

Mobile banking fraud

PIAL ISLAM

A number of recent news reports have chronicled the use of mobile money transfer services by miscreants to carry out extortionist activities. Fraudulent activities, in whatever form or shape, are bad. At the same time, we need to take things into perspective. Not doing so may result in raising an alarm in people's minds. That would be harmful for any product or service, but especially for a service that has the potential for broader socio-economic benefits while it is in the infant stage of development.

Let us begin with some facts. Fact 1: On average, Tk.125 crore changes hands through mobile banking, a news report said. Although this is not the actual transaction volume (since a typical transaction involves cashing in at one end and cashing out at another, and therefore the number would be smaller), but for the purpose of this article, let us take this number at face value. Fact 2: A recent pi Strategy Consulting study estimated that the average value of a mobile banking transaction to be about Tk.4,000. So, if Tk.125 crore is indeed transacted in a day, there are a little over 300,000 transactions taking place each day. Fact 3: The abovementioned report cited a senior Rab official saying that 10-12 cases of extortion using mobile banking services are reported every day. Let us also consider the point that not all cases are reported, and assume that on average 25% of the actual cases are indeed reported. So, we are looking at about 50 occurrences of these fraudulent activities per day.

What we have here then is a fraud prevalence rate of 50 out of 300,000 per day, which is 0.016%. Translation: for every 5,000 mobile banking transactions, at most 1 may be fraudulent.

Every system has flaws. And certain people will always find ways to use the flaws in a system for ill intentions. Aircrafts have been flown into buildings to kill thousands. Traditional banking systems have been used to embezzle funds. Almost every religion in the world has been misinterpreted at one time or another by certain groups of people for ill intent.

The good thing about technology is that it allows us to do things quicker, cheaper, more



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efficiently, and with fewer people. The bad thing about technology is that it allows miscreants to do things quicker, cheaper, more efficiently, and with fewer people. And thus, when ill intent is coupled with technology, we unfortunately have more potent ills. Sophisticated structural modeling technology is thought to have been used by the 9/11 terrorists to unleash the damage they did. In the banking sector, the recent ATM card fraud cases were largely possible because of technology. And who can forget the Photo-shopped

image of Sayeedi on the moon that was intended to misguide the opinion of a certain faction of the public (fortunately, only briefly).

For all the examples cited, and in most other cases as well, when ill-use is reported, people are able to take things into perspective. The aircraft industry has existed for over 100 years, the banking industry for longer, and religion for thousands of years. When we hear about ill-use in such contexts, we are able to also relate to many, many good things those same domains brought to our lives. And hence, we don't lose faith in flying or banking or religion because a few miscreants used it for ill intent. That is not the case for mobile banking. It is a new domain that is just beginning to take off. Globally, the "oldest" successful deployment, M-Pesa in Kenya, began its journey in 2007 -- merely six years ago. In Bangladesh, the first deployment, DBBL Mobile Banking, was launched in 2011 -- about two years ago. This domain is truly in an infant stage both globally and locally. Like all (human) infants, this sector needs a lot of nurturing in the early days, even when it falters, perhaps especially when it falters. If the criticism is too strong, it may have an unintended effect of instigating an exaggerated level of alarm. And when incidences of ill-use are reported (and they should be), perhaps a more balanced view that takes things into perspective would serve a better purpose.

I wonder what the fate of flying would have been if in the early 1900's the newspapers periodically reported on the various flaws of aircrafts while the innovators were still ironing out the kinks.

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How compact cities can save Bangladesh

ADNAN MORSHED

BANGLADESH is predicted to become a majority-urban nation by 2030. This means that the country's meager 8 percent urban population in 1971 will exceed 50 percent within the next two decades. This dramatic transformation from an agrarian to an urban society calls for a robust public policy reorientation.

The rapid urbanization of Bangladesh is not exceptional though. It follows a global trend. With the world's urban population crossing the 50 percent threshold in 2007, urbanisation has become one of the most anthropogenic forces on the Earth. By 2050, 75 percent of the world population will live in urbanised areas. The top 25 cities of the world accounted for approximately 15% of the world's combined GDP in 2005. Consider the case of Seoul. Twenty five percent of South Korea's total population live in Seoul, accounting for almost 50% of the country's GDP. In a nutshell, cities have become the engines of economic growth.

There is a darker side to the global urban narrative also. Cities present robust environmental challenges. As much as 80% of the world's total Green House Gas emissions are attributable to

In this global scenario of urbanisation, Dhaka is frequently described as one of the fastest growing megacities in the world. With over 16 million people huddling in an area of approximately 1,600 square kilometers and expanding rapidly, Dhaka has become an iconic Third-World urban hodgepodge. Chittagong is not far behind. Other cities in the country are also catching up. Far outside the Barisal proper, housing signposts dot pristine agricultural lands.

