this business for generations," he added.



Tantibazar gold market.

STYED ZAKIR HOSSAIN

STAR PHOTO