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FOUNDER EDITOR
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Losses should never be weighed against human life

Pay the workers, close the factories

At least 25 people were injured during clashes between police and garment workers on April 6 in Mymensingh's Bhaluka upazila after workers started demonstrating for their salaries for the month of March. According to some workers, outsiders loyal to the factory authorities and security men also attacked them using bamboo sticks. Despite the unsavoury nature of the incident, we must ask, why weren't the workers paid for the month of March when we are now well into the month of April? Clearly all this could have been avoided had they been paid.

We are now in a time of national, if not global, crisis. Economists, governments and others are scrambling to figure out how to deal with the immense fallout of the coronavirus pandemic, especially on low wage earners. When it is known that people are desperately struggling to make ends meet, why did the garment authorities not pay the workers their due wage? It is inhumane and condemnable.

Meanwhile, it is shocking that during this moment of crisis more than 100 garment units were open in Savar and Ashulia despite repeated calls for factories to remain closed. While it is most unfortunate that garment factories are losing orders and facing pressure from buyers for delivery of orders, it must also be understood that we are not in a normal situation right now. And these extraordinary times call for extraordinary measures. If any worker gets infected, not only will they risk their own wellbeing, but also the wellbeing of their community and perhaps even beyond. Should something like that happen, it will inflict immense costs to the nation. It is due to such considerations that factories must remain closed.

And it is to that end that the government should give strict orders to all factories to pay their workers immediately and remain closed. Vague instructions and "advice" clearly won't suffice. It is useless for some to maintain social distancing, but not others. The nation cannot afford garment workers to get infected and risk the health of entire communities simply because of the greed of some factory owners.

Need for a well-defined action plan to defeat Covid-19

Experts' suggestions have merit

While there is unanimity that community transmission is happening only in clusters, experts differ with the administration that there should be no cause for concern. According to them, unless the government draws up an all-inclusive plan to fight the pandemic, which includes ensuring the virus is kept confined within that particular community or area, the situation will remain worrisome. We believe that complacency should have no room in our minds. There is little comfort one should take from the fact that the virus in Bangladesh has been confined in pockets in various parts of the country. If we take the data available, the curve will show an exponential rise in the number of confirmed cases of people infected. The aggregate figure may not appear alarming, but the rate of rise in infected cases suggests a leap that should offer a pointer to the administration, particularly the fact that 41 have proved positive in one single day only.

It may be appropriate to remind ourselves that what we are faced with is a warlike situation and calls for a warlike approach to defeat it. And there is only one way of fighting the pandemic. As experience has shown in the last eight weeks, unless the spread is thwarted, the system is likely to be overwhelmed completely. And the only way that can be possible is physical distancing and quarantine—self or imposed. It is good that the PM has ordered lockdown of certain areas. However, we believe that government efforts would be more effective if the fight against the virus follows a well-conceived strategy.

There is plenty of merit in the suggestion that an operational plan, and defining priority areas by studying the model of the growth and spread, will help identify the priority areas and help allocation of resources to those particular spots. That will economise the use of resources, efforts and time, and hopefully spare us the trauma that some countries are facing.

LETTERS TO THE EDITOR

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Policy for distribution of aid crucial

The other day, I noticed from my balcony an SUV approaching the corner of a road. It was full of essentials to be distributed amongst the destitute who wait by the roadsides helplessly in hope of alms. In a split second, the scene turned chaotic. Groups of people surrounded the car as a man got down and handed out the bags. Soon, they were fighting each other trying to snatch the bags while some were trying to take them directly from the vehicle. The man immediately got in and began to drive away, but three others jumped on his rear bumper and somehow opened the trunk and began looting. Their condition is dire and these people are becoming more helpless everyday. The government should urgently intervene and devise a way to provide for them appropriately.

