

Leave No One Behind

Citizen's Platform Briefing Note

10



Citizen's Platform for SDGs, Bangladesh

এসডিজি বাস্তবায়নে নাগরিক প্ল্যাটফর্ম, বাংলাদেশ

About the Platform

The Citizen's Platform for SDGs, Bangladesh was established as a civil society initiative to contribute to the implementation of the globally adopted 2030 Agenda for Sustainable Development in Bangladesh. The Platform was formally launched in June 2016 at the initiative of a group of eminent citizens in Bangladesh with the objective to track the delivery of the Sustainable Development Goals (SDGs) in Bangladesh and embed accountability and voice in its implementation process. The concept of the Platform was informed by participatory and multi-stakeholder approach which was conceived as a crucial element to attain the goals and targets of the SDGs. The Platform currently includes 119 Partner Organisations working on SDG issues across Bangladesh. Platform's activities include mobilising stakeholders for concrete SDG related initiatives with particular focus on 'Leave No One Behind', undertaking research, organising dialogues, disseminating SDG relevant information and other activities to enhance accountability and transparency in SDG delivery in Bangladesh.

About the Programme

Remittance flows contribute significantly to the Bangladesh economy, both at the household level and at the level of macro-economic management. Contrary to general expectations, during the pandemic year of 2020 remittance earnings posted a remarkable rise of about 18 per cent. In view of this, questions have been raised as regards the underlying reasons driving such high growth. A virtual dialogue was organised by the Citizen's Platform on January 17, 2021 to discuss this as also other issues which concerned the interests of the migrant workers. The dialogue was attended by migrant workers in host countries, returnee migrants, experts, diplomats, organisations working with migrant workers and representatives of relevant stakeholders groups.

REMITTANCE FLOWS IN RECENT TIMES Where from Is So Much Money Coming?

CONTEXT AND BACKGROUND

The recent robust inflow of remittances has triggered a lively discourse in Bangladesh as regards plausible reasons driving such high inflows, particularly at a time of an ongoing pandemic. During July-December, 2020 the growth in remittance flows was about 38 per cent higher compared to the corresponding period of 2019. The higher flow of remittances, in the backdrop of significant income erosion of workers and employment uncertainties for many in the major destination countries of Bangladesh's overseas migration, has led to an interest in unearthing the underlying causes of such robust flows. Some have even gone to the extent of speculating that the counterfactual of increased remittance could perhaps be explained by money originating from Bangladesh being recycled back to the country in a bid to whiten black money and take advantage of the cash incentive provided on remittance earnings.

As is known, remittance flows are of crucial importance for economies of many developing countries. In 2019, global remittance flows to developing countries stood at USD 554.0 billion. Remittance flows to Bangladesh, at 18.36 billion in 2019, was equivalent to about 6 per cent of the country's GDP; indeed, for Nepal this was as high as 25 per cent. For a number of developing countries, Bangladesh included, annual foreign exchange earnings from remittances were higher than the combined foreign exchange flows coming to the country in the form of aid and foreign direct investment.

In the backdrop of the ongoing pandemic, remittance flows have significantly contributed to the Bangladesh economy by (a) raising household incomes of recipient families at a time of falling income, (b) inducing supply-side response through demand-side multiplier effects, (c) replenishing forex reserves, (d) increasing money supply in the economy and (e) helping to maintain exchange rate stability.

Indeed, at the first glance, the high flows do appear to be counter-intuitive. It is indeed borne out by evidence that in times of disasters in the home country migrant workers have a natural tendency to remit more money to their families. However, because COVID-19 type pandemic had serious adverse implications for economies of host countries as well, the anticipation and apprehension were that global remittance flows would be significantly and adversely impacted, particularly in 2020. The World Bank projections made in April 2020, was that in 2020 remittance would come down to about USD 445.0 billion, a fall of (-) 19.7 per cent compared to the previous year. As per the forecast by the Bank, South Asia would be hit hard, with remittances projected to come down to USD 109.0 billion in 2020, a fall of (-) 22.1 per cent compared to 2019.

