

Drive to reclaim Buriganga

Take legal action against encroachers

THE Dhaka district administration's demolition drive, aimed at reclaiming Buriganga land grabbed by illegal occupants, is part of the overall plan to resurrect the river that has been reduced to a trickle due to encroachment from both sides. The drive, we are told, is being conducted on the basis of a cadastral survey, which earmarked the land belonging to the river. So, only the structures raised by the illegal occupants will be demolished.

The drive is indeed an indicator of what can happen to a river if nothing or little is done, year after year, to stop the encroachers. Unfortunately, such drives in the past were never the kind of sustained efforts needed to clean up the grabbed river banks. The demolition drives began, only to fizzle out after some piecemeal work was done. The encroachers were driven away, but they came back after the force of law weakened on its own. So, what is necessary is to make sure that the grabbers cannot return after the illegal structures are removed. The goal can be attained only when legal action is taken against the encroachers. This is the considered opinion of the environmentalists who have been relentlessly pleading the case for saving the river.

We also believe that demolition of illegal structures should be part of the long-term plan that would not allow the grabbers to come back. It's equally important to have a sustainable plan to use the reclaimed land for the benefit of the people. Constructing walkways and developing a green belt along the banks of the river, which have been on the agenda, will go a long way in protecting the banks of the river while enhancing the beauty of the entire area as well as creating recreational facilities for the people.

It is also necessary that people, including the evictees, realise the importance of saving the river to avoid an imminent environmental disaster. The influential men who often hinder implementation of any uplift plan will have to look at the whole thing from the environmental viewpoint and cooperate with the law enforcers, instead of trying to resist the demolition drives or reoccupy the freed up land. It is more than a matter of enforcing the law; it is a question of saving the river and the city itself.

Escalating incidence of diarrhoea

Supply water needs improving its quality

THE diarrhoeal diseases are spreading thick and fast in the capital city. And to have an idea of what is really happening on the ground, it will suffice to pay a visit to the International Centre for Diarrhoeal Diseases Research, Bangladesh (ICDDR,B). The number and frequency of admissions of patients in the hospital are increasing by the day.

There's no denying the fact that the people across the country become vulnerable to the waterborne diseases, especially during early summer and when the floodwater recedes, every year. And it is the dirty water of the ponds and the rivers that causes this epidemic among the rural people. But why are these diseases spreading so fast in this capital city, where people depend on the Water and Sewerage Authority (Wasa)-supplied water, which is supposed to be clean and free from pathogenic substances and organisms? To add to their woes, amid gas scarcity, many people cannot boil the water to free it from pathogens. Not surprisingly, most of the patients at the ICDDR,B put the blame squarely on the dirty and foul smelling water from the Wasa's pipelines.

This is a very serious complaint against the service providing body, which, to all intents and purposes, is inexcusably failing in its responsibility to supply clean and safe water to the city's residents.

Though the Wasa people have reportedly claimed that the water they supply is clean because 87 percent of it comes from groundwater, the facts are quite to the contrary. In the same report, the source in Wasa admitted to the possibility of leaks in its pipelines, which might have been behind the dirty water supplied to the residents. But what have they done so far to identify the leaks and plug those on an urgent basis to save the city-dwellers from the serious health hazards?

All these call for a complete overhaul of the water-supply network coupled with the setting up of more water treatment plants. Evidently, this is a time-consuming proposition, but the need for potable water is of most immediate concern at the moment. So, what do we do about it?

One option is to invest in building an adequate fleet of lorries and press those into immediate service to reach water to the scarcity-hit zones.

We know the government has taken some ad hoc steps, whose positive effects are yet to be felt. Surely, we need to do more.

Comments that can't go unnoticed

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LIFE has become unbearable with the searing heat and the relentless scorching sun making life miserable in the daytime, and the outages at night in particular making living a nightmare. Amidst all these, several significant comments, made by some at the highest political level, and some very near it, on matters that range from providing the basic services to the people, to the alleged attempt on the life of the leader of the AL during the last CTG tenure, to threats of unrest in the CHT and the alleged role of the army in the recent Rangamati unrest, deserve attention. That is because of the intimate association of the issues articulated in the comments with the security of the state, which can hardly be overlooked.

