

**Socio-economic Conditions of Women Workers: A Study of Garment  
Industry in Bangladesh**

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**by**

**MILTON COSTA**

**Post Graduate and Research Department of Commerce**

**St. Xavier's College (Autonomous)**

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## **PREFACE**

It gives me immense pleasure, to introduce before you and share with you the contents and information of my Ph.D. Thesis entitled “Socio-economic Conditions of Women Workers: A Study of Garment Industry in Bangladesh”. The main attempt of the current endeavour is to probe into the socio-economic conditions of women workers of the garment factories of Bangladesh. Over the years, Bangladesh has been one of the largest producers of readymade garments, courtesy, its rich arsenal of women labour force which has been a nifty driving force behind the success of Bangladesh garment factories. The present research work has taken into consideration some of the crux social and economic components responsible for shaping the condition of women workers employed in garment factories of Bangladesh. The research work is a highly valuable one, especially in the light of the situation of women employees in different organizations and around the world thrive, which has grabbed prodigious attention over the past few decades and has become an intriguing area of research in the domain of social science. The various factors contributing to socio-economic condition of women workers employed in Bangladesh garment factories has been examined and analyzed by an in-depth survey conducted on such women in Bangladesh. The research work would also be instrumental in guiding future Ph.D. works in a similar context as well as be of utmost relevance to not only the employers of garment or any other factories of Bangladesh but also to major manufacturing units in South Asia, with India being no exception, to enhance the socio-economic conditions of their workforce. Any work can never be completed without adequate amount of support from peers, colleagues, friends, relatives, guides and well-wishers.

I would like to thank the almighty God for helping me with all His blessings to complete my work within the stipulated time period. I thank Rev. Fr. Jeyaraj Veluswamy (S.J.), the Rector of St. Xavier’s Community and the then Provincial who allowed me to do Ph.D studies. I thank the present Provincial of Calcutta Jesuit Province, Rev. Fr. Joseph Raphael Hyde (S.J.) who has been extremely supportive of me and constantly guided me. I would like to thank the Principal of St. Xavier’s College, Rev. Fr. Dr. Dominic Savio, who is also my internal Ph.D. expert. His words of motivation and encouragement have really helped me in my overall personality development as well as in the completion of my work. I would like to thank the former Principal of St. Xavier’s College, Rev. Fr. Dr. John Felix Raj (S.J.), who made sure

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I dedicate this thesis to my late mother, Puspa Gomes, an inspirational figure in my life whose lasting values showed me how to see, listen, and above all to survive.

*Milton Costa*

*Research Scholar in Commerce*

*St. Xavier's College (Autonomous), Kolkata*

## Table of Contents

<b>Preface</b>	i-ii
<b>Table of Contents</b>	iii-viii
<b>List of Tables</b>	ix-xii
<b>List of Figures</b>	xiii
<b>Glossary of Acronyms</b>	xiv-xv
<b>Chapter I</b>	
<b>Introduction</b>	
1. Background	1-2
1.1 History of Bangladesh's garment industry	2-4
1.2 Development of garment Industry of Bangladesh over the Years	4-6
1.3 Present status of Bangladesh Garment industry	6-7
1.4 Role of women in Bangladesh garment industry	7-8
1.5 Objective of the Studies	8
1.6 Significance of the Study	8-11
1.7 Research Methodology	11
1.7.1 Research Area	11-12
1.7.2 A Short note on the Church-run Garment Industry	13
1.8 Research Design	14
1.8.1 Sampling	14
1.8.2 Techniques of data collection	14-15
1.8.3 Data processing and analysis	15
1.9 Limitation of the study	15-16
1.10 Presentation of the Study	16-19
<b>Chapter II</b>	
<b>Review of Literature</b>	20
2.1 Introduction	20-24
2.2 History	25
2.3 Growth of the garment industry	25-26
2.4 The reasons for the growth of garment industry in Bangladesh	26-29
2.5 Why garment industry favoured in global market	30
2.6 The types of women join the garment industry	30-32
2.7 Types of works that women do	33
2.8 Reasons for the women joining the garment industry	33-36



