made group insurance mandatory for all of its member-factories. He adds, "Six years have passed and only around 2,200 garment factories out of over 3,400 active members have come under the insurance coverage."

The copy of BGMEA circular reads, "The factories that will not comply with the circular would not be provided with any facilities such as issuance of UD and UT (certifications needed for export of RMGs) from the association office."

According to the Act, depending on the number of workers, every owner has to pay 12,500 taka to 100,000 taka to bring the workers under the insurance coverage. The group insurance provides each garment worker with 100,000 taka in case of 'disabilities while at work' and 125,000 taka in case of death respectively. But it has not been followed after the Rana Plaza incident and, like Sultana, many workers are trying to cope with the worst economic conditions in their life.

BGMEA president Shafiul Islam Mohiuddin states that the association does not have any special force to compel the factory owners to bring their workers under insurance coverage and also adds, 'Since the law has been amended, we hope that by this year all the factories will come under the insurance coverage.'



PHOTO: PRABIR DAS



PHOTO: STAR FILE

However, a former top official at Chief Inspector of Factories and Establishment, who preferred not to be named, claims that manpower shortage is one of the basic problems the department has been facing, since it has came to action. He also adds, 'Because of manpower shortage, we cannot visit factories and check whether the factories were following the law properly. Moreover, the department only has 2,000 workers to cover a big city like Dhaka. And if we want to cover all the factories including small business, it will take more than five years to complete the whole surveillance.'

At present the department only has 52 inspectors to cover the capital city. Officials claim that because of numbers it is quite impossible for them to check whether workers are covered by insurance and the other facilities.

Fear of Arbitrary Torture

Labour leaders are among those picked up at different times besides being frequently threatened and charged with offences. Babul Akther, president of Bangladesh Garments and Industrial Workers' Federation (BGIWF) expresses concern that different labour federation leaders are facing harassment by the law enforcement bodies and garment owners but the amended law does not provide any solution to this issue. He believes the criminal charges are brought against them only to stop BGIWF and other workers' rights groups from demanding due rights of trade union, payment and benefits etc.

In Bangladesh, many workers are being abducted and tortured. Labour activist Aminul Islam is one of them, who was tortured to death last year. Like him Golam Azam, a former elected workers representative at the Ring Shine Textile