One of the most significant comments made by the PM in recent times relates to the ongoing power crisis. While she has entreated her countrymen to display patience, the timeframe she has suggested -- up to 2013, by which time we have been assured that the generation will be up to scratch -- is a pretty long stretch of time to hold one's patience.

While very few can grudge the government plan to divert electricity for boro cultivation, tinkering with new ideas is not only irksome, it also exposes the authority's lack of imagination in addressing the problem, as much as the fact that the administration is completely out of sync with reality.

Directing people to implement new measures to conserve electricity, without adequate resources to ensure that, shows lack of deliberation, and even worse, absence of commitment in conceptualising and implementing an idea on the part of the policy makers. And to add to the

resentment of the people there is no lack of inaccurate reports about some areas in the capital being given special dispensation during load shedding. This is shoddy journalism at its worst. (Information regarding at least one area mentioned in a tabloid report, being spared the agony of repeated outage, is grossly untrue.)

Granted that in the power sector the lead time in setting up a power generating unit is longer than in some others, the distress caused by the shortfall of electricity to the people as individuals, and to the economy as a whole, is that much more acute, and the consequences that much more harmful. With increased power tariff it is a case of having to pay more and more for what we are getting less and less of.

There is a whole raft of proposals on the anvil, some in the process of implementation while some at a very seminal stage, but that is little comfort to the people, given that what has been done so far to increase power output is but a drop in the ocean. While the past regimes must share the blame for our woes, continuing to blame them for the present situation will not cut any ice with the public any more. People are willing to show patience provided the light at the end of the tunnel is not of that of an onrushing train.

The other issue that appears to have been given a short shrift is the accusation that the AL president, during her incarceration was administered slow poison. The allegation, made on the floor of the Parliament, cannot be brushed aside since it has come from no other than the intended victim herself. Such an allegation was also made previously by her colleagues in the party, including her personal physician who is now an advisor. The matter needs to be investigated to find out the



Think before you speak.

complicit party to this heinous act.

The CHT issue continues to occupy our time, and rightly so. Our concerns are compounded because the thorny land issue is turning out to be an intractable one. Added to that, the direct and indirect threat by Mr. Larma to go back to violent ways to get their due is disconcerting. It must not be lost on Mr. Larma that the 1997 agreement was a very bold step by the AL government, whose execution depends largely on the issue of land. It is for all the parties to ensure that all impediments towards solving the land matters are removed, and the way to implementing the agreement is facilitated.

But perhaps to my mind what catches one's attention most is a very grave allegation regarding the recent unrest in the CHT, in which the army was accused, by a coali-

