

Oil slick into Karnaphuli

No sign of impact assessment, damage control

WE are into the fourth day since three wagons of a train, each carrying 25,000 litres of furnace oil, plunged into a canal in Boakhali upazila of Chittagong, dangerously close to the Karnaphuli River. The accident was caused by a bridge collapse. Whatever may be the cause, the resultant oil slick has not only spread over the adjoining areas, layers of oil were also seen flowing into the Karnaphuli river. It is engulfing larger areas by the day in the absence of containment measures.

Here we are faced with a second oil slick after the one along the Sundarbans, not perhaps as serious but none the wiser to cope with it. For, again we are being dead slow in awakening to the threats to environment and geomorphology that oil slicks pose over the long haul.

Understandably, 'the first priority' of the divisional manager of the Railway's eastern zone is to 'fix the line and salvage the engine'. And although he is taking too long a time to do so, the pressing job for environmental authorities or for that matter the government is to send experts to the affected area, assess the possible impact and have a task force to initiate effective damage control measures.

Meanwhile, an independent probe must be carried out, responsibilities fixed and those committing lapses held to account.

Abduction of BGB soldier

Not a good-neighbourly act

IT has been five days since a BGB Nayek was abducted by the Myanmar border forces -- the BGP. He has not been returned till going to press. The BGB patrol was within its territory and it was the Myanmar BGP patrol that had intruded inside Bangladesh territory and in course of the melee not only shot and injured another BGB soldier but carried the BGB Nayek with them. This is the second incident in just over a year where the BGB has sustained casualties as a result of firing by the Myanmar border guards.

The circumstances of the abduction of the BGB soldier, as well as the handling of the issue by Myanmar, leave a lot of questions in our mind. The response of the Myanmar authorities is surprising.

We wonder why border security personnel should be subjected to the treatment that Nayek Razzaque has been. Even if we were to grant the fact that the incident might have been caused by some misunderstanding, five days is enough to remove that. Why should it take so long for a flag meeting to take place and there should be no significant development so far? The foot dragging by the Myanmar authorities does not demonstrate a good neighbourly attitude. Its reaction to the BGB request for a flag meeting as well as the government's request through its ambassador in Dhaka to return the abducted BGB soldier has been at best lackadaisical.

Border management is a trying and difficult job. But that can be made more manageable through a spirit of cooperation and understanding which appears to be absent on the other side.

COMMENTS

"Girls under 20 most vulnerable to rape" (June 16, 2015)

Zaman Khan

Young girls are more vulnerable to rape attempts than adults, because they get scared and easily give away to threats.

Abdul Hafiz Dewan

Until harsher punishment is imposed on the predators, this barbarism will not stop.

Sharif Chowdhury

That figure disturbingly shows how vulnerable women and girls have become in our society, even within the close, trusted social circles! So at the root level, the problem is women don't have equal rights in our society.

"Predictable yet unachievable" (June 15, 2015)

Sadman Bin Ornob

Budget FY 2015-16 seems like an opportunity to the bourgeoisie class, a gruesome burden to the middle class and a distant mirage to the proletariat class.

Abu Elias Sarker

I expected a better write-up from Dr Khatun. For instance, with low allocation of resources even in the past, how come we see "spectacular" improvement in certain areas of social sectors? What is the rationale behind giving top priority on infrastructure? What is the actual method of budget making? Do the budget officials give any performance measures for audit purpose? If outcomes of public expenditures are to be measured, then it must be a planning-oriented, programme budget. Last but not the least, she is absolutely correct in stating that it is unachievable.

Elius Raihan

Big budget begets big amount of money for politicians. It doesn't have any positive influence on the common people.

Technology for financial inclusion



MACRO MIRROR
FAHMIDA KHATUN

Along with reduced poverty, gender parity in both primary and secondary education has been achieved. Life expectancy at birth has increased. Improvements in primary school enrolment rate, immunisation against early childhood diseases and reduction in infant mortality rates are commendable. Living conditions of a large number of people has improved with better sanitation and access to drinking water.

There is more to the story. Recently, while attending a meeting at the office of a communication technology and services provider in Stockholm in connection with my research, I was engulfed by a rush of pride. Sitting in the high-tech, plush meeting room of the company, I forgot that contrary to the achievements in several areas, there are also many missing links which pose the country with some formidable challenges. I only focused on how technology could be used for economic growth and job creation for developing countries which was the theme of the discussion. During the two day programme, the example of bKash came up a few times in the session on financial inclusion. Bangladesh has shown how the ICT sector can bring a large number of people in the loop of

financial services. Of course, services provided by mobile phones have also been extended to other sectors including healthcare, education, agriculture, disaster management and livelihood programmes. Financial services through mobile telephones have been the most significant one for the creation of economic opportunities and empowerment of women.

