

## Editor's Desk

This May 2018 issue of *Thinking Aloud* draws attention to "Bangladesh's labor market challenges". The first article on "How can Bangladesh avoid 'jobless growth'?" focuses on a critical concern that despite impressive economic growth in recent years, job creation in Bangladesh has been rather unsatisfactory. The article suggests for a 'meaningful' structural transformation of the economy coupled with enhancement in productivity and economic diversification in order to ensure that economic growth is able to produce jobs and livelihoods for as many people as possible. The second article titled "Living wage in the RMG sector in Bangladesh: Some conceptual issues" emphasizes on the growing demand for moving towards a living wage in the RMG sector and the challenges. The article proposes a multifactor approach in moving towards living wage. For this, the number of dependent family members, upgraded quality of food, housing, healthcare, and children's education need to be considered. Providing non-monetary benefits like rationing, housing facility, health, and education may prove to be useful. Therefore, moving from 'minimum wage' to 'living wage' in the RMG sector requires a major change in the policy discourse and is clearly a challenge in Bangladesh as well as in other countries. The third-page article titled "Bangladesh's migration challenges: In pursuit of a better complaint mechanism" outlines the challenges of migrant workers and advocates for a better complaint mechanism. In order to make the migration process smooth an effective pre-departure training, increasing awareness about the complaint mechanism, and ensuring workers read the contract paper prior to signing are essential. The final page draws attention to the events that took place in the month of April.

## Inside this issue

How can Bangladesh avoid 'jobless growth'?

Living wage in the RMG sector in Bangladesh: Some conceptual issues

Bangladesh's migration challenges: In pursuit of a better complaint mechanism

SANEM events

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## How can Bangladesh avoid 'jobless growth'?

Selim Raihan

According to the official statistics, between 2013 and 2016-17, on average, gross domestic product (GDP) in Bangladesh grew annually by 6.6%, and there has been a net increase of 2.8 million new jobs on top of the 60.7 million jobs that existed in the economy in 2013. This suggests, the number of jobs grew by only 0.9% per annum or less than one-eighth of the rate at which the economy grew during those five years. 'Jobless growth' is a phenomenon when an economy experiences growth without an expansion of jobs. Understanding the 'jobless growth' experience entails a closer look at the job statistics. According to the Labor Force Surveys, over the past 5 years, in the face of a decline in jobs by 1.5 million in the agriculture, out of the new jobs created in the economy, the services sector accounted for the bulk - 3.9 million - of these, and industry contributed only 0.3 million jobs. Between 2013 and 2016-17, annually, jobs in agriculture declined by 1.1%, against output growth of 3.2%; jobs in the industry grew by only 0.5% even as output grew by a robust 9.8%, while services sector jobs grew by around 4% against output growth of around 6%.

One of the most alarming features is that the manufacturing jobs declined by 0.77 million - from 9.53 million in 2013 to 8.76 million in 2016-17 - an annual average decline by 1.6%, despite a strong output growth of 10.4%. While male manufacturing jobs increased by only 0.17 million (from 5.73 million to 5.9 million), female manufacturing jobs saw a big drop by 0.92 million (from 3.78 million to 2.86 million). This suggests that much of the pride of generating female employment in the manufacturing sector over the past few decades in Bangladesh is at stake now. Keeping aside the debate on the validity of such a claim of a robust manufacturing output growth of over 10% throughout those years regardless of the sluggish private sector investment and depressed export growth, one can interpret the aforementioned trends as both good news and bad news. On the positive note, one might justify these patterns by emphasizing that labor productivity seems to have gone up through technological advancement. According to this argument, over the past five years, it didn't take as much increase in the number of workers to generate eight times more growth in GDP in the economy. However, such argument does not provide any comfort to those who see these numbers as bad news. Keeping aside the questionable claim of such a large increase in labor productivity within a short time span, it is obvious that the economy's rapid growth, which is one of the fastest in the world in recent years, just

has failed to generate jobs at large scale, and thus has not been able to translate into the desired reduction in poverty. Consequently, the economy's growth is far from becoming the 'inclusive growth' as is aspired by the government in its national development plans. This has contributed to widening income inequality too in recent years as is evident from the growing Gini index.

