



Azam Khan, head of marketing and development division of First Security Islami Bank (FSIBL), and Mohammed Irad Ali, deputy managing director of Intraco Group, exchange documents of a deal for the bank's sponsorship of 5,000 free international SIM cards for Hajj travellers, at FSIBL head office in Dhaka yesterday.

Rana Plaza survivors still suffering

THE WASHINGTON POST

Rafiqul Islam cannot recall how many people he pulled from the rubble of Rana Plaza, the eight-story factory complex that collapsed in April, killing more than 1,100 people. But he knows how many he cut out with a hacksaw blade — eight. He did so in spaces so cramped that at one point he became trapped himself.

Those 18 days as a volunteer rescue worker left their scars. Islam has suffered memory lapses and had a series of violent outbursts, and wound up losing his job. Now he wanders alone most days, not sure where to go — until the voices bring him back to the place where he saved so many people and lost himself.

"I hear them still, calling for me," he says, staring into a mound of broken concrete, torn fabric and twisted iron.

Nearly five months after the deadliest incident in garment manufacturing history, the suffering is far from over for the victims, their relatives and the rescue workers. Many families have received only part of their promised financial compensation. And activists and health-care professionals decry a lack of psychological and financial support for scores of survivors and rescue workers stricken with invisible handicaps.

"After the Rana Plaza tragedy, people are so concerned with the physical impact, but they are completely ignoring the psychological," said Abdus Sabur, an adviser to the Sajida Foundation, a leading Bangladeshi social development organisation. "Mental health is not taken seriously at all in this country."

According to the Solidarity Centre, a nonprofit group affiliated with the AFL-CIO, the Bangladeshi government has paid settlements to dependents of 777 of the

1,131 confirmed dead in the disaster, in amounts ranging from \$1,250 to \$5,000. An additional 36 garment workers who lost limbs or were paralysed have received between \$15,000 and \$18,750 each.

Smaller amounts have come from a British chain, Primark, which used a supplier in Rana Plaza, and the Bangladesh Garment Manufacturers and Exporters Association, which represents the \$20 billion-a-year industry. A group of Western clothing brands are also discussing providing a lump-sum payment for the suffering experienced by the victims of Rana Plaza.

So far, none of the 4,000 families affected by the Rana Plaza disaster have received the full payments promised by the government or association, says the Bangladesh Institute of Labour Studies, a labor advocacy organisation.

Survivors are struggling to cope with not just physical and financial burdens but also with deep emotional wounds.

Razibul Rahman Kari, 20, a sewing machine operator, was luckier than most when the factory complex collapsed April 24 on the outskirts of Dhaka. Pinned by a heavy slab, he eventually managed to dig himself out with the help of a local man.

But spending hours in the dark amid muffled screams took its toll: The young man has fresh scars on his wrists from cutting himself with a knife while locked in his bedroom. Sometimes when his mother has tried to bring him food, she said, he has beaten her. Without his \$70-a-month salary to support them, the family relies on handouts.

The Centre for the Rehabilitation of the Paralyzed, a large private facility in Savar, has worked beyond its capacity to care for Rana Plaza's injured. But because of a dearth of trained mental health professionals, patients with symptoms of acute psycholog-

ical trauma receive "a minimum" of counseling before they are discharged, said Hossain Mehedi, a doctor at the centre.

Other victims may refrain from seeking help because of the social stigma attached to mental problems, Sabur said.

Majeda Begum, 23, another garment factory employee, grapples with severe headaches, disorientation and a paralyzing fear of closed indoor spaces. She lives within walking distance of the rehabilitation centre, which provides her with free medication — but that's only if she manages to show up, and these days she tends to get lost.

"Am I gonna be psycho?" As the government struggled to organise a relief operation at Rana Plaza after the disaster, many local residents rushed to the factory ruins, playing a critical role in rescuing survivors.

One of them, a young mechanic named Omar Faruque Babu, was celebrated in media reports for pulling more than 30 people from the wreckage. When the rescue effort ended, he was checked into a hospital, where he hanged himself in a bathroom.

A part-time teacher, Faizul Muhid, 27, spent three days and nights mining the rubble for the living, and then moved on to a local high school where victims' bodies were left for relatives to claim.

As the corpses rotted in the heat, he did what no one else would do: searched the rows of remains for items — cellphones, nose rings, scraps of paper — that might help with identification. Late one night, he and another volunteer had to fight off a pack of dogs that had gotten hold of an open body bag with a corpse inside.