However, this has not been the case for Bangladesh. While for the entire calendar year 2020 growth of remittance flow was 18.4 per cent, over the period of last six months the year (July-December, 2020), as was pointed out, the growth rate accelerated to reach 38.0 per cent. If this is maintained over the rest of FY 2021, remittance flows could reach about USD 24.0 billion in FY2021. It is to be noted in this connection that the World Bank projections for 2020 have also proven to be wrong in case of Pakistan. Remittance flows to the country posted a rise of (+) 16.7 per cent (January-December, 2020). To a lesser degree, this was also the case with Sri Lanka which also experienced a rise of (+) 4.0 per cent (January-November, 2020) over the corresponding period of 2019.

The Citizen's Platform for SDGs, Bangladesh organised a web-based discussion on January 17, 2021 with a view to generating insights as regard sources of such higher inflows of remittances. The idea was also to create an opportunity for key stakeholders to share views on how to deal with the difficult situation that many migrant workers residing abroad as also returnee migrants who have got stuck in Bangladesh have been facing.

The dialogue was moderated by **Dr. Debapriya Bhattacharya**, Convenor, Citizen's Platform for SDGs, Bangladesh and Distinguished Fellow, Centre for Policy Dialogue (CPD), **Barrister Anisul Islam Mahmud, MP**, Chairman of Parliamentary Standing Committee on Ministry of Expatriates Welfare and Overseas Employment was present as Chief Guest. The discussion was initiated by three Speakers, who were followed by inputs from six panelists. Open floor discussion was participated by representatives of key stakeholder groups from Bangladesh as also from abroad including from Saudi Arabia, Qatar, USA, Muscat. Groups of returnee migrants assembled in five different points across the country, took part in the open floor discussion.

By way of introducing the topic, in his presentation as a Speaker, **Professor Mustafizur Rahman**, Distinguished Fellow, Centre for Policy Dialogue (CPD) drew attention of the audience to three points. Firstly, while remittance flows in 2020 has been high, it was lower than the projections made in the 7th Five Year Plan, where the target was set at USD 23.1 billion for FY 2019 and USD 25.4 billion for FY 2020. Secondly, a large part of the remittances are received by households whose incomes were above the poverty line. Referring to the household income and expenditure survey 2016 (HIES 2016) data, he stated that about 8.1 per cent of all households in Bangladesh has reported to have received remittances from abroad. Of these households, only about 30 per cent had income levels below the national upper poverty line; for households with income below the national lower poverty line, the share was a mere 20 per cent. Indeed, almost half of remittance-receiving households had income levels higher than one and half times the national upper poverty level income. Thirdly, in regions with the highest poverty incidence (e.g. Rangpur and Mymensingh Divisions), share of households receiving remittance was the lowest (0.4 per cent and 1.2 per cent of respective total households). He urged the audience to keep in mind that a large number of households across the income strata in the country depended on remittance earnings and many of these households have been facing a host of problems. In this backdrop, he felt strongly that the discussion should not be limited to just reasons and sources of

high remittance flows, but ought to also focus on issues of concern and interest to migrant workers in the context of the ongoing pandemic.

SUMMARY OF DISCUSSION

Sources of high remittance inflows

A decomposition of remittance flows during the pandemic period, by sourcing countries, indicated that while remittance flows have registered significant rise, there has been no discernible changes in the list of key sourcing countries from which these flows originated. In the presentation made by **Mustafizur Rahman**, it was pointed out that the list of top ten sourcing countries have remained the same in recent years, including in the July-December, 2020 period: the share of top ten countries (for July-December, 2020), which accounted for almost 90 per cent of total remittance flows to Bangladesh, were the followings: Kingdom of Saudi Arabia (23.7 per cent), United States of America (12.5 per cent), United Arab Emirates (10.8 per cent), Malaysia (9.0 per cent), United Kingdom (8.0 per cent), Kuwait (7.1 per cent), Oman (7.1 per cent), Qatar (5.2 per cent), Italy (3.2 per cent), Singapore (2.7 per cent). There was no change in the composition of the top ten sending countries.