2.9 Socio-economic conditions of women working in garment industry	36-40
2.10 Positive impact of working in garment industry	40-42
2.11 Negative impact of working in garment industry	43-44
2.11.1 Health	44-51
2.12 Present scenario of the garment industry	51-57
2.13 Law	57-60
2.14 Future drivers of the garment industry	60
2.14.1 Technology	60
2.14.2 Use of software technology in the garment	61
2.15 Consequence of COVID-19 in the garment industry	61
2.15.1 Corona virus loss in the garment industry	61-64
2.15.2 Stimulus fund	64
2.15.3 Corporate social responsibility	65
2.16 Preventive measures	66-67
 <b>Chapter III</b>	
<b>Overview of the garment industry in Bangladesh</b>	68
3.1 A brief introduction about BGMEA	68-69
3.2 Number of garment factories at present	69-70
3.3 Number of employees in Bangladesh's garment industry over the years	71
3.4 Rank of Bangladesh's garment industry in the world market	71-73
3.5 Total Export earning of Bangladesh's garment industry (in US dollar) over the years	73-76
3.6 Percentage of Bangladesh's garment industry's Merchandise Export	76-80
3.7 Garment Industry's contribution to the country's export earnings	80-84
3.8 Garment Industry's contribution to the country's GDP	84-87
3.9 Exports of different categories (Woven, Knit and Sweater)	87-96
3.10 Bangladesh's highest apparel exporting items	96-109
3.10.5.1 Sweater	109-111
3.11 Export value and export growth rate of Bangladesh's garment Industry over the years	111-112
3.12 Bangladesh's RMG export to world	112-116
3.13 Earning from waste product (Jhoot)	116-118
3.14 Future state of Bangladesh's garment industry	118-119
3.14.1 Educational equality and women empowerment	119

3.14.2 Looming automation	119-120
3.14.3 The possible consequences for the downfall of the garment industry	121
3.15 Recent overview of Bangladesh's garment industry due to Covid-19 pandemic	121
3.15.1 Salary and bonus	121-124
3.15.2 Protest	124-125
3.15.3 Sacking of employees	125-126
3.16 Summing up	126-127

## **Chapter IV**

### **A bird's eye view on the socio-economic profile of women in garment industry 128**

A. General Profile of Women	128
4.1 Age of the respondents	128-129
4.2 Marital status of the respondents	129-130
4.2.1 Marital status as per age group	130
4.3 Religion of the respondents	131
4.4 Education of the respondents	132
4.4.1 Education of the respondents according to age group	133-135
4.5 Migration patterns of the respondents	135-138
B. Household details	138
4.6 Household size of the respondents	138-139
4.7 Household type of the respondents	139
C. Work Status	140
4.8 Their role in the factory	140
D. Economic Profile	140
4.9 Household income of the respondents	140-141
4.9.1 Household income of the respondents according to religion	141-142
4.10 Salary of the respondents	142-143
4.10.1 Salary of the respondents according to ownership	143-144
4.11 Expenditure pattern	
4.11.1 The amount of their spending for their families	145
4.11.2 The amount of money they spend for their own	146
4.11.3 On the items they spend	146-148
4.12 Their saving	148
4.13 Food details	149-151
4.14 A comparative analysis of the socio-economic variables of the employees of the Church and non-church owned garment factories.	152-155
4.15 Life-standard details	155-157
4.16.1 Improvement in building a better home, access to clean water, and sanitation	157-158
4.16.2 Improvement of status in family and society of the respondents	158-159
4.16.3 Life-standard details according to ownership	159-162

4.17 Determinants of improved living standard	162
4.17.1 Age of the respondents (age)	162
4.17.2 Years of education (edu_yrs)	162-163
4.17.3 Job permanent (job_permanent)	163
4.17.4 House	163
4.17.5 Toilet	163
4.17.6 Ownership	163
4.17.7 Secure feeling with the management	163
4.18 Probit Regression	164-165
4.19 Sickness of the employees	165-166
4.19.1 Frequency of sickness in total	166
4.20 Summing up	167-168
<b>Appendix IV</b>	168

## **Chapter V**

### **An exploration on differentials in facilities, management, problems, harassment and other issues in the garment industry of the Church and private factories**

