
The real Asda price

Poverty and abuse in George's showcase factories

Asda has come under significant criticism in the past five years for the treatment of workers making garments for its 'George' range of clothing. Investigations have shown low wages, excessive hours and harassment of workers to have been commonplace in factories in Asia supplying George.ⁱ Asda's response to these criticisms has been to trumpet a showcase project to improve productivity in four Bangladeshi factories where it says workers' pay and conditions have improved.

However, an ActionAid investigation into these factoriesⁱⁱ reveals that, far from demonstrating best practice, conditions for workers remain unacceptable, with poverty wages, unreasonable hours and physical abuse of workers still taking place. Furthermore, our research indicates that Asda's motives for implementing changes to factory production may have more to do with keeping costs down than raising workers' salaries. The failure of these projects to improve conditions for workers is particularly worrying given that, in April 2011, Asda announced that it would be rolling out this pilot project to factories across its Asian supply chain and heralded the plan as the mainstay of its efforts to ensure workers' rights in its garment supply chain.

ActionAid is calling on Asda to commit to:

- ensuring that a living wage is paid throughout its supply chain that, as a minimum, meets the level set by the Asia Floor Wage allianceⁱⁱⁱ
- making the achievement of this wage target an explicit objective of its productivity approach as it rolls it out to other factories in Asia
- ensuring that prices paid to suppliers are enough to cover the cost of paying a living wage

- guaranteeing worker representation in factories where its productivity approach is being introduced, and promoting trade union rights.

Shopping with a clear conscience: Asda's claims of factory improvements

"By always doing the right thing, we guarantee our customers can shop at George with a clear conscience."^{iv}

Asda holds an important place in the UK clothing retail market. Eighteen million people do their weekly shop at Asda, and the company has its sights trained on becoming the UK's number one value-fashion retailer. The company imports clothes from over 700 factories worldwide^v which in turn employ hundreds of thousands of workers. Despite having sustained criticism from a number of NGOs, including ActionAid, for its supply chain practices, Asda has attempted to position itself as a leader in factory ethics.

Initially Asda did this by drawing attention to its membership of the Ethical Trading Initiative (ETI).^{vi} But since 2008, the company has trumpeted its ethical credentials through a project implemented in a handful of factories in Bangladesh in which, the company claimed, by improving factory productivity it could also improve workers' pay and conditions.

This showcase project was designed and run in conjunction with Deutsche Gesellschaft für Technische Zusammenarbeit (German Technical Cooperation – GTZ), the private sector development arm of the German government's aid agency. GTZ had already worked to improve productivity in some of Bangladesh's garment factories, at the request of the Bangladeshi government. GTZ developed an approach that could improve the quality of factories' output whilst cutting costs, therefore increasing Bangladesh's competitiveness in the global, ready-made garments market.

The joint Asda-GTZ project was based on the lean manufacturing model developed by Toyota (see box). According to Asda, by improving factory productivity and reducing waste, the projects would also improve workers' pay, reduce hours and drive social improvements.^{vii}

Lean Production

Lean production is based on a system developed by car manufacturer Toyota. It focuses on continuous improvement and elimination of waste in factories in order to improve productivity. Lean attempts to create an industrial culture in which all factory staff work to improve processes to minimise delays, reduce costs and improve quality. Factory staff work in 'cells' and are trained in multiple skills to enable them to identify and solve problems, allowing a fast movement of garments through the factory. Worker cells are given production targets and are rewarded for exceeding them.

The pilot project was implemented in four factories in Bangladesh over one year. In a recent corporate social responsibility (CSR) report, Asda claimed its pilot as a success, pointing to a 14% improvement in workers' wages across the four factories. Now the company plans to scale up the project to 17 other factories in Bangladesh and then to plants in India and China.

Bangladesh wages – the lowest of the low

On paper, Asda's claim of a 14% increase in wages sounds impressive. However wages have historically been so low in Bangladesh that these improvements still fall woefully short of a living wage. In three out of the four showcase factories average worker salaries remain at just under £33 per month.^{viii} A living wage in Bangladesh, that is, enough for a worker to feed, clothe and educate their family, would be around £100 per month.^{ix} Furthermore the low baseline from which wage increases were made arguably means that a 14% rise was both easily attained and represented a small amount to workers.^x

£33 per month average worker salaries in three out of four of Asda's showcase factories.