There is even more reason for concern. The quality of the new jobs generated is also problematic. A worrying picture is that more than 85% of the jobs in 2016-17 were informal which can't be considered as any good quality jobs. Also, while male jobs increased by only one million (from 41.2 million in 2013 to 42.2 million in 2016-17), female jobs increased by 1.8 million (from 16.8 million to 18.6 million), and the rise in female jobs has been heavily concentrated in the informal sector. Female jobs in the informal sector increased by 1.9 million, which suggests a drop in female jobs in the formal sector by 0.1 million.

Another big concern is the rise in the share of youth (aged between 15 and 29) 'not in employment and not in education or training (NEET)' in the total youth population, which increased from 25.4% in 2013 to 29.8% in 2016-17. It is important to note here that, around one-third of the labor force in Bangladesh comprises of youth, and the unemployment rate among the youth is much higher than the national unemployment rate of

around 4.2%. In 2013, youth unemployment rate was 8.1%, which increased to 10.6% in 2016-17. All these indicate to the fact that the country is far from taking the advantage of the phase of demographic dividend the country is passing through.

The aforementioned analysis points to the fact that achieving a high rate of economic growth alone, in terms of a mere increase in the GDP growth rate, should not be treated as a panacea. The quality of growth is important, and in particular, growth must be able to produce jobs and livelihoods for as many people as possible. In order to avoid the 'jobless growth', the pattern, structure, and strategies of growth have to be revisited. The economic growth momentum needs to be tuned for 'meaningful' diversification and structural transformation of the economy where promotion of labor-intensive and high productivity sectors, both in the farm and non-farm sectors, would be fundamental. This should be coupled with interventions to enhance productivity, jobs, and incomes in traditional and informal activities where there are large pools of surplus labor.

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*"it is obvious that the economy's rapid growth, which is one of the fastest in the world in recent years, just has failed to generate jobs at large scale".*

## Living wage in the RMG sector in Bangladesh: Some conceptual issues

Selim Raihan, Marjuk Ahmad and Farazi Binti Ferdous

The ready-made garment (RMG) industry has been Bangladesh's key export industry and one of the main job creation sectors for the last three decades. Minimum wage for RMG workers in Bangladesh is Tk 5,300, which was set by the government in December 2013. However, there is a widespread concern among the workers relating to that minimum wage not meeting their basic needs, barring the ease, comfort, and decency of leading a respected and dignified life. An ILO study shows that in 2015, among the top 20 RMG-exporting middle and low income countries, Bangladesh was among the countries with the lowest wage for the unskilled labor.

In recent time, there is also a growing demand for moving towards a living wage in the RMG sector in the major RMG exporting countries. The definition of the living wage constitutes the idea that workers and their families should be able to afford a basic, but decent life style that is considered acceptable by society at its current level of economic development. Elements of a decent standard of living include food, water, housing, education, health care, transport, clothing, and other essential needs, including provision for unexpected events.

There are notable differences between living wage and minimum wage (Table 1). The scope of living wage goes beyond subsistence living, incorporating a larger array of amenities far beyond subsistence living. On the other hand, minimum wage is set within the needs of subsistence living only. Minimum wage is regulated by law while living wage is yet to fall within such regulatory framework. Another key aspect is that living wage is set within the parameters of negotiation between the industry owners and their workers. Living wage is rather a consensus and understanding based wage equilibrium. The focus of the minimum wage is about setting the lowest remuneration floor, while the focus of the living wage is to move toward a decent livelihood. While the minimum wage is the outcome or result of the union organization working together to ensure a bare minimum, the living wage arose in the socio-economic scene as a reaction to neoliberalism, Reaganism, and Thatcherism. The obvious downside of imposing minimum wage or living wage is that the wage would clear above the equilibrium thus leading to unemployment, whereas the argument in favor of minimum wage or living wage is that these are Keynesian and post-Keynesian in nature, relating to stimulating demand to improve the state of the economy.

The Asia Floor Wage Alliance (AFWA) has developed a definition and methodology that operationalizes a minimum living wage demand. The AFWA research estimates a minimum living wage floor across the RMG industry in Asia, and is evidently one of the first efforts to establish an industry-wide living wage across national borders. The standardized floor wage is not about setting the same wage in US\$ terms, considering variable

exchange rates, the diversity of currencies and standards of living across Asian economies. Rather, a common formula has been devised based on consumption needs. The Asia Floor Wage is calculated in PPP\$ (Purchasing Power Parity US\$), which is an imaginary currency built on the consumption of goods and services by people, allowing standard of living between countries to be compared regardless of the national currency.