Relative rankings have also not experienced any significant change over the past few years (FY 2015- July-December, FY 2021). Saudi Arabia maintained its position as by far the most important source, a fact which aligns well with its distinction as the country with the highest concentration of migrant workers from Bangladesh. The country's share rose from 21.8 per cent to 23.7 per cent of total remittance inflow over the corresponding period. For USA, the second important source, the share, however, had come down from 18.4 per cent to 12.5 per cent. Qatar's rank had gone up from 10th in FY 2015 to 8th in FY 2021, while that of UK had gone up from 7th to 6th. On the other hand, Kuwait's ranking has gone down from 5th to 7th. If one examines the sources of incremental remittance flows, a critically important explainer of whether there has been any significant change in sourcing during the pandemic, it is found that no tangible change has taken place in this connection as well. Here also, Saudi Arabia is the lead source (with a share of 30.4 per cent in incremental inflow as against overall share of 23.7 per cent). The next two ranked countries are USA (14.8 per cent as against 12.5 per cent) and Malaysia (14.3 per cent as against 9.3 per cent). Thus, as far as sources of remittances were concerned, there was no discernible change during the pandemic months.

A number of reasons were put forward by speakers, panelists and other participants as possible causes of higher remittance flows.

Higher demands by recipient households

Because of the pandemic, many households in Bangladesh have experienced a significant fall in income levels: many have lost jobs, experienced unemployment while many others were compelled to shift to lower-earnings jobs. Many households belonging to above the poverty line income had seen significant erosion of earnings and livelihood opportunities and their income levels fell below the poverty line. In this backdrop, members of the households working abroad had a natural urge to send more money back home to their struggling family members. In this connection **Professor Rehman Sobhan**, Chairman, CPD Board of Trustees, asked whether higher remittances actually meant that migrant workers were eating into the savings of migrant workers. Taking part from Saudi Arabia, **Mr Tajammul Islam Chowdhury**, a businessman residing there, agreed with this observation adding that many migrant workers were remitting their last savings back home as they were uncertain about their job security.

Cash incentives for recipients of remittances

There was a general consensus among relevant stakeholders that the 2 per cent cash incentives on the remitted amount of money, put in place by the GoB in July 2019, had played an important role in encouraging larger flow of remittances to the country. Some mobile transfer platforms such as

bKash had added an additional 1 per cent to the remitted money which also had a further positive impact on the remittance flows. Many migrants who were compelled to come back had opted for sending money through banking and formal channels to avail of the cash incentives. According to some participants, to a large extent, these incentives had compensated for the premium in the curb market exchange rate and the hundi rate and this had led to a shift from informal channels to formal channels of remitting money. Taking part in the discussion, **Mr Syed Mahbubur Rahman**, Managing Director and CEO of Mutual Trust Bank Ltd., noted that the time to remit money to recipients now takes about 48 hours, end to end, compared to the earlier 72 hours and people are increasingly taking advantage of Mobile Financial Service (MFS) wallet and agent banking. This has encouraged transfer of money through formal channels. He informed that ticket size of remitted money has increased by about 50 per cent, and there has been a significant rise in remittance flow from the UK. He also mentioned that the remittance flow from the UK increased from USD 100.0 million to USD 153.0 million (about 53.0 per cent) due to 2.0 per cent cash incentive and enforcement of address verification by the HM Revenue and Customs while sending remittance to Bangladesh.

Relaxation of rules for availing incentives

In July 2020, the Bangladesh Bank took a decision to revise the threshold of the amount for sending remittance to avail of the 2 per cent incentive, without supporting document, from USD 1500 (or 150 thousand taka) to USD 5000 (or 500 thousand taka). This provided an opportunity to transfer more money through banking/financial channels particularly for those migrant workers who had additional earnings (beyond those from regular jobs). They were not required to submit any document (appointment letter, salary slips etc.) if the amount was less than this newly introduced ceiling amount.

Switch from informal to formal channels

According to some participants, recent initiatives by the Bangladesh Bank to encourage sending of money through formal channels of transfer and more stringent enforcement of relevant anti-money laundering regulations had a positive impact on greater use of formal channels to send money back home. Moreover, according to some others, during the pandemic the informal *hundi/hawla* channels had faced serious disruption since people's movement/travel was highly restricted and normal channels of hundi/trade/informal money transfer had been disrupted to a large extent. In this backdrop, the likelihood of sending money through legal channels has increased significantly.

The Hajj effect

Some participants agreed with the World Bank observation that a part of the additional remittances can be explained by the so-called *Hajj effect*. Participants thought that this happened in two ways: migrant workers, particularly in the Middle-East countries, tend to save money to perform the annual Hajj and they send money home for family members planning to travel to Saudi Arabia for Hajj. Also, informal transaction takes place when remittance receiving households are paid equivalent amount in taka against the foreign exchange that Bangladeshi pilgrims are handed over by migrant workers and relatives when they are in Saudi Arabia to perform the Hajj. Given the large number of people involved, a significant amount of money tends to change hands in this process. However, because of the ongoing pandemic travel has been highly restricted and people did not travel for Hajj in 2020. Consequently, the funds saved on account of Hajj-related purposes were sent back home. This also had contributed to higher remittance flows.

