

Editor's Desk

The November 2021 issue of *Thinking Aloud* focuses on "COVID-19 and Emerging Challenges". The first-page article titled "Challenges of the agro-processing industry in Bangladesh" reiterates that there are considerable institutional challenges in the agro-processing sector in Bangladesh, which require a solution. The institutional challenges in the first stage of agro-processing in Bangladesh are relatively low. Although even without much government support, initiatives by people can achieve some success, however, institutional challenges become acute in later stages when the issues are related to marketing, integration with the value chain, further value addition, processing, and exporting. For these stages, the quality of institutional support matters. The second and third pages of this issue present two more articles in the context of Bangladesh. The article titled "Post COVID-19 recovery scenario and role of vaccination" attempts to discuss the cost of COVID-19 in 2020 and recovery scenarios in the post-COVID-19 era. The article observes that although the global growth will return to the positive zone in 2021, it could still be negative for the regions (i.e. emerging and developing economies) with below-median vaccination rates. The third article on "The poverty-reducing effect of migration in Bangladesh" reiterates the crucial implications that migration and resulting remittances can have for growth and development in the context Bangladesh. The article recommends twofold strategies for ensuring sustainable international remittance flow: encouraging the expatriates to adopt official channels through different forms of incentives, and exploring alternative destinations for sending migrants. The fourth page draws attention to the events in October 2021.

Inside this issue

Challenges of the agro-processing industry in Bangladesh

Post COVID 19 recovery scenario and role of vaccination

The poverty reducing effect of migration in Bangladesh

SANEM events

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Challenges of the agro-processing industry in Bangladesh

Selim Raihan

Developing countries are experiencing rising sales of ready-to-eat meals, increasing participation of women in the labour market, ageing of the population, the growing share of single-person households, changes in food consumption pattern and higher demand for ethnic and ethically sourced products. People's integration in an urban way of life leads to less time available to prepare traditional foods at home. Urban people benefit from the availability of stored, processed, easy-to-prepare or convenient foods in some form or other. In these contexts, the agro-processing sector of Bangladesh has prospects concerning both the domestic and the international markets.

As the role of agriculture in food production and food security is extremely important, the significance of industrialisation in the structural transformation of the economy is vast. The agro-processing sector can play a crucial role in the industrialisation process of a country while maintaining the vital linkages between agriculture and industry.

There are three vital reasons for brighter prospects in the agro-processing sector in Bangladesh. First, agro-processing in Bangladesh, compared with other manufacturing sub-sectors, enjoy a much higher value addition in the production process, given the domestic availability of raw materials. Second, as the sector is expanding, there is a shortage of workers in packaging, temperature control and other technical works, which indicates that this sector enjoys the potential to absorb a large number of skilled and semi-skilled workers in the coming years. Moreover, this sector can generate employment for women, which can help enhance female labour market participation in Bangladesh. Third, this sector has enormous potential for development through the forward and backward linkage industries.

Despite growth in recent years, the share of the agro-processing sector in GDP in Bangladesh remained less than 2%. This industry employs a little over 2% of the country's total workforce. The exports from this sector have remained less than US\$ 500 million.

Bangladesh's agro-processing exports include frozen fish, shrimps, other frozen food, tea, vegetables, tobacco, cut flower, fruits, spices, dry food and other processed agricultural products. In terms of market share, shrimps dominate, with a growing share of other processed agricultural products and dry food. The major export destinations are the EU, the Middle East and the US. Though Bangladeshi shrimp exporters managed to position themselves in the main high-end markets, other agro-food exports remained engaged primarily in some regional markets through targeting ethnic food niches in countries with a large Bangladeshi diaspora (i.e., in the UAE, India, Saudi Arabia and other Gulf countries).

There are some critical constraints to the development of the agro-processing sector in Bangladesh.

First, market access, both in terms of tariff and non-tariff measures and related procedural obstacles, is a concern for the exporters of agro-processing products from Bangladesh. Compliance with SPS standards, especially in high-end destination markets, such as in the EU and the US, remains a challenge for many Bangladeshi agro-processing exporters. For SMEs in particular, the burden is much higher.

