

## When justice becomes a cruel joke

Stop treating human lives so callously

When disasters take place that were easily avoidable if laws were followed and monitoring systems were in place, can we really call them accidents? And if they are not accidents, but murder at worst and manslaughter at best, who really should be punished for justice to be ensured?

According to primary investigation, the greed and negligence of the building owners and the shop in its basement led to the explosion at Siddikbazar in Gulistan that took at least 22 lives. The basement in question was supposed to be used as a car park, but the owners rented it out, violating the building code. The trader who rented the space, meanwhile, enclosed the basement with glass, closing off air ventilation, and installed two heavy-duty air conditioners that have not been serviced since 2010. Rajuk, on the other hand, still cannot confirm whether the seven-storey building was constructed as per the approved design.

The two owners have been arrested for now, but if past cases are any indication, nothing conclusive will come out of the arrests or the investigations. According to a report by this daily, there has not been a single conviction in any major fire incident over the past decade. Owners of factories or establishments who should have been held responsible for their criminal negligence are now out on bail, with their businesses operating as before, without so much as a slap on the wrist. The cases have been indefinitely prolonged, with investigators failing to submit probe reports on time or the prosecution failing to produce witnesses to the incidents. In many cases, witnesses are intimidated and/or bought off, while victims or their families, too, eventually give up, seeing no visible progress on their cases. Given how powerful – both financially and politically – most of the owners are, it is unfortunately all too easy for them to “manage” the cases.

Two years since the fire at Hashem Foods and Beverages Ltd in Narayanganj killed at least 51 people, of whom at least 20 were children, investigators still haven’t managed to file a report. It has been confirmed by multiple independent investigations – including by this newspaper – that the devastating incident took place due to indifference, negligence and greed of the owner and that the gates of the factory were locked from the outside, turning it to a death chamber. A decade since the Tazreen factory fire, which claimed at least 117 lives and in which the owner(s) were widely documented as having been culpable, justice is as elusive as ever, with the prosecution failing to produce witnesses year after year.

As for the public authorities who failed to monitor the gross violations of laws and safety codes and have not shut down such unsafe buildings, it is safe to surmise that no one has to answer for their part in the crimes. When this is the status quo, what else can we expect except unnatural and preventable deaths? We urge the authorities – futile as our appeal may be – to stop treating human lives with such disrespect.

## Burden for one, shared workload for two

More men should take on household and care work

In our part of the world where the burden of unpaid domestic work falls squarely on the shoulders of women, a recent report by this daily has highlighted a delightful deviation from this norm. According to the report, under the Gender Responsive Coastal Adaptation (GCA) project – being implemented in five upazilas of Khulna and Satkhira districts by the government, Green Climate Fund, and the UNDP – men in these areas are increasingly starting to do their share of domestic chores. Along the coastal belt, one of the primary tasks for women has been to fetch water, which causes them great physical stress. As the report states, for the men of the households to participate in this task has not only eased the burden for their female partners, but also set an example for other men in the area to follow. Of course, this is only a small shift towards a collective goal that may remain unattainable for many years to come, given the existing social norms.

According to the Bangladesh Bureau of Statistics’ (BBS) Time Use Survey 2021, women spent 11.7 hours daily performing unpaid domestic tasks, while men’s share of that amounted to a meagre 1.6 hours. Irrespective of economic or family background, profession, number and age of children, level of education, or area of residence, unpaid domestic work seems inescapable for all women. Even when it came to care work for family members, women were found to spend at least four hours a day on such tasks, while men in both urban and rural areas contributed only 0.6 hours for the same. An analysis carried out by the South Asian Network on Economic Modeling (Sanem) revealed that, while unpaid work was equal to 48.54 percent of the country’s GDP in FY 2016-17, women’s contribution made up 81.4 percent of that amount. As such, given just how disproportionately women must bear the load of unpaid care work, our country still has a long way to go to right this wrong.