Situation of returnee migrants

Mr Shariful Islam Hasan, Programme Head of BRAC Migration Unit, was of the opinion that about 480 thousand workers have returned home because of the pandemic.

Taking part in the webinar as a Speaker, **Professor Tasneem Siddiqui**, Chairman of Refugee and Migratory Movements Research Unit (RMMRU) observed that many migrant workers in the Middle-East have lost their jobs during the pandemic, particularly those who were working in informal sectors and in construction. Survey carried by RMMRU found that during months of April-July, 2020 about 61 per cent migrant households did not receive any remittance, while only 39 per cent households had received money. The percentage of male workers who could not send money was higher (70 per cent) compared to the female workers (since they were working as house helps and these was not adversely affected by the pandemic). Families of many migrant workers are going through economic hardship and are in distress; many are suffering from malnutrition.

According to **Tasneem Siddiqui**, 326 thousand workers have returned through formal channels while another 150 thousand had returned through various informal ones.

Some returnee migrant participants, joining mostly from outside Dhaka, expressed deep frustration about the helpless situation they have found themselves in. They have got stuck in Bangladesh, and they have not received any support either from safety net programmes put in place by the government or from the credit programme for migrant workers. Their savings have been more or less exhausted by now. They wanted GoB intervention to help them get back to their work. One participant, **Mr. Md Joshim**, a returnee migrant from Malaysia, appealed to the concerned government officials to assist the 25 thousand or so migrant workers who have got stuck in Bangladesh having returned from Malaysia.

Some returnee migrants taking part in the dialogue complained that they were not getting the needed support from the Expatriate Welfare Banks although they were supposed to receive up to Tk 200 thousand as collateral free loans. They suggested that their remittance transfer track record should serve as their collateral.

Situation of workers living abroad

Many participants noted that Bangladeshi workers who are in Middle-East are going through a lot of uncertainties concerning job security. Many have already lost their jobs. Some had to switch to other low-paying jobs. One migrant worker complained that in some host countries migrant workers were being issued *out pass* while new workers were being recruited at the same time. He sought support of Bangladeshi diplomats serving in those countries to safeguard the interests of the concerned workers in this connection. Taking part in the discussion, **Dr. Muhammad Mustafizur Rahman**, Counsellor of Labour Welfare Wing at the Embassy of Bangladesh in Qatar, informed the audience that about 30 thousand Bangladeshi workers had become jobless in Qatar because of the pandemic. He informed the audience that the embassy has taken a number of steps to help these workers. Recently the Qatar government has abolished the *Kafala systems* thanks to which it is now easier for workers to switch jobs. This has made the labour market more competitive and has created an opportunity for workers to get jobs with higher wages.

Sustainability of remittance flows

While there was a general consensus as regards the beneficial impacts of higher remittance flows, at the level of micro-household level and from the perspective of macroeconomic management, many felt that the current robust flows may not sustain in future. The falling number of workers going abroad was cited as a major cause. **Mustafizur Rahman** observed that while during the 7FYP about 7.4 lac workers had gone abroad every year, in the first five months of FY 2020-2021 (July-November, 2020) only about 7,700 workers were able to travel for overseas jobs. About 300 thousand workers had to return during the pandemic and many have got stuck in Bangladesh because of travel bans and unavailability of jobs. This was more of a concern for Saudi Arabia and Malaysia, some felt. Taking a contrarian view, **Mr. Tajammul Islam Chowdhury** felt that labour market in Saudi Arabia will continue to demand Bangladeshi workers although the growth in numbers seen in recent years could come down. However, there was a general feeling that new

job opportunities are likely to be few till the time everything returned to the normal. The prospect of large number of workers going abroad in 2021 was not promising either. While remittance flows depend on stock effect rather than flow effect, lower number of workers going abroad at present was likely to have negative implications for future remittance flows to Bangladesh, the moderator pointed out in this connection.