A. Accommodation Facilities	169
5.1 Employers giving accommodation	169
5.2 Mode of accommodation	171
5.2.1 Mode of accommodation according to ownership	171-172
5.3 Expenses for accommodation	173
5.3.1 The portion of salary goes for the accommodation according to ownership	173-174
B. Transportation Facilities	175
5.4 Company gives transportation	175
5.4.1 Company gives transportation according to ownership	175-176
5.5 The mode of transportation	176-178
5.5.1 Distance they cover on foot	178-179
5.5.2 Time Taken for the employees to reach the factory	179-180
C. Factory Facilities	180-181
5.6 Factory facilities according to ownership	181
5.6.1 Canteen	182
5.6.2 Fire exit door	182-183
5.6.3 Fire extinguisher	183-184
5.6.4 Dining hall	184
5.6.5 Ambulance	184-185
5.6.6 Room for children	185
D. Other facilities	186
5.7.1 Provident fund	186-187
5.7.2 Gratuity fund	187-188
5.7.3 Festival bonus	188

E. Management Details [Management Index (MI)]	188
5.8 Management details	189-192
5.9 Management details according to ownership	192-193
5.9.1 Management behaves well with the employees	194
5.9.2 Employees feel secure with management	194
5.9.3 Management stands by the employees in times of their problems	194-195
5.9.4 Employee get timely promotion	195
5.9.5 Management gives them holiday	195
5.9.6 Management makes them work overtime	195-196
5.9.7 Management pays them for overtime work	196
F. Problems Details	
5.10 Problem details [Harassment index (HI)]	196-198
5.11 Problem details according to ownership	198-199
5.11.1 Employees feel insecure in Job	199
5.11.2 Bad behaviour of management	200
5.11.3 Bad behaviour of colleagues	200
5.11.4 Physical harassment in the factory	201
5.11.5 Sexual harassment in the factory	201
G. Harassment Details	201
5.12 Harassment in the factory	201-204
5.13 They suffer from harassment in the factory	203
5.13.1 They suffer from harassment in the factory according to ownership	203-204
5.14 The type of harassment they suffer from according to ownership	205-206
5.15 The Perpetrators involved in the harassment of the Employees in the factories	207-208
5.16 Their complaint about harassment to the authority	208-209
5.17 Result of their complaint to the authority	209
5.18 Harassment on the way to factory and home	209-210
5.18.1 Harassment on the way to factory and home according to ownership	210-211
H. Medical Facilities	211
5.19 Medical facilities details [Medical Facilities Index (MFI)]	211-213
5.20 Medical facilities according to ownership	213
5.20.1 The company gives medical leave	214
5.20.2 Company gives medical leave with pay	214
5.20.3 Company gives maternity leave with pay	214-215
5.20.4 The authority visits the sick	215
5.21 Construction of Job Satisfaction Index	215-219
5.22 Determinants of Job Satisfaction Index (JSI)	219
5.22.1 Age of the worker (AGE)	219-220
5.22.2 Religion of the workers (RELIGION)	220
5.22.3 Years of Education of the workers (edu_yrs)	220
5.22.4 Household size	221
5.22.5 Written contract	221
5.22.6 First job	221-223

5.23 Summing up	223-225
<b>Appendix V</b>	226
 <b>Chapter VI</b>	
<b>Summary, Conclusion and Policy Recommendations</b>	
6.1 Summary and Conclusion	227-238
6.2 Policy Recommendations	238-242
 <b>References</b>	243-255
<b>Photo Gallery</b>	256-279
<b>Questionnaire (Blank)</b>	280-290

### List of Tables

Table No.	Particulars	Page No.
3.2	Number of Garment factories in Bangladesh over the years	69
3.3	Number of Employees in Bangladesh's Garment Industry	71
3.4	World Apparel Market (value in Billion USD)	72
3.5	Total Export earning of Bangladesh's garment industry	73
3.5.1	Regression Analysis: RMG export (in Million USD) versus Year	75
3.6	Percentage of BD's garment industry's merchandise export	77
3.6.1	Regression Analysis: Merchandise export (in million USD)	79
3.7	Garment Industry's Contribution to the Country's export earnings	81
3.7.1	Regression Analysis: RMG's share (percentage) of total export versus Year	83
3.8	Garment Industry's Contribution to the Country's GDP (value in billion USD)	85
3.9	Exports of different categories (Value in million USD)	87
3.9.1	Regression Analysis: woven versus year	89
3.9.2	Regression Analysis: knit versus year	91
3.9.3	Regression Analysis: Sweater versus year	93
3.9.4	Regression Analysis: Total RMG export versus year	95
3.10	Bangladesh's highest apparel exporting items (value in million USD)	97
3.10.1	Regression Analysis: shirts versus year	99
3.10.2	Regression Analysis: trousers versus year	102
3.10.3	Regression Analysis: jackets versus year	104
3.10.4	Regression Analysis: t-shirts versus year	106