Nevertheless, the fact that men in coastal areas are beginning to step up and help the women in their households by shouldering the burden of domestic tasks is something that must be lauded. Such trends will also dissipate the widely held but biased belief that people in the urban areas have to be the ones to lead the way in Bangladesh bridging the gender gap in all sectors. Men sharing women’s unpaid domestic and care work will benefit us all, as this will free up the latter’s time to also explore their potential in doing work that is considered to be economically productive. It is also high time we stopped viewing care work as “free labour,” and gave those who partake in them due recognition and wages for their contributions to the family and the economy at large.

# Lives cheapened by negligence



BLOWIN’ IN THE WIND

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Last week, I had a meeting in Dhanmondi for which I had to take the Science Lab road. As everyone was running late, I was browsing through my phone when the news popped up: an explosion had taken place on the road I had just passed, killing three people on the spot and injuring 40 others. I heaved a personal sigh of relief. The accident, however, added to the growing sighs from which there seems to be no relief.

Two days after that, there was another explosion at a building in a busy old part of town in Gulistan. The death toll has risen to 22 (as of 8pm, March 9), with many others in critical condition. The building housed an illegal basement market of sanitary items with the branch of a reputed corporate bank above. On the eve of a holy night, many people were on the streets buying savoury items from that area, which is famed for its traditional delicacies. There were people waiting in line at a bus stop nearby. The explosion changed it all.

Different threads of stories are beginning to unravel. A young man went there to get food for his mother who was fasting. He never returned. Two brothers went to buy some bathroom fittings from a shop in that building. One left a bit early as he was not feeling well, while the other remained inside to collect the receipt of their purchase. Little did he know that the memo was his last. A witness who was driving by recalled how a body flew out of nowhere and landed on his car bonnet; he tried to lay the victim aside to flee the area when he saw that part of the skull had been blown off by the blast. There are many other sad, gory accounts.

Accidents, by definition, are unintended and unfortunate incidents that cause harm. Then again, questions must be asked when these unfortunate events occur as the result of negligence on part of the authorities or agencies concerned. In the absence of regular monitoring, regulations or upgrading of the systems, we have allowed our operating system to be vulnerable. A culture of impunity has further made this system corrode, if not collapse. An explosion in a city is like the



Questions must be asked when accidents occur as the result of negligence.

PHOTO: STAR

rupture of a blister. Just like our skin accumulates fluids in a blister to suggest infections within and then bursts open to announce that something is not right in the body, these explosions signify a sick city. When gas gathers in old pipes, when cheap and spurious items are used in air conditioners, when low-grade electricity cables and equipment are used, and when regular servicing of utilities is not done, it is hard to call these incidents accidents. These are deliberate, caused by human errors or oversight. Someone must be held responsible. Handcuffing the building owners after the event is not the solution. The smart thing to do in a planned smart city is to routinely intervene and monitor.

Let’s not forget that the utility services of a city are true indicators of the economic, social, and environmental performances of modern life. The

network of water, waste, electricity, gas, and telecommunication systems forms the infrastructure conduits that allow modern cities to operate. The nature of service is fast growing in complexity, making its vulnerability both imminent and evident. And there is no option but to upgrade for the new changes and challenges.

The challenge is to keep the city alive before you make it smart.

The plain and staid utilities of the present time are completely inadequate and inefficient for our future growth. Many people who are moving to the capital are unaware of their civic responsibilities. Many don’t even know how to maintain utilities

in a manner that is safe for them and others.

Without collaboration and community engagement, service providers can never ensure the functionality of every piece of equipment that is being used. In most households, for instance, gas cylinders are stored side by side, making them a ticking time bomb. Private companies are supplying these cylinders, which remain outside the purview of state agencies. Local authorities can initiate community awareness meetings to protect the safety of these cylinders. Utility experts and city officials can come together to undertake a pilot programme to ensure a resilient service network. Retired officers can volunteer to form local monitoring teams to check the equipment that is being used.

Let’s relieve the city of its illness by having preventive measures.

# Banking the last mile through savings groups



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The greatest innovations often emerge from simple solutions. By embracing simplicity, individuals and organisations can foster an environment that encourages creative thinking and ultimately leads to breakthrough innovations.