The need for taking adequate preparation for the emerging demands in the overseas labour market was emphasised by a number of participants. In this regard **Mr Hassan Ahmed Chowdhury Kiron**, eminent media personality, noted that the demand for construction workers has been on the decline while that of health sector workers was on the rise. However, Dr. Muhammad Mustafizur Rahman from Bangladesh embassy in Qatar felt that demand for less and low skilled workers will still be there in the Middle-East for some more time.

The moderator noted that during the 7FYP actual job creation was 6.0 million instead of the targeted 11.0 million, while in case of migrant workers the number actually turned out to be 3.5 million as against the target of 2.0 million. 8FYP target of job creation will not be attained if there is a significant fall in the number of workers going abroad, he cautioned.

Cost of overseas migration

The issue of cost of migration was raised by many. According to **Tasneem Siddiqui**, on average about 5 thousand dollars are needed to purchase visa, of which about 60 per cent is sent overseas through the hundi channels. This money transfer mechanism got disrupted during the pandemic, as also the gold smuggling channels, due to restrictions on people's movement. There is a need to streamline these as we prepare for life after the COVID. **Mustafizur Rahman** raised the point of net value of remittances earned by households and net welfare accrued to the migrant families. He informed the audience that, according to the most recent 'Cost of Migration Survey' of July 2020, by the BBS, average migration cost per person in Bangladesh was Tk 4.17 lac (about USD 5.0 Thousand). This amount was equivalent to 17.6 months of earnings of an average migrant workers. If the fact of about 7.4 lac workers leaving annually during the 7th FYP was considered, total migration-related expenditure would be equivalent to about USD 3.7 billion every year. This was about 24 per cent of the average annual remittance flow during the 7FYP (USD 15.5 billion). Many participants felt that the issue of exorbitantly high sending cost must be addressed in an appropriate manner. **Mr Syed Saiful Haque**, Chairman and Founder Member of Warbe Development Foundation, drew attention of the audience to the need for ending visa trading as it went against the interests of migrant workers. It was noted in this connection that SDG 10.7.1 urges countries to work for significantly reducing the sending costs incurred by migrant workers.

Rights of migrant workers

Taking part in the discussion **Professor Rehman Sobhan**, Chairman, CPD observed that many of the problems facing the migrant workers that were being flagged at the webinar were not new. These have been there for many years. The roots of many problems are structural in nature and originated from the disempowerment of migrant workers as a collective. Migrant workers did not have avenues of collective action or ownership, nor did they have access to financial instruments or vehicles that incentivised investment of individual savings into collective enterprises. There was no opportunity to guarantee migrant workers with sustained returns, he felt. Specially designed diaspora bonds should be floated, he proposed in this connection. Supporting **Professor Sobhan's** views, the Chief Guest, **Barrister Anisul Islam Mahmud, MP**, Chairman of the Parliamentary Standing Committee on Ministry of Expatriates Welfare and Overseas Employment, and a former Minister, observed that the amount of remittance flows to Bangladesh was higher than net earnings received by the country from exports of RMG. Migrant workers have significantly eased the pressure on the domestic labour market in Bangladesh. As such, they deserve to be supported through concrete actions in areas of access to credit, opening

of business enterprises and in dealing with negative fallouts of the ongoing pandemic. He felt that migrant workers should take more advantage of wage earners' scheme which the government has put in place for them. The Chief Guest observed that the PKB did not have branches everywhere and it lacked adequately trained human resources to deal with the needs of returnee migrants for credit management.

RECOMMENDATIONS AND CONCLUDING REMARKS

Moderator **Debapriya Bhattacharya** thanked the Chief Guest, Speakers, Panelists and the audience for their active contribution to the dialogue. He particularly thanked participants from overseas, returnee migrants and those who were organised by partners to join the event from several places around the country.

He observed that while the dialogue was organised to focus on reasons driving the robust flow of remittances in recent times, the discussion went on to cover a number of other important issues that concerned the interests of migrant workers. These included (a) job security in host countries, (b) prospect of returnee workers going back, (c) difficulties faced by migrant workers who had got stuck in Bangladesh, (d) post-covid labour market demand, (e) cost of overseas migration, (f) savings instruments for migrant workers; (g) credit facilities for migrant workers and (h) empowerment and securing rights of migrant workers.