3.10.5	Regression Analysis: sweater versus year	108
3.10.5.1	Bangladesh's sweater exports trend	110
3.11	Export Growth rate of BD's garment industry over the years	111
3.12	Bangladesh's RMG Export to World (FY16-17, FY17-18 & FY18-19)	112-113
4.1	Age of the respondents	129
4.2	Marital status of the respondents	129
4.2.1	Marital status as per age group	130
4.3	Religion of the respondents	131
4.4	Education of the respondents	132
4.4.1	Educational qualification according to age group	133
4.5	Districts of origin of the respondents	135-137
4.6	Household size of the respondents	139
4.7	Household types of the respondents	139
4.8	Their role in the factory	140
4.9	Household income of the respondents (in BDT)	141
4.9.1	Household income of different religion (in BDT)	141
4.10	Salary of the respondents (in BDT)	142
4.10.1	Salary of the respondents according to ownership (in BDT)	143
4.11	Their spending for their families	144
4.11.1	The amount of their spending for their families	145
4.11.2	The amount of money they spend for their own	146
4.11.3	Their spending on different items	147
4.12	Their saving	148
4.13	Frequency of consumption of food by the respondents	149
4.14.1	Comparison of Church and non-church owned employees according to age	152

4.14.2	Comparison of Church and non-church owned employees according to religion	152
4.14.3	Comparison of Church and non-church owned employees according to educational qualification	153
4.14.4	Comparison of Church and non-church owned employees according to marital status	153
4.14.5	Comparison of Church and non-church owned employees according to household income	154
4.14.6	Comparison of Church and non-church owned employees according to salary	154
4.14.7	Comparison of Church and non-church owned employees according to work hour	155
4.15	Their improvement on the life-standard	156
4.16	Life Standard details [Life-standard index (LSI)]	157
4.16.3	Life standard details according to ownership	160
4.18	Table: Binary Probit Results of Determinants of Improved Living Standard	164
4.19	Sickness of the employees	165
4.19.1	Frequency of sickness in total	166
5.1	Employers giving accommodation	170
5.1.1	Employers giving accommodation according to ownership	170
5.2	Employees' mode of accommodation	171
5.2.1	Employees' mode of accommodation according to ownership	172
5.3	Employees' portion of salary goes for accommodation	173
5.3.1	The salary portion goes for rent according to ownership	174
5.4	Company gives transportation	175
5.4.1	Company gives transportation according to ownership	176
5.5	The mode of transportation	177
5.6	Factory facilities according to ownership	181



5.7	Other facilities	186
5.8	Management details	189
5.9	Management details according to ownership	193
5.10	Problem details	197
5.11	Problem details according to ownership	199
5.13	They suffer from harassment in the factory	203
5.13.1	They suffer from harassment in the factory according to ownership	204
5.14	The type of harassment they suffer from according to ownership	205
5.14.1	They type of mental harassment they suffer from	206
5.15	The perpetrators involved in the harassment of the employees in the factories	207
5.16	Their complaint about the harassment to the authority according to ownership	208
5.17	Result of their complaint according to ownership	209
5.18	Facing harassment on the way to factory and home	210
5.18.1	Facing harassment on the way to factory and home according to ownership	210
5.19	Medical facilities details	211
5.20	Medical facilities according to ownership	213
5.21	Descriptive statistics of the calculated indices	216
5.21.1	KMO and Bartlett's Test	217
5.21.2	Job satisfaction index	218
5.23	Results of Multiple Regression Analysis of Determinants of Job Satisfaction Index by Sample Respondents	222