£100 per month a living wage in Bangladesh.

It is also notable that wage increases in these factories would have had to have taken place regardless of the productivity projects because of changes in local law. In December 2010 the Bangladeshi government raised the legal minimum wage for garment workers, the first increase to the minimum wage level in five years. Improvements to wages at three out of four of the pilot factories appear only to reflect the increase that factories would have been required to make to comply with this statutory wage rise. In Bangladesh, the minimum wage is graded according to job function and was set at between £30-35 per month for sewing machinists, pattern cutters and the senior grades of these roles. With average earnings in these factories having only hit £33 or less, it's possible that Asda's lean productivity model simply allowed the factory to meet its statutory requirement without extra cost to Asda or the supplier.

In order for workers to earn a living wage, salaries in Asda's showcase factories clearly need to increase by what seems to be a significant amount. However, the cost of labour makes up such a small percentage of the retail price of a garment – often as little as 1%^{xi} – that the expense of increasing wages to a decent level could easily be absorbed by Asda. Paying a living wage to a worker in one of the company's pilot factories for example, could represent just an extra 7.5 pence paid to the supplier per garment.^{xii}



Nafeesa Hossain (not her real name) is a garment worker in one of Asda's pilot factories.

PHOTO: Allison Joyce/Shoot the Earth/ActionAid

“My expenses are much more than my salary. It is very hard to run the family and sometimes we have to take loans to cover our costs.”

The myth of a standard working week

The minimum wage in Bangladesh is to be earned in a standard working week – 48 hours worked over six days – and it is within these parameters that Asda says it has improved workers' pay. However, Bangladeshi factories have been notorious for forcing employees to work hours far in excess of an already exhausting 48 hours per week. Recognising this, in a recent CSR briefing Asda claimed one aim of its showcase productivity projects was to reduce working hours, but it gave no feedback on its performance against this aim.^{xiii}

It comes as no surprise to ActionAid that Asda finds itself unable to claim a reduction in hours, as our investigation reveals that working overtime is the norm in Asda's showcase factories, with some workers doing such excessive hours that it has a detrimental impact on their health and family life.

We spoke to workers in two of Asda's pilot factories, where three-quarters of people interviewed said they worked longer than eight hours on a daily basis. Some barely acknowledged that the end of their working day should be 5.30 and spoke of 11-hour days as standard. More than 50% of workers we spoke to said that on average they worked more than 60 hours a week. Workers said that they were often kept behind to meet production targets set by the lean system. This contradicts figures given in a confidential evaluation document for the pilot project^{xiv} which claimed that overtime had been reduced to less than 10 hours a week in three out of the four factories.

Most worrying was the discovery that it remains commonplace in one of Asda's showcase factories for workers to be asked to work until 3am, having already worked a full day and being due to work the next day also. Women told us that when they work nights they feel too unsafe to return home when the shift finishes, so they sleep on the factory floor before beginning work again in the morning. Of the workers to whom we spoke, two-thirds said they had worked this kind of night shift in the last month.

One woman, Saima, described to us how the pressure of working long hours means that she feels unable to care for her child, and has had to send him to live with her parents.

"I cannot keep my child with me because I start work at 8.30 in the morning and work until 9, 9.30, 10 o'clock and sometimes I even do the night-shift, so it's not possible to keep him with me.

"It is very painful for me. I feel for him [my son] and sometimes I think that I should keep him with me, or maybe keep my parents-in-law with me, but it's not possible."

The long hours also take a toll on women's health which in turn leads to women taking time off and losing income. Saima told us: **"Sometimes we work consecutive nights, it depends on the shipment day. If there's a lot of work to do to get it finished in time, then it can be three nights, four nights, even five or six nights in a row.**

"I feel tired when I work these long hours but I have to go on... I feel sick [when I work nights] and then I have to go absent. I feel very weak and dizzy."

Another woman, Rahima, also complained of ill-health resulting from long working hours:

"I become physically tired. Sometimes I have headaches and also problems with the eyes – I can't see small things."

In light of these worker testimonies it is not surprising that Asda's latest CSR report gives little information about working hours in its showcase factories, although a reduction in hours is one of Asda's stated benefits of its approach. In an interview with ActionAid, Asda's partner GTZ also stated that lower worker hours are one of the project's successes, and in a confidential report acquired by ActionAid, reduced overtime was highlighted as one of the project's achievements. This either means that before the pilot began, factory employees worked even longer hours or it indicates a discrepancy between what is being recorded in the project's paperwork and what is actually happening on the factory floor.