Izaz Haq, Dhaka

Corona is only as cruel as capitalism's weakest link

THE SOUND & THE FURY



SUSHMITA S. PREETHA

THAT capitalism is cruel should come as no surprise to those who understand either the meaning of cruelty or the logic of capitalism. And yet, nothing quite prepares even the harshest critic of capitalism for the tragic sight of tens of thousands of workers trekking for hundreds of kilometres during an unofficial lockdown, forsaking all considerations of "social distancing", because they are afraid they would lose their jobs. Many used the last of their meagre savings to hitchhike to the industrial belts, hoping that they would at least be paid the next day. But to add to sore limbs and empty pockets, when they finally arrived at the factory gates, they were told to go away and come back to collect their payment when the factory reopened on April 11—or at any rate, when the lockdown ended.

The accounts of the workers are every bit as heartbreaking as the photos, although they seem to have done little to melt the hearts of the garment owners, some of whom ask, incredulously: "Who asked these workers to leave the industrial belts in the first place?" It's difficult, I am sure, for an owner whose causal shirts or sarees costs more than a worker's monthly salary, to understand the motivations of those who live hand to mouth. Let me try to be an interlocutor between the masters and masses, then. Workers had not been paid for March when the factories closed, and many thought the villages were a safer option than the cramped and unhygienic quarters they share with countless others. More importantly, the villages were a more affordable option, given the rising cost of goods and difficulty in getting credit from stores under the circumstances. March has already come and gone, and rent of the month must be paid, whether or not factories pay wages. And then there's also the more emotional reason—a desire to be with loved ones during a break which, to workers starved of paid or unpaid leave, is a boon, no matter the situation.

Social media was rife with criticism as soon as the news of the workers' long trek broke, and thankfully public outrage resulted in the decision to keep [most] factories closed. The damage, however, was already done. When numbers of those affected by and dying from coronavirus are rising exponentially in the region, the failure of the state and owners to reach a collective decision on time has created a public health disaster and pushed an already vulnerable population beyond the margins. Who will take responsibility if, and when, workers start showcasing symptoms and the virus spreads like wildfire, given their living conditions (which, let's remember, are also of your own making)?

The BGMEA would have us believe that it was beyond its power, that it could simply "request" its members but not ask them to shut down factories. I don't know about you, but I find it difficult to imagine the BGMEA as a helpless arbiter in the negotiation tables, whose "requests", given the sensitivity of the matter both locally and internationally, can be so easily and shamelessly flouted. And even if the BGMEA's by-laws don't allow the association to shut down factories, one would at least expect a more strongly worded appeal from its

president to its members—one, at any rate, as passionate and heartfelt as her plea to international buyers—with clear directives on repercussions should factories fail to ensure safety of workers. Additionally, as the owners' association, the BGMEA should have already put in place a comprehensive safety protocol for factories and 4.1 million workers, as well as a concrete plan on paying workers on time, taking whatever steps necessary to assist struggling factories to hold up their end of the bargain. The BGMEA cannot simply shirk its responsibilities at this crucial hour, when errant owners need to be guided and held accountable.

In a talk show on April 3, the BGMEA president argued that factory owners should not compete with each other in a race to the bottom to meet unfair demands from buyers, and that BGMEA should be left to negotiate collectively on behalf of all owners. For once, we agree. If the owners' reason for wanting to keep factories open was undue pressure from

workers to pay termination/layoff benefits to, anyway!

Multiple reports quote RMG insiders as suggesting that the owners were waiting for the government to shut down factories so that they could ask for more money, disappointed as they were that the Tk 5000 crore stimulus package the Prime Minister announced was a soft loan, and not a handout, as they had initially hoped. While I remain sympathetic to the industry's vulnerability in the global supply chain—in which they too are exploited—particularly at a time when brands are cancelling orders and refusing to receive or pay for goods they have already ordered, there can be no excuse for RMG owners using their workers as pawns in negotiations. On the other hand, most workers have not yet been paid for March, even though they worked all but four days of the month—where's the humanity in that? Many have already been laid off, and some factories have closed down indefinitely, without paying

workers in the industrial belts to ensure that they can make do as living costs spiral out of their means.