The estimation of living wage for Bangladesh, as per the Asia Floor Wage in terms of the

need of food, housing, healthcare, and children's education.

Second, the idea of the pension scheme needs to be included when determining the living wage for the RMG industry of Bangladesh. Due to the high mobility of garment workers from one factory to another, many workers remain outside the scope of pension funds.

Third, the government can design a healthcare scheme attuned to the needs of the RMG workers. This healthcare service can employ private-public partnership, including health insurance, employee health funds, and savings scheme to address emergency health needs.

Fourth, the RMG industry should identify which small investors may face difficult consequences due to the introduction of living wage. To help those businesses, a time-bound support scheme can be devised for these small industries, helping them to cope with the new wage laws. Also, the support structure can incorporate incentive pool comprising tax break, low interest loans and less regulatory requirement for the struggling small industries.

Fifth, improving workers' skill and productivity is important for implementing living wage. Improving workers' skills through trainings will contribute to transit to production of high-end product. Such initiatives will help the RMG sector to increase its export earnings and improve the sectoral profit bottom line, thus improving the sectoral wage overall.

Sixth, providing non-monetary benefits like rationing, housing facility, and education may prove to be cost-effective in the long run. Such initiatives of non-monetary benefits will reduce the burden on wage negotiation and may prove to be a scalable solution faster than relying on only wage to take care of all the needs.

Seventh, negotiations with buyers and brands are also considered very important as buyers are key players in the RMG sector. If the buyers recognize the cost of labor within the framework of living wage, then the negotiation between buyers and sellers relating to living wage should be more cooperative and fruitful to agree on a fair and just living wage.

Therefore, moving from 'minimum wage' to 'living wage' in the RMG sector requires a major change in the policy discourse and clearly a challenge in Bangladesh as well as in other countries. Moving to the living wage also requires improvement in the business environment of the country; especially coordination between sectors is paramount as it involves a multi-patriate dialogue, cooperation, and improvement of business environment. In that regard, the path towards a living wage, respecting the workers' basic livelihood demands and considering the competitiveness of business environment, underscores an evolving and improving process, projected towards equality, fairness, and competitiveness.

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Table 1: Living wage versus minimum wage

Criterion	Minimum Wage	Living Wage
Scope	Subsistence living	Beyond subsistence
Regulatory requirement	Set by national law	Not set by national law
Failure by non-enactment	May fail to meet basic requirements to have a basic quality of life	Post-basic-requirement-stage of needs
Focus	Lowest remuneration setting	Works to increase purchasing power and move toward a decent livelihood
Result	Union organization working towards ensuring bare minimum	Reaction to neoliberalism, Reaganism, and Thatcherism
Macroeconomic view	Wage clearing above the equilibrium	Keynesian and post-Keynesian – relating to stimulating demand to improve the state of the economy

Source: SANEM

Purchasing Power Parity (PPP), was 25,687 Taka in 2013, 29,422 Taka in 2015, and 37,661 Taka in 2017. While such figures are obtained by calculations based on PPP, these figures may not realistically match with the current status quo of the minimum wage conversation about Bangladesh. That's why these figures ought to be interpreted very generously as if these are the most ideal scenario that the RMG industry of Bangladesh needs to aspire to achieve.

As shown in Table 2, there are significant differences while considering factors for analyzing minimum wage and living wage in the context of Bangladesh. While both definitions of wages take into account food, housing, clothing, safe drinking water, sanitation and to some extent health care and education, living wage would allow workers to take care of costs regarding transportation, utilities, savings, children's education, entertainment and unforeseen events.

Table 2: Living wage versus minimum wage – factors analysis

Criterion	Minimum Wage	Living Wage
Food	✓	✓
Housing	✓	✓
Clothing	✓	✓
Safe drinking water	✓	✓
Sanitation	✓	✓
Healthcare	✓ (to some extent, depends)	✓
Education	✓ (to some extent, depends)	✓
Transportation	×	✓
Utilities	×	✓
Savings	×	✓
Children education	×	✓
Entertainment	×	✓
Unforeseen event insurance	×	✓
Pension	×	✓

Source: SANEM

If a country considers to upgrade its path towards living wage, it might take into account the combination of upgradation of minimum wage policies reflecting more of the living wage factors alongside robust economic policies, comprising public-private sector cooperation. The multi-sectoral approach, outlined below, ought to work seamlessly to further the goal of moving towards living wage in the RMG industry of Bangladesh.