Like some of the mobile money initiatives in the developing world, such as M-PESA in Kenya or Smart Money in the Philippines, bKash in Bangladesh has provided opportunities for a large number of people, enabling them to receive financial services through mobile technology. Workers in the Middle East or Singapore or Malaysia remit money to their homes in Bangladesh through this mobile money system. Moreover, when a RMG worker or a house help in the city wishes to send her salary to her village home, she does not need to open an account, walk to the bank, stand in the line and pay various charges. Lower charges means she gets to keep more of her income. This has also shown that even though a small section of people are connected to the formal banking system in the country, the excluded ones could still have access to financial services through mobile telephones.

The potential of financial inclusion through ICT is, however, much greater in Bangladesh. Even being aware of the positive aspects of technology, most of us still feel comfortable to pay our utility bills and other payments in cash rather than make digital payments. We are yet to fully understand that payments can be made in a much easier, cheaper and secure way online. The reluctance towards moving to digital transactions is due to various concerns like the security

of payments and the privacy of personal information. Therefore, we have to have full back-ups through regulatory and legal frameworks to get support in case of any uncertainties over payments. The government should also scrutinise the quality and compliance of non-bank entities on a regular basis.

For higher benefits from technology induced financial inclusion, the scale matters as well. Studies show that ICT affects economic growth only when penetration rate reaches 40 lines per 100 inhabitants. The other challenge is to lower the cost for deepening ICT

for ICT equipment and services should indeed be favourable for further intensification of technology and information flow in the country at an affordable price.

The success of branchless banking services, like mobile financial services in Bangladesh, helps us to dream of full financial inclusion in future. This is not only because of higher demands by a large population, but also due to the need to have more diversified products of financial services. Not only as a payment method, but the use of ICT has to be extended in areas such as bill payments,

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penetration. Supportive fiscal policies, as well as scaling up of investment in the ICT sector, can address the cost issue. The government has increased the allocation for ICT in the budget of FY2016, but this is too little compared to the need and objectives spelt out in the Seventh Five Year Plan. Extension of tax holiday periods for Information Technology Enabled Services and Nationwide Telecommunication Transmission Network sector from 2019 to 2024 is of course a positive measure. Given the potential of the sector towards economic growth, tax regimes

merchant payments, insurance, credit and savings as well. It should be expanded to support e-commerce through providing opportunities to a broader section of customers such as small and medium enterprises, people in the rural areas and women who face higher barriers to access finance. This will also make financial inclusion commercially sustainable. And then, the transformation of financial inclusion into social inclusion will not be a far-off dream.

The writer is Research Director at CPD, currently Visiting Scholar at the Earth Institute, Columbia University, New York.

A city drowned by faulty planning



BITTER TRUTH
MD. ASADULLAH KHAN

ON the morning of June 12, after just 63mm of rain, the vast areas in the city stretching from Mirpur to Gulistan to Motijheel to Hatkhola to Shantinogor to Rampura, on one side, and from Lalbagh to Karwan Bazaar to Farmgate and Tejgaon, on the other side, went under knee-deep water. Even posh areas like Banani, Gulshan and Baridhara did not

escape the fury of the onrush of water. Hundreds of people were stranded at bus stands and road dividers. With the collapse of the city's transport network, most people were left with no choice but to wade their way back home through knee-deep water. What took the city dwellers by surprise was neither the volume nor the intensity of that rain, it was almost normal as usual - just 63 mm in this monsoon period - but the impact was almost apocalyptic. Filthy water entered houses in low lying areas of the city, making the lives of residents miserable. The city's overburdened transport network always takes the first hit, but this time the heart of the capital city stopped beating. Low-lying areas like Basabo, Kamalapur, Shantinogor, Nandipara, and Badda went under waist deep water.

As reports reveal, despite the fact that Tk. 3,020 million were spent in the last four years in different projects for arresting water logging, the city is in a dismal state with respect to water supply, sanitation and drainage system. The sewage system covers only 60 percent of the city's population. About 50 percent of the urban waste is allowed to decompose and putrefy on the roadside. Out of the 2,460km long surface drains and the 4,000km long underground drains in the city, there remains about 500km long open surface drains. Quite a substantial amount of the roadside garbage goes into these drains choking them permanently. Thus, even after a mild shower, water cannot flow through the drains and so inundate the road. Although the Dhaka City Corporations (DCC) are primarily responsible for keeping these drains clean, efforts are hardly taken before the onset of monsoon. On the other hand, both Dhaka WASA and DCC are trying to pass the buck to one another.