These days, he self-medicates with a cocktail of antidepressants that he buys with assistance from friends. "Am I gonna be psycho?" he asked one recent afternoon.

Muhid initially resisted psychological help. Now he thinks he could use it, but it is expensive and scarce: There are no more than a dozen certified counseling psychologists in this country of more than 160 million people, according to several doctors and activists.

Sheikh Yusuf Harun, deputy commissioner for the district of Dhaka, said, "It's true — no one is taking responsibility" for the mentally damaged. "They are not reported to us," he said.

Once compensation packages are finalised, Harun said, Prime Minister Sheikh Hasina is planning to address the matter. He offered no details on what kind of long-term support might be made available.

To fill the void in psychological services, several grass-roots organisations are working in hospitals with victims of Rana Plaza, forming support groups that encourage patients to share their stories. Groups are also training counselors to canvass neighborhoods and offer help.

Though the outreach is generally well received, it remains "pretty ad hoc" and covers just a fraction of those affected, said Sadaf Saaz Siddiqi, who works at Naripokkho, a nonprofit group that helps garment workers.

No one has yet reached Islam, the rescue volunteer. A medal from a local workers' rights organisation sits on the nightstand of his tin shack, the only nod to his sacrifice.

After spending three weeks in a hospital facility, largely unattended to, he left to be with his wife before the birth of their fourth child, a son. He wants to support them, he said, but thoughts of the bodies he left behind still make him angry and restless.

When he's not home, his wife usually knows where to find him.

This story was reported with a grant from the Pulitzer Center on Crisis Reporting.

SME Foundation to launch second business plan competition

STAR BUSINESS REPORT

SME Foundation will launch the second edition of its National SME Business Plan Competition this month to find out new and potential business plans and create new entrepreneurs and generate new sectors.

The state-run agency, which promotes small and medium enterprises and entrepreneurs across the country, will officially inaugurate the contest on September 25, said officials yesterday.

Interested entrepreneurs will be able to download applications from the foundation's website—www.smef.org.bd—or collect it from its office in Karwan Bazar in the capital between September 25 and December 31 this year.

Entrepreneurs can apply individually or in a group with not more than four members, the foundation said.

Initially, about 150 applicants will be selected for a daylong training on the process and rules for preparing a business plan.

After the initial screening, participants will get about a month to prepare and submit their business plans at the SME Foundation office. From them, three individual entrepreneurs or groups with best ideas will be picked for the top three awards.

A jury board will choose the three final winners, who will get Tk 5 lakh, Tk 4 lakh and Tk 3 lakh as prize money. In the inaugural edition last year, a team of two students—Samia Sharif and Mahmudul Islam Tapu—from Bangladesh University of Engineering and Technology won the top prize for their ideas to produce sodium silicate from rice bran.

HC halts govt plans to dole out sea-fishing licences

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The insiders went on to term the move a means to fetch windfall for the ruling party people. Of the 34 licences issued in 2011, the majority were for Awami League party-men, many of whom made a profit by re-selling them.

"Our position is clear: the government can issue as many licences it wants, but it should be after assessing the stock of fish resources. Without the marine reassessment survey, we do not think the decision to issue new licenses is correct and realistic," said Ahsan Iqbal Chowdhury, secretary general of Bangladesh Marine Fisheries Association (BMFA).

AKM Nowsad Alam, professor of Bangladesh Agricultural University's department of fisheries technology, added that fish stock in the sea is under pressure due to "indiscriminate catching".

"Before, the trawlers would only catch large fish, but now due to their relative scarcity the operators go for whatever they find -- juvenile fish make up the majority of their catch."

The fisheries ministry, however, overlooked the suggestion and caution in July and instead went ahead and issued 15 licences for mid-water fishing and 10 for long-liner vessels.

Mid-water trawlers will be allowed to catch fish between the 40- and 200-metre depth and long-liners beyond the 200-metre depth of the Bay, according to a notice published in newspapers. The licences come at a time when nearly 200 trawlers out of 299 and thousands of boats already catch fish in the sea, putting pressure on the limited marine resources.

"Already, the catch per vessel has fallen, which indicates the depletion of fish stock," Chowdhury said, adding that many countries such as Thailand and Singapore now suffer from overfishing.