A number of suggestions were put forward in view of the above. These included the followings: (a) A more energetic role needs to be played by Bangladeshi missions abroad to safeguard interest and ensure job security of pandemic-afflicted migrant workers in host country must be strong themed (b) Capacity of the PKB and they should open channels of communication with host governments in this regard; to deal with credit needs of returnee migrants; (c) G to G negotiations must be undertaken with host countries to help migrant workers rejoin their jobs; (d) Returnee migrant workers should be included in the various safety net programmes run by the GoB; (e) Create opportunities for workers' collective enterprises to facilitate sound returns on investment of their savings through, for example, creation of business ventures and diaspora bonds; (f) Organise training of workers in view of the newly emerging demands in overseas job markets; (g) Arrange more G to G recruitment with a view to reducing cost of overseas migration; (h) Continue the cash incentives for some more time as it has proved to be very effective in attracting more remittances and transfer of money through formal channels.

Platform Briefing Notes

- Briefing Note 01 : **Strengthening Effectiveness of the Non-State Actors' in COVID-19 Response Activities.** (June 2020)
- Briefing Note 02 : **Post-'General Holidays' Health Risks.** (June 2020)
- Briefing Note 03 : **New Challenges for SDGs and Budget 2020-21.** (October 2020)
- Briefing Note 04 : **Experiences From the Current Situation at the Grassroots Level.** (October 2020)
- Briefing Note 05 : **Voluntary National Review 2020 and Youth Perspectives.** (October 2020)
- Briefing Note 06 : **Post-Pandemic Status of CMSMEs and Effectiveness of Stimulus Packages.** (Upcoming)
- Briefing Note 07 : **City Court Act: Proposed Guidelines and Feasibility of Its Implementation.** (Upcoming)
- ব্রিফিং নোট ৮ : **কোভিড ১৯ টিকা: বাংলাদেশে কে, কখন, কীভাবে পাবে?** (জানুয়ারি ২০২১)
- Briefing Note 09 : **Why is the Price of Rice Rising? Who Gains, Who Loses?.** (Upcoming)

Event Participants

Chair

Dr Debapriya Bhattacharya
Convenor
Citizen's Platform for SDGs, Bangladesh

Introductory Presentation

Professor Mustafizur Rahman
Distinguished Fellow
Centre for Policy Dialogue (CPD)

Mr M S Shekil Chowdhury
Chairperson
Centre for Non Resident Bangladeshis

Professor Dr Tasneem Siddiqui
Chairman
Refugee and Migratory Movements Research Unit (RMMRU)

Special Commentator

Professor Rehman Sobhan
Chairman
Centre for Policy Dialogue (CPD)

Special Guest

Barrister Anisul Islam Mahmud, MP
Chairman
Parliamentary Standing Committee on
Ministry of Expatriates Welfare and Overseas
Employment

Panelists

Mr Shariful Islam Hasan
Programme Head
Migration, BRAC

Mr Syed Saiful Haque
Chairman & Founder Member
Warbe Development Foundation

Mr Tajammul Islam Chowdhury
Businessman
Saudi Arabia

Mr Syed Mahbubur Rahman
Managing Director & CEO
Mutual Trust Bank Ltd

Dr. Muhammad Mustafizur Rahman
Counsellor
Labour Welfare Wing
Embassy of Bangladesh
The State of Qatar

Mr Hassan Ahmed Chowdhury Kiron
Media Personality

Inputs from Migrant Workers

Mr Shohidul Islam Sujon
Returnee Migrant from Saudi Arabia

Mr Md Nayem Khan
Currently in Muscat, Oman

Mr Md Joshim
Returnee Migrant from Malaysia

Mr Alamgir Hossain
Returnee Migrant from Gulf region

Ms Kulsum
Returnee Migrant from Saudi Arabia

Mr Badal Haldar
Returnee Migrant from Saudi Arabia

Mr Robin
Currently in Abu Dhabi

Mr Bashir Ahmed
Currently in Narayanganj

Briefing Note Prepared by: **Professor Mustafizur Rahman** and **Md Al-Hasan**

Series Editor: **Professor Mustafizur Rahman**

Partnership and Collaboration



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Canada



www.bdplatform4sdgs.net



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Secretariat at: Centre for Policy Dialogue (CPD), Dhaka

Telephone: (+88 02) 55001185, 48118090 Web: www.bdplatform4sdgs.net E-mail: coordinator@bdplatform4sdgs.net