Second, high transport costs, resulting from road congestion and transportation related delays, affect business operations. Lack of access to electricity is also a drawback to the sustainable agro-industrial development of the country. Despite the improvement in the availability of electricity in recent years, many firms, especially SMEs, still face problems related to

accessing new connections to the power supply and accessing quality power. The lack of cold storage, mills, warehouses for storage and equipment, such as scales and packing machines, has led to difficulties meeting health and sanitation requirements. There are also problems related to poor air cargo management, inadequate cold storage and cold chain transportation facilities for vegetables and lack of processing unit near the airport.

Third, the agro-processing sector encounters problems at most of the processing stages. Problems exist from the cultivation of vegetables or crops to the packaging stage. At the primary level, farmers use too much pesticide and fertiliser. Farmers' lack of knowledge on post-harvesting techniques also leads to a very high level of damage. At the packaging stage, exporters face challenges regarding buyers' differences in packaging requirements. Also, tariff rates on the import of packaging materials are high.

Fourth, access to finance is one of the most critical problems affecting supply and export responses. The problem is even worse for SMEs, including export-oriented ones. Although GoB's cash incentive plays a vital role in the export of agro-food processing products, exporters complain about difficulties in access to this subsidy due to bureaucratic and other procedural obstacles.

Fifth, organisations like Bangladesh Customs, the National Board of Revenue, Bangladesh Standards and Testing Institution (BSTI), Bangladesh Accreditation Board (BAB), Plant Protection and Plant Quarantine Wings of the Department of Agricultural Extension, The Public Health Laboratory (PHL) of Ministry of Health, and Ministry of Fisheries suffer from institutional inefficiency. Capacities of BSTI and other standard assessing agencies are far from the desired level as certificates issued by these organisations are not accepted by many export destination countries. BSTI and other standard related agencies suffer from a shortage of skilled human resources, financial resources, testing labs and relevant infrastructure.

For realising the full potential of the agro-processing sector, the government should undertake several steps:

(i) Provide assistance to enhance the domestic capacity of Bangladeshi exporters in meeting SPS regulations in export destinations. (ii) Manage traffic conditions and improve trucking fleets to reduce transport delays and their associated costs. (iii) Ensure that the growing agro-processing sector has access to new and quality connections of electricity. (iv) Provide financial incentives to investors to set up cold storage facilities. (v) Ensure better access to financial services – i.e. easier payment system (electronic, e-cash etc.) and take the necessary steps to make the Entrepreneurs' Equity Fund effective. (vi) Provide wider training facilities to generate a skilled and semi-skilled workforce. (vii) Provide supportive tax and tariff policies. (viii) Improve the capacity of BSTI and other standard related agencies by increasing staffing levels, training and retention, increasing investment in equipment and facilities, introducing a single-window depository and dissemination of all required documentation, setting up more testing labs and building the required infrastructure.

The aforementioned discussion points to the fact that there are considerable institutional challenges in the agro-processing sector in Bangladesh, which require a solution. The institutional challenges in the first stage of agro-processing in Bangladesh are relatively low. Hence, even without much government supports, initiatives by entrepreneurs can achieve some success. However, institutional challenges become acute in later stages when issues are related to marketing, integration with the value chain, further value addition, processing, and exporting. For these stages, the quality of institutional support matters.

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Post COVID 19 recovery scenario and role of vaccination

Bazlul Haque Khondker

1. Introduction and Background

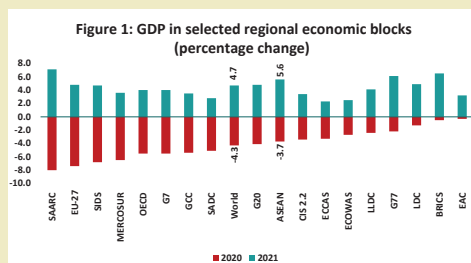
The estimated cost of COVID 19 has been large on the global economy. The COVID 19 costs manifested in various forms – contraction of the economy, increase in job loss rates, increase in the inactivity rate and rise in poverty rates. Riding on the invention of the vaccination towards end of 2020, and gradual opening up of the many sectors, light on the end of the tunnel was visible. Accordingly, while in 2020, global citizens were busy calculating the cost of the crisis, beginning of 2021 they were estimating the rates of recovery.