And that brings us to... us, the (neo) liberal elites. Thank you for taking the time to feel dismayed and shocked at the cruelty with which our state and garment owners treat RMG workers. I must say, I didn't think we had it in us to look upon these workers as people worthy of our concern. After all, how many amongst us expressed solidarity with workers when they took to the streets demanding higher wages in 2016 and 2018? How many even know the repercussions of the last two wage movements, in which trade unions were silent and/or were silenced, and tens of thousands of workers were fired without due process, and cases were filed against thousands of named and unnamed workers to teach them a lesson for daring to be more than docile, disposable bodies? How many of us really stop to think about the



People, many of them garment workers, huddle on a ferry in Mawa ignoring a government directive to maintain physical distance, as they travel to Dhaka, on April 4, 2020.

PHOTO: STAR

buyers, I, for one, would have seen more value in collectively naming and shaming these particular brands for jeopardising workers' lives and negotiating with donor/consumer countries to bear the costs of cancelled orders, than in engaging in practices which expose to the world our own hypocrisies. I wonder how much moral high ground we'll have any more as we make pleas to buyers to save our workers when we seem to care so little about them ourselves.

The BGMEA insists that the decision to shut down factories should have come from the Department of Inspection for Factories and Establishments (DIFE). On that, too, we can agree. Ideally, the government should be the one protecting the interests, not just of its owning class but that of its most vulnerable and valuable class—its workers. However, it has proved, time and time again, that while the sector and its earnings are important to the state, its workers are not.

It is obvious that to both the government and owners, workers are valuable in so far as they are disposable and easily replaceable, given the abundant supply of cheap labour. So, what if a few thousand workers were to die from coronavirus? It's a few less mouths to feed in the coming months and a few less

workers their dues. In this economy, where are they supposed to go now? It goes without saying that the meagre income these workers earn—still among the lowest in the world—is barely enough for them to sustain themselves for a month, much less during a pandemic. One factory has set already an example by giving workers a two-month paid leave; and top-tier factories should follow suit without delay, making use of mobile banking options to avoid large-scale worker gatherings.

With workers more vulnerable than ever, where are our labour unions anyway? Except for a handful of unions, most seem too busy appeasing the owners and the government to take a meaningful stance. On March 22, the State Minister of Labour held a meeting with 21 labour unions, in which only nine voted to keep the factories closed and 11 voted to keep them open. As the saying goes, who even needs enemies when you've got unions doing the enemies' bidding? If nothing else, these unions who voted to keep the factories open should now publicly apologise to workers for failing them when they should have collectively insisted on, among other things, paid leave for workers, job security in this time of uncertainty and crisis, and rations for

overworked, underpaid, malnourished workers on 12-hour shifts because they don't have the luxury of refusing overtime, or those routinely denied sick leave because production quotas trump health concerns? How many of us have celebrated instead the great fearless leader of the garment owners as the harbinger of feminist progress, ignoring or refusing to understand that this industry is contingent upon the constant exploitation of workers—that there is no profit without exploitation—and that only a person who truly exemplifies all that is wrong with capitalism can ever really hold power and preside over it?

The conditions the workers are in now are of our own making. We have let this go on for too long. We have turned a blind eye towards the treatment of workers, justifying to ourselves that without work, they will starve to death. We've made it okay for workers to choose between unemployment and exploitation, between starvation and everyday violences, refusing to believe in a different and just world. So now when garment owners are asking them to choose between corona and unemployment, why are we so outraged? Sushmita S Preetha is a Journalist and researcher.

Silent role of MFS to keep the economy going

SHAMSUDDIN HAIDER DALIM

WITH the advancement of the pandemic, the citizens of Bangladesh are leaning more and more towards adopting Mobile Financial Service (MFS) as their method of money transfer, buying products and services, buying mobile balance and making bill payments. To enable the customers during this crisis, the previous monthly limit of Tk 75,000 of money transfer through MFS providers has been increased to Tk 2,00,000 by the Central Bank.