### List of Figures

Table No.	Particulars	Page No.
3.5	Time series plot of RMG Export (in million USD)	74
3.6	Time series plot of percentage share of RMG	78
3.7	Time series plot of RMG's share of total export	82
3.8	Time series plot of RMG's share to country's GDP	86
3.8.1	Time series plot of RMG's share to country's GDP	86
3.9.1	Time series plot of woven	88
3.9.2	Time series plot of knit	90
3.9.3	Time series plot of sweater	92
3.9.4	Time series plot of total RMG export	94
3.10.1	Time series plot of shirts	98
3.10.2	Time series plot of trousers	100
3.10.3	Time series plot of jackets	103
3.10.4	Time series plot of t-shirts	105
3.10.5	Time series plot of sweater	107
3.12.1	Above average export growth rate destinations	114
3.12.2	Below average export growth rate destinations	115
3.13	Bangladesh's waste export trend	117

## **Glossary of Acronyms**

AFLCIO=American Federation of Labour Council of Industrial Organization

ATC= Agreement on Textiles and Clothing

BB= Bangladesh Bank

BBS= Bangladesh Bureau of Statistics

BD= Bangladesh

BDT= Bangladesh Taka

BEPZA= The Bangladesh Export Processing Zones Authority

BGMEA= Bangladesh Garment Manufacturers and Exporters Association

BGTWEA = Bangladesh Garment and Textile Waste Exporters Association

BKMEA= Bangladesh Knitwear Manufacturers and Exporters Association

BLA= Bangladesh Labour Act

BTMA= Bangladesh Textile Mills Association

CEDAW= Elimination of All Forms of Discrimination Against Women

EBA= Everything but Arms

EU= European Union

EPB= Export Promotion Bureau

FDI= Foreign Direct Investment

FY= Financial year

GATT=General Agreement in Tariffs and Trade

GDP= Gross Domestic Product

HI= Harassment Index

ILO= International Labour Organization

ILS= Improved Living Standard

JSI= Job Satisfaction Index

KMO= Kaiser-Mayer-Olkin

LSI= Life Standard Index

MFA= Multi-Fiber Agreement

MFI= Medical Facilities Index

MI= Management Index

MoE= Ministry of Education

MoPME= Ministry of Primary and Mass Education

NGO= Non-governmental Organization

OSHE= Occupational Safety, Health and Environmental Foundation

RMG= Ready-made Garments

RR= Reverse Resources

TCB= Trading Corporation of Bangladesh

TIB= Transparency International Bangladesh

UNESCO= United Nations Educational, Scientific and Cultural Organization

USD= United States Dollar

WFP= World Food Programme

WTO= World Trade Organization

# Chapter I

## Introduction

### 1. Background

Labour became very organized in the western countries in the 1950s. They formed different associations like trade unions and a few others. This made the employees conscious or aware of their rights like higher pay. This increased the cost of production higher. As a result, producers were searching for other places with cheaper cost of production. Hence, the developing countries like South Korea, Taiwan, Hong Kong became attractions for transfer of business because of their open economic policies, non-unionized place, and a well suited labor force which would be able to produce quality products at a reasonable and cheaper cost. The country called Bangladesh did not exist at that time as it was under West Pakistan then. West Pakistan had some garment industries which were not performing well. Hence, Bangladesh and its garment industry came into limelight pre and post-independence of Bangladesh.

Multi Fibre Agreement (MFA) came into being in 1974 for controlling the amount of imported garment products from developing countries to the developed countries. ‘The MFA agreement imposed an export rate of 6% increase every year from developing country to developed country.’<sup>1</sup> This eventually allowed the importing countries to apply quotas on exporting countries which were exporting at a higher rate going against the bilateral agreements. In such cases, the importing countries were looking for quota free countries with cheaper labour. Here Bangladesh became a major investment destination and started receiving investments in the Readymade Garment (RMG) sector.

‘In the 1980s, there were only 50 factories employing a few thousand people.’<sup>2</sup> Within a few decades Bangladesh becomes the hub of the RMG industry. This sector at present contributes more than 11% (11.05% in FY 2018-19) to the GDP in comparison to only 3% in 1991. This is the only sector where the majority employees are women and they are mostly from rural areas. Hence, it motivated us to explore how this garment industry

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<sup>1</sup> Maruf Mahfuz (October, 2013, published in <https://textilelearner.blogspot.com> , accessed on May 24, 2020.