Against these backdrops, this article is an attempt to discuss the cost of COVID 19 in 2020 and recovery scenarios in post COVID 19 era. The article is based on secondary information – mainly the works of UN System, the World Bank and the International Monetary Fund.

2. Growth Outlook and Inoculation Situation

2.1. Early Outlook on Global Growth

The recently published UN (2021)¹ report on 'World Economic Situation and Prospects' painted a rather gloomy economic situation for 2020. The report classified the global economy into 18 blocks to assess the growth outcomes in 2020 and outlooks for 2021. All 18 regional economic blocks used in



Source: UN DESA, based on projections and scenarios generated by the World Economic Forecasting Model (WEFM).

Abbreviations: ASEAN, Association of Southeast Asian Nations; BRICS, Brazil, Russian Federation, India, China and South Africa; CIS, Commonwealth of Independent States; EAC, East African Community; ECCAS, Economic Community of Central African States; ECOWAS, Economic Community of West African States; EU, European Union; G7, Group of Seven; G20, Group of Twenty; GCC, Cooperation Council for the Arab States of the Gulf; MERCOSUR, Southern Common Market (Mercado Común del Sur); OECD, Organization for Economic Cooperation and Development; SAARC, South Asian Association for Regional Cooperation; SADC, Southern African Development Community; SIDS, small island developing States.

the report posted negative GDP growth rates in 2020, albeit with substantial variations. Global GDP decline has been estimated at 4.3 per cent in 2020—the sharpest contraction of income since the Great Depression.

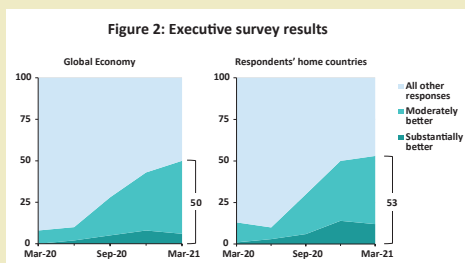
However, early estimates conducted during the first quarter of 2021 suggested that the global growth outlook is positive for all the 18 regional economic blocks. The world GDP has been expected to grow by 4.7 per cent in 2021.

Following McKinsey (March, 2021)², the outlook for Key Global Economic Powerhouse provides justification for optimism of recovery in most countries.

USA: During COVID 19, USA posted a negative GDP growth rate of 3.6 per cent in 2020 but smaller than other developed countries. The growth rebound in 2021 is projected at just under 4 per cent, meaning US GDP should recover to its pre-pandemic level during 2021.

Europe and UK: In Europe and the UK, renewed lockdowns have managed to slow the Fall infection wave, but new daily cases are still elevated. With no signs of easing widespread lockdowns, the recovery will likely remain on pause for the first months of 2021. Having posted an estimated GDP growth rate of around -7 per cent in 2020, EU GDP may not recover to its pre-pandemic level in 2021.

China: China has shown extraordinary resiliency in 2020. While other large countries are entering 2021 under lockdowns and/or struggling with unchecked Covid transmission, China has the virus under control and domestic spending is ramping up as restrictions loosen. China spent the first stage of its recovery reopening and modernizing factories and launching infrastructure projects. Its share of world exports reached a record 13.5 per cent. As restrictions on households are progressively lifted in 2021, domestic consumption should catch up to exports and capital spending. In addition, its massive infrastructure investments this year should give a boost to productivity growth in the coming decade. The above outlook of the major three power houses with which Cambodia has strong trade and



Source: Economic Conditions Snapshot, March 2018: McKinsey Global Survey results, March 30, 2018, McKinsey.com.