First, the implementation scope of minimum wage should be expanded considering the number of dependent family members, updated

## Bangladesh's migration challenges: In pursuit of a better complaint mechanism

Sunera Saba Khan

Although international labor migration, along remittances out of it, has been a major pillar for the economy of Bangladesh for the last couple of decades, the country is yet set behind in terms of accruing the maximum benefits of it. A large number of departing migrant workers go through higher migration costs, and fraudulent and exploitative recruitment practices. On top of these, the migrant workers lack knowledge regarding filing complaints or seeking legal actions when they face any problems regarding their recruitment mechanism or overseas employment. They are even unaware of the existence of any complaint system.

A recent study by SANEM shows that many Bangladeshi migrant workers in the Middle Eastern countries do not get satisfactory services from the Bangladesh Missions or Labour Wings in those countries in cases of grievances. In some cases, the process is delayed, or in some cases complaints are taken into note but no further action is seen. Also, inadequate literacy level of the migrant workers, lack of supporting documents, lack of technological knowledge among workers, and dearth of infrastructural support inhibit workers to lodge complaints. Even if complaints are lodged, workers are unable to track complaints due to the absence of an effective tracking mechanism as well as lack of required knowledge of workers. Complaints also take a lot of time to be resolved as the number of officers assigned to this service is not adequate.

Migrant workers face many problems in their workplaces which include monetary fraud, excessive workload, physical torture, mental torture, food problems, sexual abuse, wrong work permit and passport confiscation. There are allegations that many migrant workers do not get their salaries for the initial 3 to 7 months. Besides, many of them get only a small portion of their salary but work around 14-16 hours a day and are not given overtime payments. There are complaints that instead of taking female workers to the proposed company or job, "dalal" or employer manipulates female workers into entering illicit sexual activities. If she does not agree, she is physically abused and not given food. The complaint mechanism currently in place in Bangladesh is not perceived to be an effective one by migrant workers and as a result, workers do not want to file complaints. In most of the cases migrant workers face several challenges but do not resort to the formal complaint mechanism. They do not want to get involved in legal complications as seeking legal help might lead to further delay in migration and cause more financial losses. There is a common belief that reporting to police would lead to further harassment. Also, most of the migrant workers are not aware of how and where to file complaints. Therefore, they usually try to solve the problem through informal ways with the help of friends and families.

The migrant workers are also afraid to complain because of free visa. With a free visa there is no formal work contract. They are beaten by the

Police and have to serve jail time for up to a year before they are allowed to return to Bangladesh if they are caught carrying free visa. There are allegations that, if they complain, employers increase their workload or give them tougher jobs and do not pay them. Some of the migrant workers try to take litigations for the aforementioned problems through other Bangladeshi migrant workers abroad or through seeking advice from friends and family members in the country. It appears that though, generally, Bangladesh embassy helps them to return home, they return home with a huge debt burden.

There are reasons to believe that a better complaint mechanism system for the migrant workers of Bangladesh will allow workers to seek justice and ensure better functioning of the labor market. The timely resolution of a grievance can make a huge difference between a worker returning back home knowing he/she will receive compensation and a worker coming back home with a huge burden of debt on his/her shoulder which is impossible to repay.

Migrant workers must be made aware of their rights and the existence of the complaint mechanism during their pre-departure training. BMET also needs to make a database to keep record of the number of migrants who are currently abroad as well as the number of returnee migrants. BMET also needs to launch a separate cell for keeping a track record of the number of complaints lodged, solved and the number of complaints that are waiting to be solved. As majority of the migrant women are employed as domestic workers it becomes very difficult for them to lodge complaints. A separate database needs to be maintained by BMET consisting of the details regarding the number of female migrant workers abroad. Their names along with the country of destination needs to be recorded. This database also needs to be shared with the labor attaches and consulates in the respective countries of destination. This database will help ensure a track record of the female migrants is maintained. Migrant workers engaged in domestic work do not have mobile phones or access to the internet and they also cannot go to labor attaches or consulates to lodge complaints. Therefore, on a monthly basis a trained officer from the embassy or labor attache (preferably female) needs to visit the homes of domestic workers. The domestic workers will then be able to inform the officer regarding any complaints they may have or any problems they may be facing and then the officer can take necessary steps to verify the complaint and assist in providing compensation. Risk analysis basis can be followed for home visits. During the visits the migrant worker must be allowed to talk in private so she can open up. In the situation where the employer is present during the meeting the migrant worker can use signs, for example, touching the forehead or head to indicate that she is facing problems. As home visits will be difficult in many cases, it can be ensured that domestic workers are allowed to live in hostels. They should be assigned specific working hours after which they will be allowed to return to their hostels which will give them greater access to the outside world, more privacy and they will be able to lodge complaints. Female migrant workers should be

