

Punish Tazreen owner, say labour leaders

STAR BUSINESS REPORT

Labour leaders yesterday reiterated their demand for exemplary punishment to those responsible for the Tazreen Fashions.

The fire at the Tuba Group factory in Savar killed at least 112 people, mostly garment workers, on this day two years ago.

"The fire was not an accident. It was a murder," said Tapon Saha, general secretary of Textile Garments Workers Federation.

The loss of lives could have been minimised, had the factory's doors not been locked, he said at a human chain formed in front of the National Press Club to mark the second anniversary of the fire.

The Tazreen fire and Rana Plaza collapse resulted from gross violations of the labour law, said Abul Hossain, president of the association.

"It is pathetic that the government has

failed to ensure proper punishment of the culprits even after two years of the incident," he said.

They demanded exemplary punishment for Delwar Hossain, managing director of Tazreen Fashions, to discourage such criminal negligence in future.

"There is a culture of impunity leading from culprits never facing any charges. This has to be stopped. Proper accountability is a must to prevent such incident in future," Abul Hossain said.

Tuba owner Delwar Hossain is now out of jail on bail. He was detained in February.

Labour leaders also demanded proper compensation for the victims of the fire immediately. "Families of the fire victims are still suffering from financial hardships," Saha said.

The owner must pay Tazreen workers the compensations calculated on the base of lost future earnings, he said.

FAS Finance gets new MD

STAR BUSINESS DESK

Md Russel Shahrior has joined FAS Finance and Investment as its managing director and chief executive officer, the company said yesterday.

Prior to the appointment, he served MIDAS Financing as its deputy managing director, it said.

Shahrior has experience in SME finance, green banking and IT division from his work with the IIDFC, and as head of credit and small enterprise from United Leasing Company. He holds a master's degree in advanced engineering management from Buet.



Jafry Shamim, head of Airtel Bangladesh's business solutions, and Quazi Muzahidur Rahman, director of Turag Garments and Hosiery Mills, exchange documents of an agreement for corporate mobile solutions at a programme recently.

BB honours top remitters

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Increased remittances will help Bangladesh become a middle-income country by 2020, the central bank official said.

In the first four months of this fiscal year, the country received remittances worth \$5.02 billion. The earnings were \$14.46 billion last fiscal year. "We want a separate export processing zone to invest in," said Mohammed Mahtabur Rahman, an NRB who lives in the United Arab Emirates. "We want an investment-friendly environment."

Commercial banks have started providing remittance services through mobile banking to ensure faster delivery of money, said Nazneen Sultana, another deputy governor.

Remittances are contributing to the economy and reducing poverty, she said, stressing the need for sending skilled workers abroad.

Banks' capital rises

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The total capital of state-owned commercial banks increased around 3 percent to Tk 9,531 crore in September as the capital of the banks, except Sonali Bank, marked a rise.

Their CAR now stands at 8.66 percent, which was 8.05 percent three months back, as a result of the overall hike in capital.

The capital shortfall of Sonali stood at Tk 1,730 crore. State-owned specialised banks, except Bangladesh Development Bank, had no capital at the end of September, rather they had negative capital that almost doubled to Tk 8,213 crore.

At the end of June, their negative capital

was Tk 4,338 crore.

Of the capital shortfall, BASIC Bank alone accounted for Tk 2,257 crore, while it was Tk 6,090 crore for Krishi Bank, according to central bank statistics.

Of the private banks, three -- Bangladesh Commerce Bank, Premier Bank and ICB Islamic Bank -- saw capital shortfall.

The overall capital of the private banks at the end of September was Tk 51,617 crore, which was 11.99 percent of their risk-weighted assets.

Except for one bank, the foreign banks' capital situation was healthy. On an average, their CAR was 20.61 percent.



Mofazzal Hossain, deputy managing director of Al Arafah Islami Bank, and Syed Razvir Rahman Chowdhury, chairman of Cross World Power, attend the signing of an agreement for supply, installation, erection, commissioning and testing of diesel generators and ancillary works, at a programme in the city on Thursday.



Golam Hafiz Ahmed, managing director of NCC Bank, speaks at the opening of a month-long foundation training course for the officers of the bank. Akhtar Hamid Khan, deputy managing director, was also present.

Still suffering

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"My husband sold our only house, on three decimals of land, for my treatment but that was insufficient," said Anju who hails from Jaygirhat of Mithapukur in Rangpur.

During the fire, Anju was one of the many desperate workers stuck on the fourth floor of the building. Finding no way out, she and the others broke a window on the eastern side, and jumped out. Unlike many others who died from the fall instantly, Anju survived.

The doctors at Gonoshasthaya Kendra hospital in Savar operated on her uterus free of cost, but Anju cannot afford the medicines she needs now.

Also, infection in her blood is causing her flesh to become infected, and she also needs a liver operation, doctors say.