This second possibility was raised with ActionAid by a local trade union leader who told us that factories regularly hide the truth about worker hours from buyers.

"All these factory owners, nowadays they are making two or three documents. On this one document, it is saying, X worker started work at 8am and she left the factory at 10pm, even though many times she started at 8, finished at 3am and started again at 8am. Do GTZ know this?" Amirul Haque Amin, President, National Garment Workers Federation.

The possibility that factory managers in Asda's pilot hide the truth about overtime was reinforced in our interviews with workers. At one factory a number of workers revealed that night shifts are paid on a piece rate, rather than an hourly rate, making the time worked easier to cover up. Respondents also seemed reluctant to tell us the truth about overtime, saying they had been trained not to talk about 'bad things' to buyers and other outsiders, meaning that even if Asda makes unannounced visits to factories, they may not reveal an accurate picture of conditions. One worker we spoke to, when we asked about overtime seemed uncertain and asked the translator, "Shall I tell the truth?"

All names have been changed to protect respondents' identities.

No escape from poverty

Whilst overtime may add a significant bonus to worker pay packets, the women interviewed remain unable to achieve a basic standard of living with the money they earn.

Rahima, 22, is a senior machinist at one of Asda's showcase factories and earns a basic wage of £35 per month. She lives in one of Dhaka's slums, sharing a room about 12 by 18 feet with her mother, father and four siblings. The family have to share a kitchen and bathroom with four other families. She explained why her family lives in such cramped conditions,

“It's really difficult for my family to afford food and school and house rent, so with the money we earn, we're not able to afford a bigger house.”

Rahima and her father are the only wage-earners in her family, so her factory wages are crucial to keeping the family afloat.

“Whatever I get I give all of it to my family. And when I go out, to work, or I need clothes or for other things that I need, I ask for some back. But I don't keep any of it.

I have to [stay working in the factory] because my family have money problems.”

Rising food prices in Bangladesh have an impact on Rahima and her family: **“In Dhaka now, every time you spend money, all the essential things, the prices are going up.”**

Like many garment workers, Rahima has aspirations for her family and hopes that education could lead to better life chances, so wages are channelled into a family members' schooling,

“I hope that with my contributions we can ensure that my brother gets a proper education and be able to make a better life for us.”



Rahima Begum (not her real name) is a garment worker in one of Asda's showcase factories.

PHOTO: G.M.B. Akash/Panos/ActionAid

Close by, in another of Dhaka's slums lives Halima. She has two children who she cares for alone since her husband took a second wife. He makes occasional visits and irregular contributions to the family income. She also has part responsibility to care for her sister who was left disabled by a childhood illness. Like Rahima, Halima lives in just one room with her family and shares toilet and kitchen facilities with other families. They have no running water and have to manually pump water and boil it before drinking. Halima's outgoings are greater than her wages and she says she relies on handouts from her sisters to make ends meet. This is despite working 11 hour days as standard, plus some night shifts in one of Asda's showcase factories.

When we met Halima there was a blackout and most of the interview was conducted in the dark. These problems with her living conditions have a clear impact on the family. For example, Halima says she avoids buying and cooking vegetables as it takes too long on the shared stove. **"With the problems with blackouts and sharing a kitchen I want things which are quick to cook,"** she tells us.

With money so tight, there is nothing left over for leisure activities. Even visits to family have to be subsidised.

"I can't save anything from my salary. I cannot usually go to my relatives or to the cinema but sometimes of course I visit my sister in Mirpur and in those cases my sister gives me the bus fare."

Of great concern to Halima is the welfare of her disabled sister. The state provides few services and little healthcare, leaving poor women like Halima to have to make tough decisions to look after those with health issues.

"One of my sisters is ill and I cannot send her to the doctor and I feel very bad because of that. [She] had a fever in childhood which left her with a disability and I do not get any help from the government. I do not have much money to give her treatment and I feel bad. If I want to take her to the doctor, then my husband might say that instead of taking care of our children you are wasting money on your sister."