Note: Mar 200: n=1,152; June 2020: n=2,222; Sept 2020: n=1,138; Dec 2020: n=2,020; Mar 2021: n=1,018

investment linkages is good news for Cambodian economic and recovery. Textile export will likely see some rebound as well as FDI (especially from China). Tourists from China may also expect to rise—especially in last quarter of the year.

Moreover, a survey of key global executives also reports a sense of optimism. According to a survey by McKinsey in the quarter of 2021 (i.e. March 2021), half of all respondents believe that current conditions in the global economy are better now than they were six months ago (up from 43 percent in the previous quarter), and 53 percent say the same of conditions in their home countries—the first time a majority has said so since March 2018³.

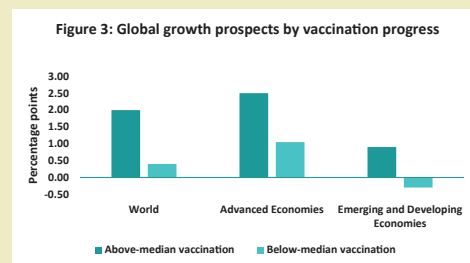
2.2. Early Outlook on Global Growth

One key shortcoming of the previous projections on growth outlook was the absence of variable explaining COVID 19 waves, variants and status of vaccination rates. Accordingly the global outlook has been revised incorporating the above variables. The inclusion of these variables in the projection drastically revised the global growth projection. Accordingly, the early optimism has been severely

denied by the surge of the 'Delta' variant and growth estimates have been revised in line with the vaccination rate⁴. The global growth rate may drop from 4.3 per cent (i.e. early estimation) to around 2 per cent—for countries with above median vaccination rate. However, for countries with less than the median vaccination rate the economic growth rate would be barely positive—around 0.4 per cent growth rate. Moreover, for emerging and developing nations where vaccination rate is slow, the growth may turn to be negative. The revised estimates highlighted the important role of vaccination rate. In particular, it has been argued that countries with above average vaccination rates are experiencing much improved growth prospects. Supporting the World Bank's observation on growth and inoculation rate, International Monetary Fund (2021)⁵ concluded the association between vaccination rate and recovery by stating that "vaccine access has emerged as the principal fault line along which the global recovery splits into two blocs: those that can look forward to further normalization of activity later this year (almost all advanced economies) and those that will still face resurgent infections and rising COVID death tolls."

3. Concluding Observation

It appears that global growth will return to positive zone in 2021. The early optimism based on the first quarter data projected an economic growth of around 5 per cent for 2021. However, the



Source: World Bank Global Economic Prospects June 2021⁵

emergence of 'Delta' variant quickly forced the world to revise her growth outlook. The revised estimates, although still project a positive growth outlook for 2021—the size has revised to 2 per cent from the early estimates of 5 per cent. Moreover, early estimates suggested positive growth outlook for all regions of the world. But the revised estimates envisaged that the growth could still be negative for the regions (i.e. emerging and developing economies) with below median vaccination rate.

¹ UN (2021), "World Economic Situation and Prospects", United Nations, New York, 2021

² Economic conditions outlook, March 2021, McKinsey and Company.

³ Economic Conditions Snapshot, March 2018: McKinsey Global Survey results, March 30, 2018, McKinsey.com.

⁴ Analysis of data on global vaccination rate suggest a median rate of 16 per cent.

⁵ IMF (2021), "World Economic Outlook Update", July 2021.