"Sometimes the intensity of the pain drives me mad, I break things in desperation. I wake up screaming 'fire! fire!' at night. I can't sleep," she said.

She was once an emancipated earner, but has now become a burden on Zobed Ali, her rickshaw-puller husband.

"I would have been lucky had my name been on the list of the dead, like six of my relatives. But I am an ill-fated woman. I survived and now I am living a cursed life.

Those who died in the fire escaped from a life of suffering." "Escaping death that evening, I now face the same pain each and every moment of my life," Anju said.

Like her, many other survivors of Tazreen Fashions fire could not afford proper treatment afterwards and have developed fatal health complications over the last 24 months. The new lease on life has now become a curse amid the practicalities of poverty, they say.

Halima Akter, another survivor, has kidney disease, and Zarina Akter suffers from backbone problems. Mukta Banu needs a hearing aid.

They and many others like them are also suffering from severe post traumatic stress, crippling fear gripping them whenever they try to sleep, they told The Daily

Star at the Nishchintapur workers' colony.

Many victims said they were taken to different hospitals and clinics after the fire by the Bangladesh Garment Manufacturers and Exporters Association (BGMEA), but they were released just after primary treatment.

"I could not pay for my daughters' education, as I could not go back to work, and my husband abandoned us after the incident," said Zarina Begum.

Amena Begum, a sewing machine operator, developed cancer after sustaining injuries in the fire and has died at Bangabandhu Sheikh Mujib Medical University on August 13.

Her husband Abul Hossain, a rickshaw-puller, said Amena was not given proper treatment after the fire incident. He even sold his home and 10 decimals of land in Lalmonirhat for Tk 1.84 lakh to arrange better treatment for Amena.

Another victim, 16-year-old Sumaiya Khatun, also developed a brain tumour from head injuries and died at her home in Nishchintapur, without proper treatment. Her mother Amirunnesa said Sumaiya had jumped through the third-floor window.

"The workers were given full treatment in the trauma centre and also provided with financial assistance. If anyone contacts us now, we will help them," said Zaglul Hayder, additional secretary of BGMEA.

"We will be pleased to help the workers who need our assistance," Md Atiqul Islam, BGMEA president, said.

He suggested the workers contact Hayder as he manages the support system for Tazreen Fashions victims.

On the suggestion, workers tried to contact Hayder, but he did not listen, Mukta Banu said.

According to Bangladesh Garments and Industrial Workers Federation, at least 76 workers need immediate treatment, while Garment Workers Trade Union Centre said at least 150 workers are still suffering from injuries.

Stand by start-ups with policy support: analysts

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"They don't teach us anything like start-ups."

Salehuddin Ahmed, managing editor of The Daily Star, said the culture of entrepreneurship is not being promoted. "At universities, graduates are prepared to take jobs and there is no education to create entrepreneurs. But things are changing."

Rafi Mustafa of e-commerce site Zuumzuum.com said parents need to bring about cultural changes as well, where they will easily accept the failures of their children. "They should even tell their children not to be scared of experimenting with a new venture."

Sajid Rahman, a board member of Startup Dhaka, said increasing access to internet is a major challenge to building an e-commerce platform. "Another important thing is how easy and affordable the service will be to the population."

People who are setting up different companies have to be encouraged to take risks, he said.

"We have to ensure that there is proper mentorship and follow-up to help founders form a company and succeed. We will also have to ensure that founders get the necessary capital to build the business."

Giulio Xiloyannis, CEO of online shopping site Zalora Malaysia, called for tax breaks for start-ups.

He cited examples from Malaysia and Singapore where e-commerce is doing well thanks to friendly policies and taxation structure.

"Malaysia is offering a 10-year tax exemption from the date of profitability, not from the day of being founded, which is a huge support. This thing should be taken into consideration."

Xiloyannis said start-ups in the areas of research and development, pharmaceuticals and biotechnology also need tax grants on capital gains for the investors and on future gains for the founders.

Jeffrey Paine, founding partner of a venture capital fund for start-ups in Southeast Asia, Golden Gate Ventures in Singapore, said the governments in Malaysia and Singapore are proactive in making sure that infrastructure is good.

"If the governments want to do anything, the first thing they should do is put the right infrastructure in place. Friendly policies and regulations are also important."

He said the role of mobile operators in the region is important. "In addition to making connectivity good, they can fund and start accelerators, take risks and work with start-ups and launch products together."

Mohammad Muntasir Hossain, head of digital services of Grameenphone, said there is ignorance on the part of the young entrepreneurs. "A lot of entrepreneurs are coming to us. They want to get into business with us. But when we ask them about their business plans, they just go blank."

Samad Miraly, an angel investor, said entrepreneurial skills have to be developed to form an ecosystem that is driven to empower entrepreneurs and give them what they need to succeed.