Halima, who didn't go to school herself, identifies her children's education as crucial but worries that she is unable to provide enough for them to get decent qualifications. Above all, she doesn't want her children to have to work in a garment factory.

"I want to educate my children, I want to send them to good school but I do not have enough money."

"I do not want my children to work in garment factories. I know how difficult it is to work in a garment factory. I want them to work in another profession after they've finished their education."



Halima Akter (not her real name) works in a garment factory which supplies Asda George.

PHOTO: G.M.B. Akash/Panos/ActionAid

Pressures at work

Both Asda and its partner on the pilot project, GTZ, emphasise worker empowerment as one of the benefits of lean manufacturing. However their definition of empowerment differs from that used by workers' organisations and relates to giving employees greater responsibility for production rather than to claim their rights.

In an interview with ActionAid, GTZ also claimed that, by removing the middle-management position of supervisor on factory lines, the lean methodology also helped to decrease the bullying and harassment of, especially female, workers which is rife in Asian garment factories. Similarly, in a meeting with Asda, ActionAid was told that the women working in their pilot factories no longer feel pressurised.

However, our research found that not only was abuse of workers still apparent in Asda's showcase factories, but that some workers felt that the lean system was creating greater stresses for them at work. In one factory, 74% of workers we spoke to complained of verbal abuse and almost half talked of suffering some kind of physical abuse, such as slapping or hair pulling. Sixty-three percent of workers there said they were prevented from using the toilet during their shifts.

Nafeesa, who works at this factory, told us: **“Sometimes they use bad words which I couldn't repeat here. This makes me feel very bad as it's not possible to meet the target every hour, but if I don't they use those bad words.”**

At another factory, Saima explained the impact that Asda's productivity programme had on her working life:

“The main difference [between working at this factory with a lean system and other factories] is that there is more pressure.”

Rahima told us: **“I feel like the quantity of our work is increasing because now we work more and we have more pressures in our work but our salaries have not increased as a result... the money doesn't seem fair.”**

She continued: **“Sometimes at work they shout at us and use swear words. This makes me feel really sad but I have to do the work.”**

Ignoring the voice of the workers

One of the most effective ways to empower workers and prevent systematic problems in the workplace, such as bullying, is to encourage formal workers' self-organisation in the form of trade unions or other workers' groups. This is especially true when implementing changes to workplace practices, such as introducing new productivity methods. The labour rights group, Women Working Worldwide, recently conducted a study into lean and concluded that to maximise the benefit of such schemes for workers, trade unions must be fully consulted on changes being made.^{xv}

However the entire pilot phase of Asda's productivity project was conducted with no input from NGOs, trade unions or any other groups representing workers. Nor did the project incorporate the creation of worker bodies, such as worker committees, within the pilot factories. Workers we spoke to said that since the introduction of the lean system they had not received any training relating to their employment rights or industrial relations. These points call into question the extent to which worker welfare was prioritised in the design of the scheme and highlight the fact that the voice of workers has not been heard during its implementation.

The extra pressures that workers face as a result of the high targets set by lean manufacturing, and other issues such as hidden overtime, make it crucial that workers are given formal representation in the factory and that companies such as Asda consult local organisations that are better able to uncover an accurate picture of factory conditions.

As one Bangladeshi trade unionist told us: **“With the local organisation, we actually know what is the reality and what is happening... Without the involvement of the workers' organisations, [knowing the reality] is not possible. So really if any of the companies want to make these changes, their first responsibility is to find the local organisation which is working for the workers.”** Amirul Haque Amin, President, National Garment Workers Federation

Asda is taking some measures to rectify this problem in the next phase of its productivity project through consultation with labour rights groups, and incorporating into the projects some worker training on rights. However, the company still has no plans to ensure direct worker representation or to promote freedom of association in factories as they make the transition to lean. This is a wasted opportunity as it means that any changes are less likely to bring benefits to workers, and that potentially they could cause greater harm to an already vulnerable workforce.

Behind the PR: Asda's real motivations for lean production

“The brands are not very interested in considering the workers’ welfare, rights, better conditions – this is not actually their main agenda. Their main agenda is business.” Amirul Haque Amin, President, National Garment Workers Federation

From Asda’s communications on its productivity projects it would be easy to believe that Asda’s primary motivation for running these programmes is to improve worker welfare.^{xvi} Asda has repeatedly buffered criticism by talking up all the ‘hard work’ it’s done in Bangladesh^{xvii} to help workers as if it were doing all it can to improve pay and conditions.