allowed to keep their mobile phones and an app needs to be introduced through which they can lodge complaints simply using pictures.

In order to make the migration process smooth an effective pre-departure training, increasing awareness about the complaint mechanism, ensuring workers read the contract paper prior to signing is essential. Dalals and brokers need to be removed from the migration process. Workers should be provided assistance while lodging complaints. Awareness programs can be arranged for the migrant workers so they learn about filing complaints. Embassies should create a hot line number as simple as 12345. Each embassy should have a legal social welfare wing with people who can communicate in local language and can work dedicatedly with efficiency. This will be a 24-hour service. A number based system such as bKash number can also be developed where complaints can be lodged even without the use of smart phones. Pictures and symbols need to be incorporated in the complaint lodging system. Probash Bondhu Call center support can be extended to 24 hours a day, 7 days a week.

Measures need to be taken so that migrant workers can lodge complaints properly and all contact information is filled in correctly before submitting forms. A system that imposes penalties on private employment agencies for violating the laws that govern their operations needs to be introduced to reduce malpractice. A monitoring mechanism must be created where relatives of migrants get regular information about that migrant from employers through the recruiting agencies. The government needs to sign effective MoUs with countries where a large number of Bangladeshi workers migrate. A 24-hour service at the airport can be introduced in Bangladesh, where returnee migrant workers can lodge complaints. Near the airport a shelter may be offered to returnees who need care and support. At the shelter returnees can lodge complaints and they can be assisted with transport to return to their homes.

Although an increasing number of workers are migrating overseas in search of employment, there continues to be cases of fraud and migrant workers are cheated and deprived. The migration procedures are still long and complex and prone to corruption. Therefore, in order to improve the lives of aggrieved migrant workers, and implement the decent work framework, a proper complaint mechanism is essential. However, the government cannot solve this problem alone. Unless the workers become more aware about their rights and their access to those rights, a proper improvement of the scenario cannot be expected. Therefore, a multipartite initiative is essential for implementing a proper complaint mechanism in the country where the government, private stakeholders (like employers and migrant workers), international organizations will actively participate and act together. Without proper collaboration among different partners, a proper implementation of the initiative will not be an effective one.

*This write up is based on SANEM's recent work on "Application of Migration Policy for Decent Work for Migrant Workers".*

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### SANEM's Quarterly Review of Bangladesh Economy



SANEM's first Quarterly Review of Bangladesh Economy (QRBE) of 2018 was organized on April 04, 2018 at The Westin Dhaka. This April 2018, QRBE presented SANEM's reflections on the major challenges of the Bangladesh economy. Dr. Selim Raihan, Executive Director of SANEM and Professor, Department of Economics, University of Dhaka made the keynote presentation at this event. LDC graduation perspectives for Bangladesh, the crisis of the banking sector and the challenges of budget for the financial year 2018-19 were some of the key topics discussed in this quarterly review program. Dr. Bazlul Haque Khondker, Chairman, SANEM and Professor, Department of Economics, University of Dhaka; Dr. Sayema Haque Bidisha, Research Director, SANEM and Associate Professor, Department of Economics, University of Dhaka and Ms. Iffat Anjum, Senior Research Associate, SANEM also presented their views.