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The poverty reducing effect of migration in Bangladesh

Sayema Haque Bidisha

In the context of a developing country like Bangladesh, migration and resulting remittances can have crucial implications for its growth and development. Overseas migration has been working as a key means to provide employment opportunities for the growing labour force, with the remittances sent by the migrants have contributed both at the macro and micro level. For example, since the last decade or so, international remittances have been on a rise and during the last fiscal (2020-21), it reached to a record high of around 24.8 billion USD (Bangladesh Bank, 2021). It is however, not only international remittances, increased connectivity within the country and better employment opportunities in larger cities have led to a gradual increase in internal migration as well. Both types of migration and resulting remittances have contributed directly towards the socio-economic welfare of the households and in particular playing important role in household consumption expenditure and thereby helping in eradicating household poverty. Despite a recent decline in foreign remittance flows and slowing down of the economy, with effective migration policies, we can maximize the contributions of both types of migration on the welfare of households.

Though it can vary across recipient households as well as with the characteristics of the migrant him/herself, the micro effect of remittances can be quite substantial, especially for the rural households. According to the Household Income and Expenditure Survey 2016 (HIES 2016) and with a propensity score matching (PSM) method across the migrant and non-migrant households, the former group has found to have significantly higher per capita monthly consumption expenditure in comparison to the latter, with such a difference prevailing not only for international migration, but also for households with internal migrant members. However, the contribution of remittances sent by the migrants living abroad is much stronger as the effect (from a technical point of view-average treatment effect based on nearest neighborhood matching) of such migration on the per capita monthly consumption expenditure of recipient households is significantly higher (1538.57 taka vs. 572.91 taka for the internal migrant households). Such a positive contribution of migration on the consumption of recipient households can be observed more prominently while looking at the household level poverty rates. While considering both types of migration, we find a 1.1 percentage point reduction in head count poverty rate (for upper poverty line) due to migration. The poverty-reducing impact of foreign migration and resulting remittance flows is found to be around 0.9 percentage point, with the effect being rather a modest 0.2 percentage point for the internal migrant households. While considering the lower poverty line, the effect of migration is found to be around 0.71 percentage points (0.57 percentage points for the international migrant households and 0.14 percentage points for the internal ones).

Therefore, while being a key source of income for the recipient households, migration and remittances tend to play a crucial role for their economic welfare.

It is not only during 'normal' times, migration especially the international one has acted as a key form of coping instrument even in the context of COVID-19 pandemic induced income shock. Though the household survey conducted by the SANEM on 5,577 households during November-December 2020 reflected a fall in total inflow of remittances experienced by the households during the time of the pandemic, the macro data correspond to a rather optimistic scenario as the foreign migrants sent around \$24.8 billion in FY21 compared to \$18.2 billion in FY20. Without going further into the debate of this micro-macro mis-match of remittances, we can infer about a positive impact of migration on poverty even during the time of the pandemic. The SANEM survey found that the incidence of poverty (head count poverty rate) during November-December 2020 while considering the upper poverty line was around 33 percent for the migrant households (considering both types) with the poverty rate for their non-migrant counterparts being as high as 43 percent. In comparison to the pre-COVID (baseline being 2018) poverty rate of 11 per cent (in comparison to 23 per cent for non migrant households), during the pandemic, though the incidence of poverty has increased for the migrant households, they were relatively less affected than their non migrant counterparts. From a different perspective, migration and resulting remittances tend to help households to 'cope' economic shocks- according to the HIES 2016 data, lesser percentage (17.39 percent) of migrant households (considering both of the types) were found to be 'vulnerable' to COVID-type shocks than their non-migrant counterparts (24.86 percent). Here, vulnerability to poverty can be thought as an ex-ante concept which is the probability that the consumption of a household will lie below the predetermined poverty line in near future due to any shock or unforeseen future event. Therefore, it might not be wrong to infer that, irrespective of the degree or of the type, migration has played a crucial role to 'cope' and 'resist' the economic consequences of COVID-19 for the Bangladeshi households.