Owing to Covid-19 control measures relating to restrictions on movement and closure of market places, a significant portion of the agent-base is partially operational. In order to ensure liquidity of e-money as well as cash at agent points, cash settlement at banks within limited banking hours are the major challenges faced by MFS providers in the current crisis. Yet, the MFS providers regulated by Bangladesh Bank like bKash is having approximately 5.8 million transactions every day. According to bKash officials, currently their customers are mostly availing services such as bill payments, money transfers and merchant payments for groceries and medicines. Besides cash-ins at agent points, bKash customers can directly conduct instant money transfer from their bank account, Visa and MasterCard to their bKash account at any time. Members of the Bangladeshi

diaspora working abroad are also sending inward remittance through scheduled banks directly into the bKash account of their intended beneficiaries. As a result, bKash is being able to meet the transactional needs of the people during the ongoing crisis.

Ever since March 26, the beginning of the government-declared general holiday, transactions in the MFS industry have depleted as the field operations related to e-money vis-à-vis cash liquidity at the agent points have been severely hindered by the imposition of social distancing for the wellbeing of people across the country. However, almost 150,000 customers have paid their electricity bill through bKash alone on each day since. At a time when going outside poses health risks, mobile banking is enabling customers to avail services—like bill payments of gas, electricity and water, as well as mobile recharges, sending money, adding money, bill payment of credit cards and lots of other services—directly from their home or their nearest agent points. This, of course, has added to the overhead costs of business for the MFS providers.

Following the instructions of Bangladesh Bank, MFS providers are currently not charging any fees for small scale payments of groceries and medicines. At the same time, cash-out charges upto Tk 1,000 has been kept free. It is understandable that such free of charge service provisions come at a massive revenue cut, as the scale of

transactions are very high in the MFS sector. As assessed, till April 2 this year, in bKash alone, 1,922,498 unique customers got cash out, with a contribution of Tk 31,608,003 from bKash's side. Concurrently, within the same time period, 879,656 bKash customers got the advantage of free P2P services, totalling a contribution of Tk 7,388,575 by bKash. The figures for the other MFS providers will be proportionate to their respective market share. The economic assessment by any standard is suggestive that the cumulative negative impact on the revenue earnings of MFS providers may put the mobile banking industry into jeopardy. In a situation like this, ensuring that the MFS industry can run smoothly and earn revenue through its limited operations should be given the utmost priority by the authorities. Hence, it is imperative that the Central Bank consider allocation of compensation to MFS providers in order to ensure delivery of service, as directed through the recently issued circular.

The global and regional Covid-19 situation suggests that it would take several months to be out of the danger caused by the virus. Under such circumstances, we expect to see more and more reliance on MFS for daily economic activities. An increased proportion of disbursement of salaries to garments workers is likely to take place, in line with the government decision. All the allowances of the "social safety net"

would also be best disbursed through MFS providers, who already have the experience of seamless disbursement of stipends to students. Therefore, a sustainable arrangement for the MFS providers to support the government initiative for enhanced mobile banking is most realistic under the prevailing circumstances.

The silent role of the MFS industry in keeping the economy of Bangladesh going at a critical juncture is a testimony of the farsighted vision of the government in its implementation of "Digital Bangladesh". The implementation of such ideas shall definitely reap the benefits, sooner or later. Implementation of MFS by Bangladesh Bank under the guidance of the current government was a small step for mobile banking, but a giant step for ordinary Bangladeshis.

Traditionally, the banks would make donations to the government fund in a situation like this and walk away with due applause. But, we also need to recognise the huge contribution the MFS providers are silently making on a daily basis, all the while accepting a huge cut to their revenues. It would be proper to treat the MFS providers as "unsung heroes". A prompt action by the central bank to facilitate unhindered operations of MFS is a call that needs to be heard, loud and clear.

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