Even during the Mughal period and British rule, urbanisation took place with the highest attention attached to sewage management. A cursory look at Old Dhaka would reveal that although roads were narrow at that time, drains were quite wide and deep to allow passage of water and waste without creating any hindrance. Dhaka once boasted of 26 canals that allowed for easy and quick disposal of both rainwater and waste without creating waterlogging in the area. However, the canals and marshy lands have now been



PHOTO: STAR

filled to develop housing for the growing population, business establishments, and educational institutes on the pretext of promoting education and economic boom!

All the canals namely, Ibrahimpur, Mohakhali, Ramchandrapur, Abdullahpur, Kallyanpur and Rupnagor canals have been encroached upon by either poor slum dwellers or greedy land mafias. The width of these canals has shrunk to 30 feet from its original width of 65 feet. Maintenance work has always been very lax, evidenced by the fact that WASA has never thought of keeping the drains and box culverts clean before the advent of the rainy season. All these lapses invite colossal sufferings for the public.

Residential areas like Demra, Jurain, Dolairpar, Nandipara, Kadamtoli, Goran, Khilgaon West, Dhanmondi and Rayerbazar etc. have been built on filled land. By constructing embankments around some of these places, we could withstand the onslaught of flood water leaking into these areas partially, but what avenues did we leave to prevent waterlogging due to internal flooding or heavy rainfall?

Every city has its share of dissipation space—wetlands, wastelands and mangroves. In other cases, wetlands and wastelands act like sponges and take off the pressure during heavy rainfall. Shockingly, watershed and sand wetlands surrounding the city have given way to building complexes. This is evidenced all over the city; from midlands to areas bordering rivers and lakes.

Public leaders and policymakers of past governments indulged in the rhetoric of presenting a beautiful and dazzling Dhaka, and occasionally seemed to try to keep the city clean or get rid of the festering malaise but then lapsed into total inaction. A section of public leaders and government officials have allowed buildings and market places to be established without any attention to planning laws and environmental ethics, thereby causing pollution and degradation.

There must be an urban land policy that treats land as resource to be used for the benefit of the citizens. There should also be a framework of urban institutions which can meet the current and emerging requirements of a growing metropolis like Dhaka, as well as a cadre of urban administrators who will have the training and motivation to meet the challenges.

In a sense, Dhaka is being strangled. Structures built on the banks of rivers Buriganga, Shitalakhya and Turag are good examples of uncontrolled development. Every single inch of encroachment on wetland and river banks is responsible for the present crisis. There had been cloudbursts in the past days, but Dhakaites had never faced a situation like the present. The writing has been on the wall for a long time. It has nothing to do with the quantity of water. It has everything to do with the faulty planning of the city.

The writer is a columnist of The Daily Star. E-mail: aukhandk@gmail.com

LETTERS TO THE EDITOR

letters@thedailystar.net

Why these killings?

We become overwhelmed with pain when chilling news of senseless killings reach us from all over the world. On June 17, 2015, a young white man killed nine African-Americans at Emanuel African Methodist Episcopal Church in Charleston, South Carolina simply because they were black! The killer is 21-years-old Dylann Roof of Lexington, South Carolina. He allegedly said he was there "to shoot black people." We hope the killer will be brought to justice; but we're skeptical because we have heard of many incidents in which black people were denied justice.

In Dhaka on early April 14, 2015, shooting also took place. Bakhtiar Alam, son of Awami League MP Pindu Khan killed two people by firing shots from his pistol when he was stuck in a traffic jam and was feeling impatient.

We are waiting to see how this case will proceed and what sort of punishment he gets for this heinous act of crime.

Nur Jahan
Chittagong

It is not cricket

Cricket is a gentleman's game where physical contact is absent. What the Indian Captain did on the field was uncivil and boorish. Yes Mustafizur violated the rule by being where he should not have been after his follow through. But it was not intentional. What Dhoni did was deliberate, and that was quite clear to all those who was watching, particularly the TV viewers, who had the benefit of the close up shots, and which the match referee did not fail to see. It was disheartening to hear some TV commentators standing up only for the rules of the game and not for the civil and gentlemanly spirit it represents. If Mustafizur violated the letter of the rules of the game, Dhoni violated its spirit. And when the spirit is killed the substance is killed too.

S A Khan
Dhaka