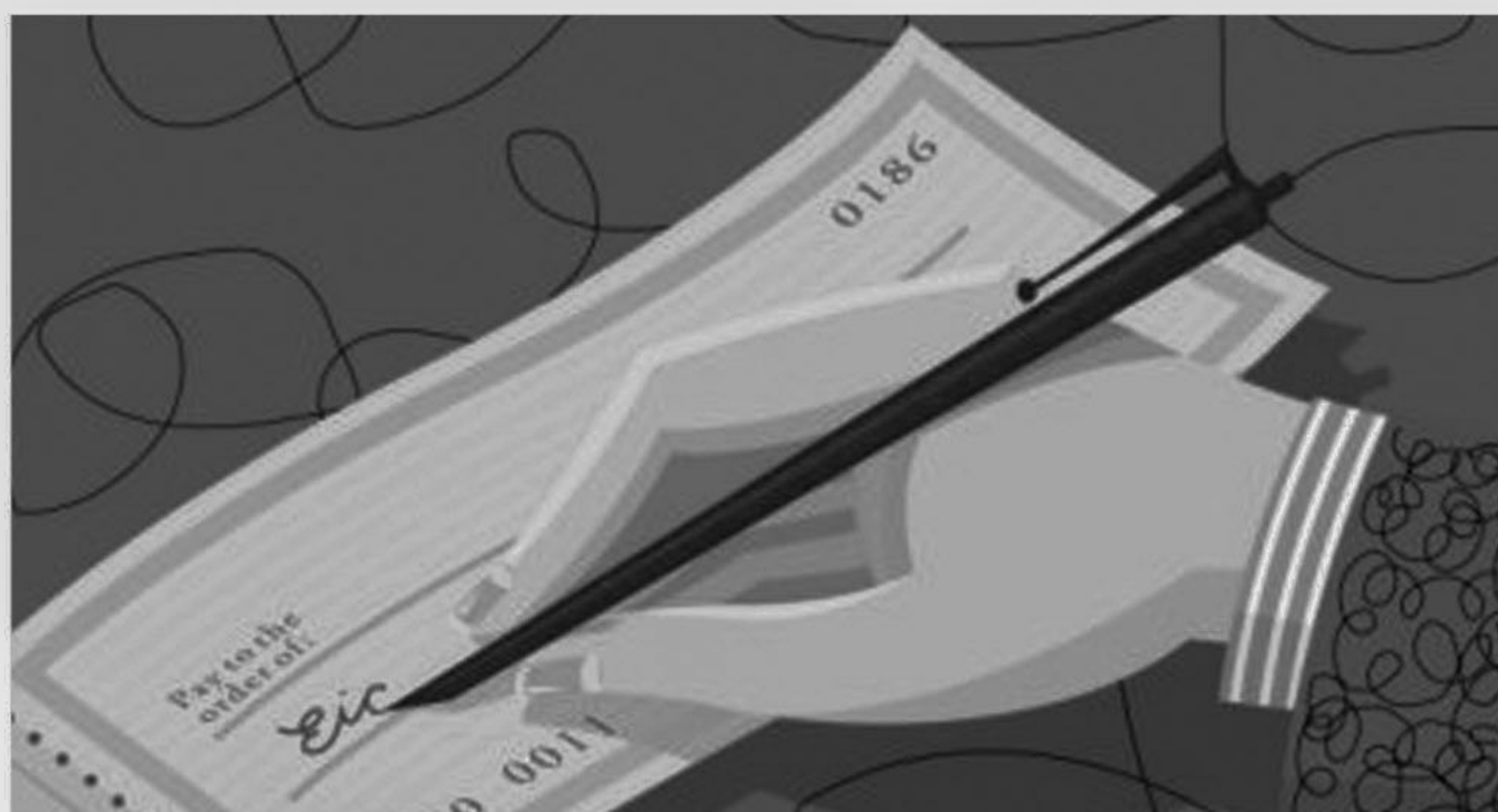
tion MP, of instigating disturbances there. In fact the statement read: "Ist is unfortunate that the army encourages and to some extent interferes in such incident in hill areas." And it was done, according to the MP to create conditions to prevent withdrawal of the army from the hills.

Coming from a Parliament member, the allegation deserves a thorough investigation. If true, it must be ensured that no one gets away with attempts to wreck the government's policy, and by the same token, if the allegation is not true, it must be ensured that the practice of casting baseless allegations against the military is eschewed, particularly by those holding high public offices.

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Reducing remittance costs

It is really a cause for serious concern that some global remittance operators and banks are exacting a big amount of money from the Bangladeshis working abroad by charging high fees for transferring their hard-earned money to their families at home, and the amount money thus paid in 2009 would be no less than \$1 billion.



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IT is really a cause for serious concern that some global remittance operators and banks are exacting a big amount of money from the Bangladeshis working abroad by charging high fees for transferring their hard-earned money to their families at home, and the amount money thus paid in 2009 would be no less than \$1 billion.

According to a finance ministry report, Western Union, Money Gram and Citi Bank -- global leaders in the money transfer market -- charge fees ranging between 8.3 percent and 13 percent from the expatriate Bangladeshis for remittance transfer, which is significantly high for impoverished Bangladesh that is heavily dependent on migrant workers' remittance for meeting its balance of payment needs.

The finance ministry report on "Cost of Remittance Transfer" revealed that Western Union, Money Gram and Citi Bank charged \$40, \$25 and \$30 respectively for transferring \$300 from the US and other remittance generating countries -- especially from the oil-rich Middle East countries -- which is quite exorbitant.