However, confidential project documents, as well as information gleaned from Asda’s partner on the pilot project, GTZ, suggest a different reality. According to GTZ, although the project was called *Productivity and Social Enhancement*, the key element was productivity and the project was not principally designed to improve social compliance, i.e. to bring the factories more in line with Asda’s ethical codes of conduct. This differs from a similar project run by Marks and Spencer with GTZ in Bangladesh, which did include improving social compliance as part of its design.

According to an evaluation document for the pilot project^{xviii} that was leaked to ActionAid, improving workers’ wages or other welfare measures was not expressly included in the project’s three top line objectives. However, the aims of the project seem to have been rewritten in Asda’s CSR report with an emphasis on reduced hours and empowering the workforce.

Whilst there may be trickle-down benefits to workers of adopting lean manufacturing – and Asda acknowledges that gains made through productivity should be shared with workers – the primary benefits are experienced by the supplier and the retailer. In Bangladesh especially, where factories tend to be very inefficient, working to as little as 30% productivity, suppliers and retailers face problems of low-quality product, high levels of waste and unreliable delivery times. Improving productivity through methods such as the lean system means these can be improved and that cost savings can be made, for example by reducing the size of workforce through the removal of lower grade jobs and the introduction of automated production processes.

The introduction of lean manufacturing therefore makes strong business sense for retailers such as Asda, particularly when it requires little or no financial investment from the company. ActionAid has discovered that Asda’s capital investment in its pilot project was extremely low. According to GTZ, the cost of the pilot phase was just US\$58,000, a cost that was shared between Asda and GTZ. Furthermore, in the second phase of the project, which is being rolled out to a further 17 factories, the suppliers will be expected to make the capital investment themselves, with no financial help from Asda.

The undoubted business benefits of Asda’s lean approach, combined with its low cost, makes the company’s claims of ‘hard work’ to improve pay and conditions seem a little overstated. The key motivations for this project instead seem to be better business through supply-chain management and ultimately increased profits. That there are secondary benefits for workers is an added value that can be spun by Asda’s PR team for maximum effect.

ActionAid is supportive of schemes that can help boost profits whilst bringing benefits to workers. However, in this case the benefits to workers seem extremely limited and the reality of the cost and effort involved reveals that Asda could be doing a great deal more to improve worker rights, especially pay. Asda acknowledges that it has a responsibility to workers within its supply chain^{xx} yet appears not to recognise that fulfilling this may mean taking steps that don’t necessarily bring other benefits to the company.

Other major UK retailers have acknowledged that productivity increases alone will not be sufficient to achieve a living wage.^{xx} This is particularly the case in Bangladesh where large numbers of workers are currently being paid at least a third less than what they need to live on. In order to meet this responsibility, companies such as Asda will have to ensure that prices paid to suppliers are adequate to cover a living wage.

Overall objectives from internal evaluation document

- Increase productivity levels at selected Asda Ltd suppliers in Bangladesh
- Ensure that productivity gains are shared fully with workers
- Sustain project outcomes at supplier level

Aims according to Asda George’s CSR report

- Empower the local workforce through improved skills
- Increase earning potential for workers, enabling them to enter skilled, pay-band levels
- Reduce working hours to ensure a better work/life balance

Source: Dager, C. GTZ-Asda/George Pilot Project: Productivity and Social Enhancement Project – Bangladesh. Unpublished March 2010; George George: Doing the right thing 2011, April 2011.

Asda's next steps: productivity roll out and wage transparency

In April 2011, Asda announced that it had set itself a timetable to roll out its pilot project to 17 more factories in Bangladesh, and further factories in India and China. The company also said that by 2013 it would require suppliers producing some of its core lines to provide labour costings. It is encouraging that Asda is willing to publicly set itself deadlines for changes in its supply chain and is aiming to improve transparency around wages. However neither of these initiatives is being introduced with the explicit aim of increasing wages, let alone achieving a living wage, making it hard to see how real benefits will be brought to workers. In fact, in its latest CSR report, Asda studiously avoided making any specific commitments to increasing wages.