In the context of migration and resulting remittances, a number of challenges however prevail, with the pandemic posing further concern. As for internal migration, one such challenge is, concentration of internal migrants in mostly two of the mega cities of Dhaka and Chittagong. In addition, unplanned urbanization along with comparatively low pace of job creation are some other challenges in this regard. The COVID-19 has posed further challenges in terms of creation of job with the economy still being on the process of recovery from the shock of the pandemic. On the other hand, as for the international migration and remittances, despite healthy flow during 2020-21, in recent months, there has been a declining trend. For example, since May 2021, according to the Bangladesh Bank, official remittances registered a continuous decline with a 19.74 per cent fall in September 2021 in

comparison to the inflow of a year before, with the inflow of remittances hitting a sixteen months record low of \$1.73 billion in September 2021. The increase in official remittance flows in year 2020 and the subsequent decline in recent months can be linked to a number of factors- the monetary incentive of the government at the rate of 2 percent for the remittances being sent through official ways is argued to have diverted remittances to be sent through official channels, with the unofficial channels being relatively inactive during the pandemic. The recent fall, in the same manner can primarily be attributable to the ease of pandemic related travel restrictions in recent months and the resulting reversion of the illegal cross-border financial operations. Ease of travel and trade restrictions are argued to have resulted in trade related money laundering activities, inducing greater degree of illegal transactions. In addition, we must keep in mind that, COVID-19 has also affected international migration of those who planned to migrate abroad and according to a household survey of SANEM during January-February 2021 on 273 international migrant households, many of these potential migrants are facing obstacles to migrate. Factors like halt in visa processing (28.6 Per cent) and increased charge of recruiting agencies (23.2 per cent) were cited as some of the constraints for the potential migrants.

With a view to ensure sustainable international remittance flow, two-fold strategies are needed: on one hand it is important to encourage the expatriates to adopt official channels through different forms of incentives, while on the other hand, to diversify risks in this pandemic stricken global economy, we must explore alternative destinations for sending migrants. However, on top of it, the importance of raising the skill base of the migrant workers through greater focus on training, including the training of inter personal skills and newer varieties of skills like those of ICT, computing, nursing etc. can not be over emphasized. In addition, strengthening the diplomatic ties as well as expanding the operation of embassies at destination countries are needed to safeguard the welfare of the expatriates abroad. It is important to note that, despite international remittances being a key driver of our growth and development, the capacity of the Ministry of Expatriates Welfare and Overseas Employment is quite limited- increased budgetary allocation is important in this context. In a separate note, for productive utilization of remittance income of the recipient households, innovative and attractive investment schemes should be introduced. As for the internal migrants, On the other hand, district-wise decentralized job creation in urban areas should be the central focus for planned internal migration. Besides, better transportation and connectivity along with better utility services and housing facilities in these urban areas should be ensured for the internal migrants. In addition, strengthening supply chains to link the urban dwellers to rural areas and to expand self employment opportunities for them should be in greater policy focus.

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SANEM launched Bay of Bengal Regional Trade and Connectivity Capacity Building Program

Inaugural Session



SANEM in collaboration with the USAID and U.S. Department of State is organizing a training and capacity building program for personnel involved in trade and connectivity in the Bay of Bengal region. Renowned experts from the think tanks of the Bay of Bengal region will be conducting the programs. The inaugural session of the training program was held on 7 October 2021. The keynote speech of the inaugural session was delivered by Dr Arvind Panagariya, Professor of Economics, Columbia University. He emphasised on trade liberalisation to ensure the wellbeing of consumers and enhance productivity. The session was moderated by Dr Selim Raihan, Professor, University of Dhaka and Executive Director, SANEM. Among the distinguished guests present in the session were: Dr Mustafizur Rahman, Distinguished Fellow, Centre for Policy Dialogue, Bangladesh; Dr Nihal Pitigala, Lead Economist, WBD; Dr Prabir De, Professor, Research and Information System for Developing Countries, New Delhi and Dr Puspita Sharma, Executive Director, South Asia Watch on Trade, Economics and Environment, Nepal. The experts emphasised on establishing increased connectivity and regional value chain by resolving high tariff issues among the countries.