### SASEC sub-regional workshop held in New Delhi, India

Dr. Selim Raihan, Executive Director, SANEM and Professor, Department of Economics, University of Dhaka Participated in SASEC Sub regional workshop on Sanitary-Phytosanitary and Technical Purpose Barriers to Trade National and Regional Diagnostic Studies from April 11 -13, 2018 in New Delhi, India. The Asian Development Bank (ADB), in collaboration with the Department of Commerce, India organized this program. During 2017, national diagnostic studies on sanitary-phytosanitary (SPS) and technical barriers to trade (TBT) measures were prepared for Bangladesh, Bhutan, India, Maldives, Nepal, and Sri Lanka under the SASEC trade facilitation platform. Mr. Kenichi Yokoyama, Country Director for India Resident Mission, ADB delivered opening remarks at the workshop. Senior officials of all seven SASEC countries participated in the workshop, together with ADB staff, consultants, and resource persons. The workshop was supported by ADB Technical Assistance Special Funds. Dr. Raihan facilitated the workshop as a Consultant of ADB.

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### Round-table discussion on "Advancing BIMSTEC Sub-Regional Cooperation"



Dr. Selim Raihan, Executive Director, SANEM and Professor, Department of Economics, University of Dhaka participated in the round-table discussion on "Advancing BIMSTEC Sub-Regional Cooperation" in New Delhi, India from April 26-27, 2018. Delhi Policy Group, one of the India's oldest think tanks in collaboration with The Asia Foundation organized this program. The roundtable discussion covered In-depth analysis of the opportunities and challenges of taking this cooperation forward in the four thematic areas of Trade and Economic Integration; Transit and Multimodal Connectivity (Roadways, Waterways, Road, Railways and Aviation); Energy, Water, Environment and Climate Change; and People to People Connectivity through multi-sectoral Engagement. This roundtable discussion held in New Delhi is the first in a series to be held in BIMSTEC countries in 2018.

### Reflection on Kaushik Basu's "Why is Bangladesh Booming?"

A presentation and discussion program in the light of the article "Why is Bangladesh Booming" by Kaushik Basu, Professor of Economics, Cornell University, USA and Former Chief Economist of The World Bank was arranged in the Meeting Room of SANEM on April 30, 2018. Dr. Selim Raihan, Executive Director, SANEM and Professor, Department of Economics, University of Dhaka chaired this program. Senior Research Associate of SANEM Mr. Zubayer Hossen gave the keynote presentation at this program. Senior Research Associates of SANEM engaged in an interactive discussion after the presentation.

### SANEM Scholarship for Economics Students of University of Dhaka

SANEM awarded scholarships to the first year students of Economics of University of Dhaka. 9 students have been awarded with scholarships this year, Dr. Selim Raihan, Executive Director, SANEM and Professor, Department of Economics, University of Dhaka awarded scholarships to the students during the scholarship giving ceremony organized by SANEM on April 30, 2018 at the University of Dhaka.

### SANEM's Senior Research Associate participated in ECONTHON



Ms. Fayeza Ashraf, Senior Research Associate, SANEM participated in Economics Policy Debate 'ECONTHON' organized by United International University Junior Economists' Forum (UIU JEF) as an adjudicator. The event took place at the permanent campus of the university on April 24, 2018. The theme of this competition was "How to Boost the Country's Economy Incorporating the SDGs into Policy Making".

### Celebrating Four Years' Publication Milestone of Thinking Aloud: Roundtable Discussion on "Looking Beyond LDC Graduation"

We are delighted to announce that South Asian Network on Economic Modeling (SANEM) will be celebrating four years' publication milestone of its monthly digest Thinking Aloud. A roundtable discussion titled "Looking Beyond LDC Graduation" will be held on May 12, 2018, at Golden Tulip The Grand Mark, Banani, Dhaka. Thinking Aloud has been the flagship monthly publication of SANEM over the last four years. This monthly publication addresses contemporary economic issues of Bangladesh and other developing countries and highlights some of the on-going researches and activities of SANEM. The program has been designed in a way which will create a platform for the academicians, researchers, practitioners and students to express their opinions and engage in an interactive discussion.

### SANEM's Senior Research Associate participated in validation workshop on Research Methodology

Ms. Andilip Afroze, Senior Research Associate, SANEM participated in validation workshop on Research Methodology titled "Status of Wellbeing and Ill-being of RMG Workers at Workplace and Beyond and the Likelihood of Financial Participation by the Brands/Buyers to Advance their Living". Bangladesh Institute of Labour Studies (BILS) in collaboration with Oxfam organized this workshop on April 25, 2018 at BILS Seminar Hall, Dhaka.