Given these global and local trends, urbanisation in Bangladesh will accelerate, no matter what. Is urbanisation bad news for Bangladesh, a country historically steeped in agrarian worldviews? No. In fact, compact cities are the best answers to Bangladesh's economic and environmental future. This does not mean that the whole country needs to become one giant city or a mega-Singapore. The country can pursue the best path to a sustainable future only if its geography becomes a patchwork of interconnected, compact cities with agricultural lands and protected forests and wetlands in between.

So, a crucial policy question would be how to facilitate urban growth in Bangladesh without having to pay a devastating environmental cost and risking food security due to the loss of agri-

stop. Urban policies for Dhaka should focus on a compact, governable area with aserviceable urban footprint. Decentralisation will be a natural outcome of this policy.

Major cities in Bangladesh present an elasticperi-urban zone, a concentric spatial ring marked by poverty, slums, industrialisation, environmental degradations, speculation, land-grabbing, and administrative emptiness. The only way to deal with this elusive peri-urban ring is to reconsider the potentials of an "urban growth boundary."For instance, reclaiming the wetlands and creating a green belt witha 20-year effectuality can save Dhaka's fragile land-water ecology, and ensure a compact city with a fair distribution of its resources. A key policy innovation in this endeavor could be to create public parks along the growth boundary, so as to ensure its protection. Research has shown that permanent public vigilance often acts as a potent tool against encroachers and land-grabbers.

Cities in Bangladesh have a natural advantage. They are already densely populated. Urban planners and administrators around the world now view compact or "smart growth" cities with high population density as a path to sustainable development. Such cities limit the sprawl (thereby creating a smaller carbon footprint), consume less energy, and are easy to serve by public transportation systems. They are governable, pedestrian-friendly, and less polluted because there is less need for personal cars, major pollutants of city air. Such cities are natural attractions for what the urban theorist Richard Florida called the "creative class" (innovators and entrepreneurs in different professions). The creative class gravitates to mixed-use, compact cities, making them the hubs of economic growth and social mobility.

A comparison of Barcelona and Atlanta reveals the adverse social effects of sprawl. These cities have more or less the same population size (around 4 million) but Barcelona is much more compact than Atlanta, making it a transit-friendly city. Atlanta, on the other hand, is too thinly spread out with much more acreage per person, making it a commuter city. Thus, the lack of access to public transit isolates the poor (who don't have personal autos), a phenomenon morphing into larger problems of social inequity. As the economist Paul Krugman argued, urban sprawl can arrest social mobility.

Although it is done in a different socio-cultural context, the Equality of Opportunity Project, an urban study conducted by economists at Harvard and Berkeley, could offer a lesson or two for urbanization challenges in Bangladesh. According to this study there is an inverse relationship between sprawl and equal access to opportunities. The poorer segment of the urban population isgenerally live in the outer (and blighted) regions of the city and, therefore, has limited opportunities for social mobility. Because these regions typically lie beyond the effective services of transportation networks, people living there are practically "stranded." In the Dhaka context we could ask: how effective a shot does a kid from Keraniganj or Savar have at "good life?"

Even though urban compactness would hardly imply equal opportunities for allurbanites in Bangladeshi cities -- because poverty and extreme economic disparity crisscross their body politic in much more complex and shifting ways than their western counterparts -- the ill effects of unchecked urban sprawl deserve serious attention from policymakers. Compact cities with a growth boundary should be a top policy priority in Bangladesh because this deltaic country's sustainable future depends on a harmonious relationship between economy and environment.

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PHOTO: STAR

cities. Because of their high carbon footprint, cities are responsible for most of global warming and climate change-related vulnerabilities.

Many urban theorists and economists observe that today urbanisation, globalisation, industrialization, and middle-classisation form the four sides of the proverbial Rubik's Cube called city. Therefore, what goes on in cities will have long-term economic, political, social, and environmental implications for the world community.

Much of the urban growth in the next decades will transpire not in the western world, but in developing countries. According to a UN report, World Urbanization Prospects (2003), the urban population in developing countries is projected to jump from 43 percent in 2005 to 56 per cent by 2030. By 2015, there will be 21 megacities (defined as cities with more than 10 million people) in the world, of which 12 will be in Asia. There were no such cities in Asia in 1950.

The key reason for this unprecedented urban growth is a combination of push-and-pull factors prompting impoverished rural population to migrate to urban areas in search of employment and a better life. In fact, a third of the world's population is on a rural-to-urban exodus this century.

cultural lands. The trick is in controlling how cities expand physically and imagining what kind of city forms would be most suitable for Bangladesh from environmental and economic viewpoints.

The firstand foremost recommendation is: Stop the unchecked, laissez-faire sprawl of cities. Make them compact with an "eco-boundary." Consider Dhaka. When a city is overburdened with a mammoth population and a vastly disproportionate concentration of economic and administrative activities, its natural propensity would be to expand ad infinitum in all directions, devouring arable lands and fragile ecosystem on the way.