Recommendations

As a UK leader in value fashion and part of the world's largest retailer, Asda has great potential to bring vast improvements to the lives of poor women garment workers in Asia, both through its own sourcing and through moving the industry more generally towards an ethical approach. This makes it all the more frustrating for ActionAid, which has engaged with the company for over three years now yet still finds it failing to guarantee worker rights. Instead, Asda has worked hard to put a PR gloss on initiatives that are failing to bring adequate benefits to the women who produce its clothes.

If Asda is serious about doing the right thing, as it claims, it must commit to the following:

- ensuring that a living wage is paid throughout its supply chain that, as a minimum, meets the level set by the Asia Floor Wage alliance^{xxi}
- making the achievement of this wage target an explicit objective of its productivity approach as it rolls it out to other factories in Asia
- ensuring that prices paid to suppliers are enough to cover the cost of paying a living wage
- guaranteeing worker representation in factories where its productivity approach is being introduced, and promoting trade union rights.

“As a worker, my demand [to Asda's bosses] is that we should be paid the amount we deserve for the effort and work we put in. If you pay us well our work will be better.”
(Rahima)

i See, for example, Alam, K and Hearson, M. Fashion victims, War on Want, London, 2006; Alam, K. Fashion Victims II, War on Want, London 2008; and Kelly, A. *Who pays the real cost of cheap school uniforms?*, ActionAid, London, 2007.

ii ActionAid interviewed 37 workers from two participating factories in Asda's pilot project. All names of respondents have been changed to protect their identities. Research was conducted during March and April 2011.

iii The Asia Floor Wage alliance <http://www.asiafloorwage.org/index.htm> is an alliance of trade unions and civil society organisations calling for garment retailers and suppliers to agree to pay a minimum living wage across Asia. In Bangladesh it is calling for a minimum of BDT 12,248 – equal to £103 per month.

iv George George: *Doing the right thing 2011* April 2011, p3.

v Ibid, p16.

vi See, for example, Poulter, S. *Asda launches the £5 office outfit which means women can dress for success... for the price of their lunch*. Mail Online, 23 January 2008.

vii George 2011 op. cit. p7.

viii George 2011 op. cit p8.

ix In negotiations for the new minimum wage in 2010, local unions demanded a monthly minimum of BDT 5,000. The Asia Floor Wage for Bangladesh, as supported by local unions and labour rights groups, is BDT 12,248. Whilst there is a wide gap between these figures, unions suggested BDT 5,000 as a realistic level at which to negotiate with government and a step on a ladder to achieving a living wage.

x In three out of four of the pilot factories, wages now average around £33. If wages have risen by 14%, this represents an extra £4.05 per month, or 13 pence per day.

xi ActionAid. *Asda Poverty Guaranteed: Why Asda should pay women clothing workers a living wage*. ActionAid, London, 2010, p3.

xii The 'standard' number of minutes required for a worker to make a t-shirt is 10.57, according to General Sewing Data. For a factory operating at 75% efficiency, workers would need 14.08 minutes to make one t-shirt. The existing wage at one of the factories in Asda's pilot works out at 0.31 taka per minute, meaning workers would receive 4.36 taka for each t-shirt made (3.6 pence). The Asia Floor Wage for Bangladesh is 0.98 taka per minute, or 13.79 taka (11 pence) for one t-shirt – a difference of 7.4 pence.

xiii George 2011, op. cit. p7.

xiv Dager, C. *GTZ-Asda/George Pilot Project: Productivity and Social Enhancement Project – Bangladesh*. Unpublished, March 2010.

xv Parker, L. *Win, Win, Win? Productivity, lean and garment workers' wages and working conditions*. Women Working Worldwide, February 2011, p6.

xvi See, for example, <http://aislespyblog.asda.com/2010/7/6/our-open-invitation-to-action-aid>

xvii Ibid.

xviii Parker, L. 2011 op. cit.

xix George 2011 op. cit. p 3.

xx For example, Marks and Spencer, which agreed to pay a higher price to suppliers to cover the cost of paying a 'fair living wage'. See Marks and Spencer, *Our Plan A commitments 2010-2015*, Marks and Spencer, London, 2010, p54.

xxi The Asia Floor Wage alliance <http://www.asiafloorwage.org/index.htm> is an alliance of trade unions and civil society organisations calling for garment retailers and suppliers to agree to pay a minimum living wage across Asia. In Bangladesh it is calling for a minimum of BDT 12,248 – equal to £103 per month.

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