One such example is the concept of a community savings group, also known as village savings and lending association (VSLA). Typically, a savings group comprises 15-20 self-selected individuals who meet regularly to save money, based on their individual financial capacities. The combined savings are then used to provide loans to the group’s members at an affordable interest rate. It allows members access to low-cost financial services with flexible terms as well as a safe location to save their money. The savings and loans of each member are recorded manually in a central ledger or in a memory-based system. Typically, at the end of a set cycle (usually 6-12 months), the accumulated savings and accrued interest are distributed among the members in proportion to the amounts they deposited.

Apart from increasing access to financial services, this savings group also enhances financial literacy among its members simply through participation. It acts as a natural mechanism for people to come together and share necessary

information with one another.

Savings groups have played a pivotal role in women’s financial inclusion, particularly in Africa. Its rising popularity has led to multiple government interventions along with international NGOs to attain their objectives enlisted in national-level development agendas. A joint study conducted by CARE and SEEP Network in 2018 revealed that there have been 74 government interventions in scaling savings groups by 38 government institutions spanned across 20 countries in Sub-Saharan Africa. According to CARE International, on a global scale, “NGOs and local civil society organisations have mobilised and trained savings groups across 75 countries with an estimated 20 million active members.” It is considered to be an economic strengthening strategy for attaining development objectives, mainly safeguarding women’s livelihoods, promoting gender equality, social protection, and health.

In Bangladesh, savings groups have been uplifting thousands of women from poverty. Between 2015 and 2020, the number of savings groups reached 2,700 in southwest Bangladesh, with almost 57,000 female members. Among these, 22,554 women took loans, with 80 percent accounting for supporting livelihoods and meeting household

needs. In fishing communities, savings group interventions under the ECOFISH project improved women’s economic empowerment and skill development, and strengthened their influence in fisheries governance. There was also a decline in gender-based violence (GBV) in these communities. The project’s success led to a second phase that improved women’s access to microfinance for entrepreneurship development and alternative livelihood investments. Consequently, it created positive spillover effects in non-fishing neighbouring communities.

To take things a little further, infusing technology in a subtle manner can transform saving practices among the last mile population. The mobile money revolution in Bangladesh has been nothing but extraordinary. Domestic fintech players can draw inspiration from foreign organisations to digitise savings groups – for instance, the Ugandan company Ensibuuko. Primarily focusing on women, the company has successfully facilitated developing a formal linkage between savings group members and financial service providers (FSPs) by establishing an ecosystem of bundled services, such as integrating mobile money systems, payment platforms, and financial institutions, as well as enabling end users to access formal financial services and agents to manage e-money and physical floats to process cash-in and cash-out operations.

Pairing e-KYC and mobile money can be a powerful tool to extend financial services to the last mile population. Slow and steady integration of technology among locally led financial instruments such as savings groups increases safety

as well as efficiency, and bridges the gap between informal and formal financial services.

Enhancing financial literacy is a process that cannot be rushed; it should be given careful consideration and time to obtain best results. Members must be allowed time to embrace new technologies and overcome their initial scepticism. Applying a human-centred design in fintech solutions is key to gaining consumers’ trust and curb the challenges.

A comprehensive study by CARE in 2022 revealed that there are 9,330 savings groups in Bangladesh with 89,455 members in total. Despite the impact it has created in the country, savings groups are not yet part of the formal financial ecosystem. There is no legal framework governing its activities and has also been excluded from the National Financial Inclusion Strategy. Regulations must be drafted so that it improves the overall user experience, rather than create additional pressure on the members that will discourage their participation. Integrating technology in the current infrastructure is most definitely an avenue worth exploring, one that must be looked into by MFS players and relevant authorities.

That said, capitalising on the current growth of savings groups by adopting fintech solutions will accelerate the delivery of financial services in hard-to-reach communities. It must be noted that digitising operations always leaves a trail of information that can be leveraged by technology providers, FSPs and financial institutions. Through concerted efforts, it is possible to bring the last mile population under a formal financial ecosystem and promote sustainable financial practices.