<sup>2</sup> Maruf Mahfuz (October, 2013) published in <https://textilelearner.blogspot.com> , accessed on May 24, 2020.

helped the women to sustain themselves economically, as well as to explore the performance of the garment sector in great details.

### **1.1 History of Bangladesh's garment industry**

Not only now, Bangladesh textile industry had worldwide fame even in the past. Muslin and Jamdani clothes became very popular in Europe and other countries; these clothes have been used as luxurious dress. During the time of British rule in India the textile industry did not develop, rather their occurred gradual deindustrialization to facilitate British import of manufactured textile goods. The British did not want the Indian textile to grow well. In 1774, Britain sanctioned a law against manufacturing of purely cotton goods in India and prohibited the import of cotton goods as well. By this prohibition they wanted to save their industry from foreign competition. As India's textile industry gradually came to ruin, factories were being built in Britain. As Britain successfully established her factories and increased production she compelled her colonial people in India to import goods from them. Only then they proclaimed the doctrine of free trade.<sup>3</sup>

The same culture applies in today's world where the powerful suppress the powerless in business. In the same line western powers love to ensure that Bangladesh does not reach the pinnacle of development of textile industry. Globalization allows free trade but to a great extent this brings unequal development. This could be one of the reasons why the World Bank terms as a 'Resident mission' in Dhaka whose aim is to superintend the mechanism of dominance.

The garment industry has done a great extent for the poverty- stricken people of Bangladesh. This is gradually reducing the poverty of the downtrodden people. The World Bank Resident Director stated in May 1998 that the percentage of the very poor people was 43% and 36% in 1992 and 1996 respectively, whereas in Dhaka it was just 14%.<sup>4</sup> The credit for the reduction of poverty goes to the garment industry of Bangladesh. Bangladesh now is an export processing zone for the textile production. Garment industry brings two-thirds of foreign exchange for Bangladesh. Among 400,000 employees (this number is as per BGMEA, though the actual number is much more) working in the garment industry, three-quarters of them are women. The recent GDP in 2019 exceeding 8% which is greater than any other south Asian country is also for the garment industry.

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<sup>3</sup> <http://jeremyseabrook.net/>

<sup>4</sup> <http://jeremyseabrook.net/>

If we see the origin of garment industry in Bangladesh we need to start with Reaz garments which presented its produced shirts in 1969, the then East Pakistan, to the three astronauts namely Neil Armstrong, Michel Collins, and Edwin Aldrin who were invited to East Pakistan (present Bangladesh) for their successful completion of moon mission. Then after the independence of Bangladesh, Reaz garments exported garments to Europe in 1978. However, that factory got dissolved afterwards. (Rahman, 11 July 2010:13).

When one speaks of garment industry in Bangladesh he/she has to speak about the Late M. Noorul Quader. In 1978, there were only nine garment manufacturing units who would export their clothes bringing about hardly one million dollar. One of such units was Riaz garment that appeared as a small tailoring outfit in 1960. It got its name changed to M/s Reaz Garments Ltd in 1973 after 15 years of service. It then exported 10,000 pieces of men's shirts amount to 13 million Francs to a business firm in Paris in 1978. Mr. Noorul Quader was already an innovator, businessman which motivated him to do something in line of garments. He made a connection with South Korean garment firm "Daewoo" to open a business with it. Mr. Noorul Quader had luck in this regard as the "Daewoo" was shut out of US market and hence the chairman of this corporation Mr. Kim Woo Choong needed another place for its business. These two men came together and built the country's first 100% export oriented Ready Made Garment Factory, named as Desh Garments Ltd., in Kalurghat, Chittagong on 4<sup>th</sup> July, 1978.<sup>5</sup> In the same year on October 2, 1978, the newspaper 'Daily Ittafaq' posted an advertisement inviting 130 young people who would be sent to South Korea into that garment factory for training. Young people were interested and responded positively to it. Out of these 130 young people sent, 14 were women.<sup>6</sup> After the return from six months of training these young people became the heart of Desh's Garment Factory that produced 5 million pieces (mainly shirts) per year capacity. It shipped its first export of just 1.2 lakh pieces of boys' shirts to MNR, a German company. This factory (Desh) got very good support from Government. As per the World Bank report, Desh Garments Ltd emerged at the time of inception as the single largest and most modern garment factory in the sub-continent.<sup>7</sup>

Late M. Noorul Quader had good reasons to employ women in garment factories. His view was that he had three elder sisters in his family whom he followed at home all day as a

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<sup>5</sup> [www.thedailystar.net](http://www.thedailystar.net), published on March 12, 2015, accessed on May 12, 2020.