BFMA has, therefore, urged the government to withdraw the decision.

The survey into fish stock in Bangladesh's exclusive economic zone area in the Bay has not taken place for over two decades due to absence of research vessels.

When asked, Fisheries Secretary Ujjwal Bikash Dutta said the decision to issue licences was taken in consultation with the stakeholders. "The majority did not oppose."

Tax fair to begin next week

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Hussain said the NBR has some specific objectives from this year's fairs, which would provide one-stop services to the taxpayers.

"One of our aims is to inform people of the benefits from the changes we have brought to the law this year. Another is to encourage taxpayers to register online for taxpayer identification number through our e-TIN registration platform," he said, adding that the deadline for e-TIN registration will expire on December 31, 2013.

Since the launch of the platform in July, some 218,000 taxpayers have got their TINs online, with 53,000 being new taxpayers. The NBR chairman hopes the fair will bring about 10,000 more TIN registrations.

Responding to a query, Hussain said the NBR through a survey found that 138,000 homeowners and businesses, mainly in Dhaka and Chittagong, do not have any TIN. Of them, 73,000 are homeowners.

"They are the potential taxpayers—we have already asked them to register."

He expects this year's fair in Dhaka, where it will be held at Officers Club, to attract 5 lakh taxpayers, enabling the authority to log Tk 1,100 crore in revenue. The showcase raked in Tk 838 crore from the divisional cities and 19 districts last year, which is double the previous year's collection of Tk 414 crore during the fair.

Attaining the Tk 136,000 crore collection target for this fiscal year will be challenging, Hussain said. "But we will do our best to achieve the target."

The revenue authority will also promote electronic payment of taxes at the fair.

Brac Bank, USAID partner for agricultural development



From left, Richard Greene, mission director of USAID Bangladesh; Syed Mahubur Rahman, managing director of Brac Bank; Dan Mozena, US ambassador to Bangladesh; and Kazi Obaidur Rahman, joint secretary of the agriculture ministry, attend a ceremony to mark partnership between Brac Bank and USAID on agricultural business yesterday.

STAR BUSINESS DESK

Brac Bank will disburse around \$5 million or Tk 40 crore in loans among producers and processors of crops, poultry, fishing, and livestock under an agreement with USAID Development Credit Authority.

As part of the project, USAID will compensate any credit loss of up to 50 percent with a fund of Tk 20 crore to small and medium agricultural enterprises in 20 districts of southern Bangladesh.

Through these loans of up to Tk 10 lakh each, farmers and businesses will invest in technology, such as machinery and high-

yielding seeds, to increase productivity, Brac Bank said in a statement yesterday.

US Ambassador Dan Mozena and Brac Bank Managing Director Syed Mahubur Rahman announced the new partnership.

The programme seeks to do three important things: increase agricultural production, improve the livelihoods of people and help mothers provide a nutritious diet to their children, Mozena said.

The US through USAID has provided over \$6 billion in development assistance to Bangladesh since 1971.

In 2012 alone, USAID provided more than \$200 million to improve the lives of people in Bangladesh.



Geoffrey Strong, president of Chevron Bangladesh, attends a ceremony to renew the company's partnership with Save the Children for the communities residing near Bibiyana, Jalalabad and Moulvi Bazar gas plants at the Chevron office in Dhaka on Thursday. Michael McGrath, country director of Save the Children, was also present.

Bheramara project bidding runs into irregularities

FROM PAGE B1

But Marubeni submitted a SWIFT message. SWIFT stands for Society for Worldwide Interbank Financial Telecommunications and it is a cooperative society.

As the bid authorities -- Northwest Power Generation Company Ltd -- surprisingly accepted Marubeni's bid, instead of rejecting it for failing to comply with the tender rules, a heated argument took place among the bidders and officials.

Marubeni said the bid terms did not restrict use of SWIFT, while other bidders argued that the tender terms on bid security specifically mentioned the formats.

Marubeni also argued that it had fully followed the prescribed format, while the others said SWIFT was not part of the format.

To calm down the heat, Northwest Power finally made a remark in its bid acceptance documents that Marubeni's "bid guarantee is issued through SWIFT message by Credit Agricole CIB, Tokyo, and advice is issued by Woori Bank, Bangladesh."

The other bidders are still unhappy with the authorities on grounds that the SWIFT message did not even ensure a guarantee as the Woori Bank had just given advice. This should have been rejected summarily.