Martin Pasquier, founder of Lead Explorer; Asim Haneef, director for Development of Bamyann Media; Reza Chowdhury, founder and CEO of AlleyWatch, Alok Soni of YourStory.com; Arif Nezami, of Preneur Lab; and Kyle King, vice president for business development of Fenox Venture Capital, also spoke.



M Ehsanul Haque, managing director of Mercantile Bank, and Md Rafiqul Islam, managing director of South Bangla Agriculture and Commerce Bank, recently attend the signing of an agreement to allow Xpress Money Remittance Service at all SBAC branches.



Shahid Hossain, managing director of Southeast Bank, presents a token key of an ambulance to Nizam Uddin Hazari, parliament member from Feni, at a programme recently. The bank donated an ambulance to Feni Pourashabha. Mayor Hazi Alauddin was also present.

Safety standards improve

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The fact that the Tazreen victims are yet to get compensation in line with the International Labour Organisation conventions and good practices in the country though has left a bitter taste in the mouth, Chandra said.

He said C&A, a Dutch fashion retailer that sourced from Tazreen, has agreed to pay compensation to the victims of the fire. "We want all other buyers that sourced from Tazreen to step forward."

Chandra also expressed concerns about the delayed trial on the Tazreen fire case. "Justice delayed is justice denied," he said, adding that those who are responsible for the death and injury of workers should be brought to the court of law soon.

"If there is justice for a single murder, there must be justice for so many murders. The frequency of such incidents will naturally decline if there is justice."

Taslina Akhter, coordinator of the Bangladesh Garment Sramik Sanghati, expressed concern over the release of Tazreen Fashions owner, Delwar Hossain, from jail on bail.

"Delwar's freeing from jail is an ominous sign. It indicates that the owner of Rana Plaza, Sohel Rana, and the others who are responsible may be freed in future."

For the sake of justice, it is vital to ensure punishment for those who are responsible for the death and injury of workers, she said. The government and the Bangladesh Garment Manufacturers and Exporters Association could have earned redemption were the people responsible for the fire and the building collapse punished, she said.

Akhter, however, gave a sigh of relief that the workers safety issues have come to the forefront after the twin industrial disasters. "It is a major change. Owners are now compelled to talk about these issues. But questions remain on how far the government is doing its oversight role to ensure safe working conditions."

Her views were echoed by Nazma Akter, president of the Sammilito Garment Sramik Federation. "Neither the workers of Tazreen Fashions nor those of Rana Plaza are responsible for the accidents -- it is the owners who are responsible."

She went on to call for rules that guarantee exemplary punishment for the owners' negligence towards workers' health and safety. Akter acknowledged that the factory conditions have improved since the fire incident on November 24, 2012 that claimed 112 lives and injured over 1,200.

"But all these developments have taken place due to the international buyers' pressure. There are few owners who are addressing safety issues willingly," Akter added.

Amirul Haque Amin, president of the National Garment Workers Federation, said improvements have taken place in building safety, electrical safety and fire safety due to inspections by the two buyer-sponsored agencies -- Accord and Alliance -- as well as the government.

Some 29 factories were closed for lack of safety measures following inspections of more than 2,000 factories following the Rana Plaza collapse, he said.

"But it cannot be said that the workers are safe yet at their workplaces. What is good is that the activities needed to ensure workplace have started. It has to be sustained."

Amin called for inspections in all factories to identify the risky buildings. At the same time, proper functioning of the already safe ones should be ensured. Ruhul Amin, general secretary of the Garment Workers' Trade Union Centre (GWTUC), said there has been virtually no improvement regarding workers social security and other rights.

"Still many injured workers of Tazreen and Rana Plaza disasters are suffering in absence of proper treatment. Neither the government nor the BGMEA is doing anything to ensure proper treatment of workers."

The GWTUC general secretary also criticised the closure of 29 factories due to safety concerns following recommendations from Accord and Alliance.

"The workers of these factories were not given their benefits as per law -- they were also not offered any alternative jobs. As a result, more than 1,000 workers have become jobless and their families are now living miserable lives."

He also criticised the government for "helping Tazreen Fashions owner get bail and be free from jail".

"The government has done an unethical job by interfering in the case. The same owner has closed down Tuba garments without paying rightful compensation to the workers."

Syed Sultan Uddin Ahmed, assistant executive director of the Bangladesh Institute of Labour Studies, echoed others regarding the progress made in ensuring workers safety.

"There is a realisation about the need for improvement in workplace safety. Assessment is also done and steps have been taken to address safety issues. It has to be continued."

However, there has been almost no progress in ensuring compensation for victims and better medical care for the injured. "Two injured survivors of Rana Plaza died recently for want of better treatment. It shows that there has been no progress to eradicate their helplessness."

Wajed ul Islam Khan, presidium member of the World Federation of Trade Unions, however said expectations of a safe workplace are yet to be fulfilled. The training to workers on safety aspects though will be helpful, he added.