<sup>6</sup> Social impact (p. 44)

<sup>7</sup> [www.thedailystar.net](http://www.thedailystar.net), published on March 12, 2015, accessed on May 12, 2020.

child. He found them very intelligent, educated and independent. He even had a younger sister who taught him how to cook, how to sew and even how to play sitar. He found women are assets in the family and hence women can be assets at the industrial level as well. So he had deep hope of bringing the women into his garment business. He found also that women all around Bangladesh would make home-made garment products like ‘kathas’, clothes for their children and whole family; they would also work in the fields to earn for the families. He found equal strength between men and women, so he wanted to empower the women by bringing them into the garment industry.

Out of those trained 130 employees, 15 of them left this factory by 1985 and started their own factories under the same model. They started producing other products like trousers, gloves, sportswear, jackets, etc. By 1985, there were over 700 Bangladeshi garment factories in Bangladesh.<sup>8</sup>

## **1.2 Development of Garment Industry of Bangladesh over the Years**

Ready-made garment industry is undoubtedly one of the major manufacturing industries in Bangladesh since the eighties. It generates more than 84 percent (84.21% as per BGMEA) of export earnings for Bangladesh. Bangladesh garment sector is the second largest exporter of readymade goods after China.<sup>9</sup> Bangladesh garment industry has been growing immensely since the late 1970s. During the financial year 1977-1978, only 1 lakh of taka came from exporting which rose to 1 crore in the year 1980. In one decade thereafter it rose to a high note. It proves so when once sees the export amount in the financial year 1989-90 which earned Tk. 2000 crore. It went still higher in the year 1990-1991 as it earned Tk 2700 crore which shares 44.48% of country’s total export earnings. Naturally one would be interested to know the other major sources of export earning then. Good to note that Jute was the major export source initially in Bangladesh. In 1978 Jute accounted 75% of total export earnings. Since then Jute was declining for various reason and garment industry came to the fore. Since then over the past 45 years garment industry has grown dramatically well.

It also provides jobs to the millions of workers especially women. It empowered women to a great extent. The number of women employees has gone through a certain period

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<sup>8</sup> [www.thedailystar.net](http://www.thedailystar.net) published on March 12, 2015, accessed on May 12, 2020.

<sup>9</sup> [www.unb.com.bd](http://www.unb.com.bd) published May 13, 2020, accessed on May 13, 2020



of change. In 1990 the garment industry was the fourth largest employing sector. At that time BGMEA recorded about 3,50,000 employees working in the garment sector. In 1990, BBS (Bangladesh Bureau of Statistics) appropriately recorded about 2.8 million employees were working then in the manufacturing sector of which 28% were women. Women were employed mainly in the small-scale industries and cottage industries and only about 22% employees were employed in the medium and large scale industries. Of the total women employed in the manufacturing sector, 14% were employed in the garment sector and about 65% were employed in the medium and large scale sectors. The reason for such low women employees can be accorded to the fact that women were not allowed much to go to working sector, given the cultural situation. However, the growth of garment sector paved the way for the women to join this industry.

The Garment sector also went through a state of gradual growth. Initially garment sector was quite seasonal, susceptible and fluctuated on the employment side as there used to be seasonal variations and fashion change. The garment sector easily hired the employees when needed and fired them when not needed. So, the labour market becomes so flexible in this regard that labour is found when needed and can be disposed off when not needed. However, the important factor is that a large number of unskilled or semiskilled women employees contribute a lot to the growth of garment industry. Their income makes them to stand upon their own feet, makes them socially acceptable and helps them to lead a standard life.

Initially the government was handling the garment sector. As it did not bring satisfactory result, it was privatized. The garment industry was expanded with the structural economic reforms of the 1980s which consequently invited foreign investment, privatization and deregulation of market. Government also has given tax holidays and developed the export enclaves for the businessmen paving their way to make or rent bonded warehouses in Chittagong and Dhaka areas. A large number of foreign capital inflows were increased overnight into the country. Foreign Direct Investment also went high. Today one third of FDI comes from EU (European Union) companies with UK leading the table.