Bangladesh received around \$10 billion in 2009 from its 6.3 million migrant workers, posting a strong growth of more than 20 percent on remittances in recent years. According to a Bangladesh Bank estimate, only 57 percent of annual remittance flow into the country comes through an official channel, as the high charges force many migrant workers to use informal channels to send remittances, which remain excluded from the national account.

Expatriate welfare Minister Khondker Mosharrar Hossain, is on record saying that World Bank would support Bangladesh's effort to introduce remittance transfer through mobile phones in order to make the delivery faster and cheaper. The WB has agreed to provide financial and technical support for installing the system, under which the recipient will be notified by SMS and then will punch the code he gets on his SMS into a specially designed Automated Teller Machine (ATM) to withdraw the cash. This system will help whittle down the remittance transfer cost significantly, making it as low as one percent of the principal amount.

We may learn a lesson from the Philippines, a major remittance receiving

country, which received \$17.3 billion in 2009 and developed a faster and cheaper system of remittance transfer. Wells Fargo, a global remittance service provider, with its remittance network partner Bank of Philippine Islands, has introduced the Express Send system.

Under this system a customer can send up to \$3,000 a day for \$5, and the recipients can get their money easily from more than 800 branches and 1,500 ATMs throughout the Philippines. Wells Fargo waived remit-

tance fees temporarily to show sympathy for and share the plight of the victims of the Typhoon Ketsana, which hit the Philippines last year. It also donated \$100,000 to the US Red Cross for relief efforts.

Smart Communications, the largest mobile phone operator in the Philippines, has developed an innovative remittance system based on mobile phones and text messaging. In the Philippines, at least 30 percent of the 84 million Filipinos own mobile phones.

Smart Communications recognised the opportunity to build a remittance product based on text messaging. The remitted funds can be withdrawn from an ATM using the Smart Money as cash card. Mobile phone users can also pick up the cash from any of Smart's partners stores. This system has significantly reduced the remittance cost, which is only one percent, and also increased the potential reach of the service to even more remote areas.

The Vietnam Bank for Industry and Trade (Vietinbank) has also launched an online remittance transfer service (VietinBank eRemit) to help overseas Vietnamese send money home much more easily and cheaply. The senders can enter a bank's website to register for the service and then send money to their families at home, instead of going to the bank. The Vietinbank eRemit allows customers to send money anywhere at any time. When the senders complete the registration process, Vietinbank will automatically send an email to inform the recipients, who can use their identity cards at the bank's branches to pick up their money.

Vietinbank has also worked with various foreign partners to establish channels for transferring remittances, especially in countries that have a large number of overseas Vietnamese, such as Taiwan, Malaysia, the Republic of Korea, Middle East, US and Australia. It has worked with several partners to launch new services such as the Korean Exchange Bank and LG Telecom Korea, to launch the Korean Dream Phone so that remittances can be sent from Korea via a mobile phone, and with the Wells Fargo Bank to send remittances within one day at a cost of \$8 per transaction.

The global remittance market is characterised by a few dominant players like Western Union, Money Gram and Citi Bank, followed by a few intermediate players like BTS, Vigo and Ria Envia. The biggest players in the remittance markets are traditionally companies that specialise in remittances, as opposed to banks that offer remittances as one of many products in their portfolio.

Apart from very large remittance corridors like the US to Mexico, and the UK or the US to India, most have just a few remittance service providers. So the market conditions mostly resemble oligopolistic conditions, where the remittance service providers charge high prices. The most effective way of reducing remittance costs is to activate competition.

Nationalised commercial banks and a few private banks played a commendable role in channelling remittance of migrant Bangladeshis workers for quite some years. As their dynamism has since dried up, a few dominant global players like Western Union and Money Gram have filled the vacuum. Realising the high growth of remittances, Western Union has increased its outlets in Bangladesh by eightfold during the last three years. It now has 3,900 outlets in the country, while there were less than 500 in 2006.

Remittance from the migrant Bangladeshis workers is an important source of the country's foreign currency earning. Yet, exorbitant charges for remittance transfer takes away a big chunk of money. Allowing more remittance operators to activate competition can save at least 1 billion annually.

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