Panel Discussion: Global Trends and Bay of Bengal Integration



Under the Bay of Bengal Regional Trade and Connectivity Capacity Building Program, SANEM arranged an expert panel discussion titled “Global Trends and Bay of Bengal Integration” on 8 October 2021. Distinguished trade experts from the Bay of Bengal region shared their insights and experience on development issues, specifically in infrastructure financing, public-private partnerships, and regional cooperation. The panel discussion was followed by an open discussion session, where the panelists interacted with the participants. The session was moderated by Dr Selim Raihan, and Dr Nihal Pitigala, Lead Economist, WBD. As panelists were present: Dr Sanjay Kathuria, Senior Visiting Fellow, Centre for Policy Research, India; Mr Sumpith Nakandala, Pathfinder Foundation, Sri Lanka; Dr Mustafizur Rahman, Distinguished Fellow, Centre for Policy Dialogue, Bangladesh; Dr Swarnim Wagle, Chief Economic Officer, UNDP Regional Bureau for Asia and The Pacific and Dr Suthiphand Chirativat, Professor, Chulalongkorn University, Thailand. The panel discussion discussed the trade and growth potential of regional integration across the Bay of Bengal region and the associated institutional issues.

SANEM-AAB dissemination webinar



South Asian Network on Economic Modeling (SANEM) and ActionAid Bangladesh jointly organized a webinar titled "Sectoral Action Plan for Youth Sensitive Budgeting" on 28 October 2021. The keynote presentation was delivered by Ms Eshrat Sharmin, Senior Research Associate, SANEM. As chief guest of the webinar was present, Mr M. A. Mannan, MP, Honorable Minister, Ministry of Planning, GoB. Ms Farah Kabir, Country Director, ActionAid Bangladesh, chaired the session. The webinar was moderated by Dr Sayema Haque Bidisha, Professor, Department of Economics, University of Dhaka and Research Director of SANEM. Dr Selim Raihan delivered the welcome remarks. As panelists were present: Mr Md. Borhanul Haque, Joint Secretary, Technical and Madrasah Education Division, Ministry of Education; Ms Yeasmin Akther, Deputy Secretary, Ministry of Social Welfare; Mr Nazmul Ahsan, Manager, Young People, ActionAid Bangladesh and Mr Debangshu Kumar Ghosh, Operations Manager, BRAC Skill Development Programme.

Dr Selim Raihan attended a2i Programme arranged webinar

a2i Programme, ICT Division arranged a panel discussion titled “Reducing Gender Gap in Financial Inclusion” where the acceleration of women's participation in financial services through financial inclusion policies was discussed. Dr Selim Raihan, Executive Director, SANEM and Professor, Department of Economics, University of Dhaka was one of the panelists in the discussion.

Mr Jonaed conducted workshop at BUP policymaking competition POMAC 2.0

Mr Jonaed, Senior Research Associate, SANEM conducted a workshop in POMAC 2.0, a policymaking competition organized by the BUP Economics Club of Bangladesh University of Professional on 23 October 2021. POMAC 2.0 is the second edition of the Policy Making Competition, POMAC, which aims to provide young minds with a platform to develop their capacity of thinking critically and creatively.

Dr Selim Raihan spoke at AAB panel discussion



Dr Selim Raihan attended a panel discussion, titled “Inclusive Development Partnerships Towards Attaining SDGs” organized by ActionAid Bangladesh, on 23 October 2021, at the Dhaka Sheraton Hotel. The discussion was moderated by Farah Kabir, Country Director of ActionAid

Bangladesh. The discussion called for development initiatives that will leave no one behind and emphasize inclusive growth and social inclusion. Among other panelists were, Nahim Razzaq, Member of Parliament, GoB; Shams Mahmud, Director, DCCI; Taslima Yasmin, Assistant Professor, Department of Law, University of Dhaka; Dr Mahbuba Nasreen, Professor, Institute of Disaster Management and Vulnerability Studies, University of Dhaka; Shakil Ahmed, Futurist & Storyteller, Ridiculous Foundation; Tareen Hossain Manju, Executive Director and Publisher, The Daily Ittefaq and Shamima Akhter, Head of Corporate Affairs, Unilever Bangladesh.

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