If the current pattern of urban sprawl persists, within decades Dhaka will be a densely built-up city all the way to Aricha Ghat in the northwest, Gazipur in the north, Shitalakhyia (its width has already been diminished due to encroaching brickfields and other industries) in the east, and Mao Ghat in the south. Turag and Balu rivers will soon be archaeological memories. Dhaka will be a monstrous Primate City with cataclysmic effects on the country's overall ecological balance and, eventually, national economy and climate-change adaptability. Therefore, its sprawl must

Tribute to a Liberation War hero

A.T.M. ABDUL WAHAB

GENERAL Muhammad Mustafizur Rahman BB, ndc, psc, is one of the most decorated officers of Bangladesh Army. He was awarded gallantry award for his bravery in the Liberation War. He graduated from National Defence College, Delhi, India, passed Staff College from Mirpur, Dhaka and Chartered Engineering from UK. Bangladesh Army achieved maximum development during his tenure as Chief of Army Staff.

General Mustafiz was born on January 20, 1941, in an illustrious Muslim family of Rangpur. Mustafiz was only four years old when his father, a deputy superintendent of police, expired. The family settled in Rangpur town where they had their ancestral property.

Mustafiz was a brilliant student. He passed Matriculation examination from Rangpur Zilla School in first division, securing fourth position in science group in 1956. He passed I.Sc and B.Sc examinations, both in first division, in 1958 and 1960 respectively, from Carmichael College, securing eleventh position in I.Sc. He passed B.Sc in Civil Engineering from Buet securing first division in 1965. He was commissioned in Pakistan Army in 1966. He secured excellent grades in all the army courses.

In 1971 I met him in Dhaka Cantonment when he visited my battalion Headquarters. He was a Flight Lieutenant holding the post of Assistant Garrison Engineer (AGE), Pakistan Air Force, Kurmitola, Dhaka cantonment for construction of an international airport.

I was posted from Dhaka Cantonment to Jessore Cantonment in March 1971. When the Pakistan army launched operation "Searchlight" I was joined by Captain Mustafiz and Captain Salauddin at a river-road cross junction between Magura-Jhenidah where we were waiting to ambush the Pakistan army. I accompanied them to India via Jhenidah-Chaudanga-Meherpur.

When Mukti Bahini was organised in sectors and companies, Captain Mustafiz was posted as Company Commander of 'B' Company at Banpur opposite to Darsana. He organised a number of operations in

Darsana, Jibannagore and Jhenidah, including mine warfare. He destroyed many trains and tracks and virtually cut off the communication in Chuadanga-Darsana area. Captain Mustafiz planned and led an attack on enemy position on Jibannagore on the night of November 12/13, 1971. He was seriously injured in that operation.

The enemy position was captured. Captain Mustafiz was carried by his troops on their shoulders up to Mukti Bahini base camp, and from there to an Indian hospital. He was operated upon and the bullet was removed. Prime Minister Tajuddin Ahmad visited him in the hospital. He recovered quickly and took over as sub-sector commander and assisted in establishing and maintaining law and order in Faridpur.

After liberation of Bangladesh he was posted as Brigade Major of 55 Infantry Brigade. When Bangabandhu was killed in 1975 he was in UK attending professional course on Chartered Engineering in a military college. On his return to Bangladesh he was commander of an Engineer's battalion. At one stage General Zia ordered his dismissal from the army as he was related to Bangabandhu's family. He was called to the DGFI headquarters for interrogation and cleared from the false allegation. As a Brigadier he was Defence Attaché in Turkey from 1982-84. He commanded a Brigade in Comilla from 1986-89 and was promoted to the rank of Major General and commanded an Infantry Division in Jessore from 1992-95.

General Mustafiz was an outstanding, valiant freedom fighter, and a loyal and competent officer. So far no Chief of Army Staff (CAS) has come near to his caliber as far as his achievements -- professional, patriotic and academic -- are concerned.

Many developments in the army were achieved during Gen Mustafiz's tenure as CAS. A few of them are establishment of National Defence College (NDC), Military Institute of Science and Technology (MIST), Armed Forces Medical College, Trust Bank Limited, Radisson Hotel, Central Mosque in Dhaka cantonment, Army Golf Course, introduction of lady officers in the army, etc.

When he was seriously ill he was denied medical treatment in CMH as well as abroad. A false case was instituted against him whilst he only forwarded a routine file to higher authority as Principal Staff Officer of Armed Forces Division, and it was shocking and inhuman that seriously ill Gen. Mustafiz was taken to dock on a stretcher. What a shame!

Gen Mustafiz had cancer of the pancreas and expired on August 3, 2008. He was buried in Army graveyard at Banani with full military honours and rituals.

The writer is a retired Major-General of Bangladesh Army.



GENERAL Muhammad Mustafizur Rahman BB

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