The financial offers of the four companies had not been opened yet.

Marubeni previously won a large power bidding in Haripur and another in Bibiyana through open tenders. But in both cases, other bidders were disqualified on grounds of technical shortcomings, mak-

ing Marubeni the lone bidder.

Now the bidders are pointing the finger at Northwest Power for setting certain bid criteria that give Marubeni extra leverage over other bidders. They said Marubeni uses a Mitsubishi Heavy Industries (MHI) generator which is more efficient having higher power generation capacity than most other major players.

But its price and maintenance costs are so high that it is unlikely to win in a competitive bid. That is why Northwest Power has set some unusual bid criteria which would help Marubeni misleadingly show lower cost for its plant.

For instance, Northwest Power set the plant's life at 25 years, whereas all other power projects in the country are based on a plant life of 20 years reflecting the core longevity of most gas turbines. This exceptionally higher plant life will help the generator with higher plant output and efficiency to show a lower power generation cost than the actual cost.

To make a plant life more than 20 years, a power plant operator has to spend significantly for a major overhaul. Such costs are significantly higher with MHI machine. By artificially assuming longer life, Northwest Power does not take into account this overhaul cost, and thus helps a bidder show a lower power generation cost than the actual cost.

Khurshedul Alam, managing director of Northwest Power, said: "We have done so to ensure a more efficient machine at a competitive price."

Bangladesh moves eight notches up

FROM PAGE B1

According to the latest GCI, the most problematic factors for doing business in Bangladesh are corruption, inadequate supply of infrastructure, inefficient government bureaucracy, access of financing, government instability and inadequately educated workforce.

Policy instability, tax regulations, poor work ethics in national labour force, inflation, tax rates, restrictive labour regulations and poor public health are also creating barriers in doing business in Bangladesh, it said.

Switzerland topped the GCI, followed by Singapore, Finland, Germany and the United States. Among the South Asian nations, India ranked 60th, while Sri Lanka 65th, Bhutan 109th and Nepal 117th.

Bangladeshi brands shine at Dubai summit

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KPMG of India formed the process advisers and evaluators to the event and precision-driven checks and balances at critical junctures of the research methodology was comprised by a highly distinguished and much-admired international jury panel that included Prof Malcolm McDonald, chairman of Brand Finance.

"This is a massive project with extensive research that has identified brands and leaders that are set to be the super-powers of tomorrow," said Abhimanyu Ghosh, executive editor and managing director of World Consulting & Research Corporation.

"They have been featured for the first time a singular platform aptly titled Asia's Most Promising. With Bangladesh being one of the fastest growing nations, their efforts are being noticed and appreciated."

Only TCB to be allowed to import formalin

STAR BUSINESS REPORT

The commerce ministry plans to give green light only to the state-owned Trading Corporation of Bangladesh (TCB) for formalin import to curb the chemical's abuse, said Commerce Secretary Mahubur Ahmed yesterday.

Import, production, transportation, stocks, sale and usages will be conducted by the TCB once the decision is finalised, he said.

The secretary also said the ministry is preparing a draft law on formalin control to be passed by the parliament.

A committee will submit a report on the formalin act within a week, Ahmed told The Daily Star after the meeting at his office in Dhaka.

Currently, the commerce ministry allows import of formalin on a limited scale. Earlier, the government imposed restriction on import of formalin on November 7 last year.

Better roads key to desired economic growth

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The FDI inflow to Bangladesh is not attractive, although the country registered steady growth in the field, said the Planning Commission official. Foreign direct investment first surpassed \$1 billion in FY12, which reached \$1.3 billion in FY13.

The country's economy is performing "extremely well", although the global economy has been facing recession since 2007, said Finance Minister AMA Muhith.

The recession has been leaving a much bigger impact than the meltdown happened in 1929, as the present world economy is more integrated now, he said.

Muhith also agreed that the present export basket is too much dependent on readymade garments.

Exports of footwear, agro-based products, pharmaceutical and software and information technology business have tremendous potential, Muhith said. He also called upon the Planning Commission to review the state of the economy every two years.

Bangladesh would be able to turn into a middle-income nation by 2015, but it will take some more time to upgrade its least developed country status, Planning Minister AK Khandker said. Prime Minister's Economic Affairs Adviser Moshirur Rahman also spoke.