Bangladesh Labour Law 2006 protects the basic or fundamental rights of female employees. Bangladesh also abides by the law of the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and ILO Convention 111 on Discrimination in Employment and Occupation.

However, such legislation remains on paper as many women are still struggling to get their rights from their work places. They get low paid jobs, more hours of work, lack of overtime pay, absence of maternity leave with pay, absence of yearly bonus, less holidays, low rest period, lack of room for keeping children. On study it has been found that the Bangladesh's garment industry has poor enforcement of labour legislation, pay low wages to the employees and has the presence of a big number of unskilled women workers.<sup>10</sup>

The good thing is that working in RMG is a very positive step in the case of women empowerment, or women's social status, and economical status. As there are struggles, there are also hopes when it is seen that many women defy oppression to fight for their rights.<sup>11</sup>

Though garment industry brought a special contribution to the national economy, the garment industry also has a bad name for various complaints like labour lawlessness, low wages for the employees, overtime work without pay, employment of child labour, low facilities in the factory like absence of fire extinguishers and fire exit door, lack of room for keeping children, lack of lunch room in the factory, physical abuse on the female employees, lack of welfare facilities like provident fund and gratuity fund, etc. Recent complaints of AFLCIO (American Federation of Labour Council of Industrial Organization) against the working condition of the factories remain a concern.

Bangladesh Garment industry played the leading role in the economic life of its women workers. It has opened the employment opportunities for the millions of Bangladeshi women especially the unemployed and uneducated of the country. It makes a huge contribution in the field of income from export.

### **1.3 Present Status of Bangladesh Garment Industry**

After the independence of Bangladesh the garment industry has grown rapidly in the country. According to the latest newspaper report "Dainik Amadershomoy" published on May 29, 2020, the number of garment factories at present are 7602. They are mainly situated in Dhaka, Gazipur, Chittagong and Khulna. These factories employ more than four million

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<sup>10</sup> [<http://garmentsacknowledgement.blogspot.com/2012/01/in-1950s-labors-in-western-world-became.html>, Last visited 06 June 2015].

<sup>11</sup> Iqbal Ahmed, *Basic Labour Laws of Bangladesh*, 2<sup>nd</sup> ed. (Dhaka: Ferdous Iqbal, 1996), 18.

people of whom most are women.<sup>12</sup> However, unofficial argument remains that generally women in this industry are not too happy due to their low-wages, poor working environment and some other complaints. There are problems too like high overtime working hours, less holidays, not enough canteen facilities, poor work-environment etc. This also results in labour unrest. However, the garment industry is the most developed industry in Bangladesh. It gives employment to people, brings foreign return, helps in country's GDP growth. RMG helped in the GDP of Bangladesh up to 1.24 per cent in 1990/91; but it got increased to 3.28 per cent in 1997/98.<sup>13</sup> As of now, RMG shares 11.05% (FY 2018-19) in country's total GDP.

#### **1.4 Role of Women in Bangladesh Garment Industry**

In this industry the majority of the worker is women. The export-oriented garment production factories in Bangladesh, the first modern industry in the country, primarily employ women. In garment industry a majority employees are very young. The women are involved in various categories of work in garment industry like cleaner, helper, cutter, stitcher, supervisor, operator, quality controller (Kibiria, 1995).

Generally women in garment industry are involved in stitching, in other words in sewing section. Paul-Majumder and Zohir (1994) found in their research that among the total number of employees in sewing section 78% are women. However, in cutting section their presence is just 11%. Interestingly salary is higher in the cutting section than the sewing section. Though it is a female dominated industry but women remain under the supervision of men. Paul-Majumder (1996) found women's percentage is 8 as opposed to 27% of the male employees who hold the top positions like supervisors, quality controllers, or in cutting sections. Though men form about 15% of the total manpower in the garment industry, yet they are the ones holding other top positions like production managers, general managers, supervisors etc. Absar (2002) hinted upon the same line that very few women are there who work as line supervisors. Hence, it is a matter of interest to know the types of work women do in both the Church-owned and non-church owned garment industry. However, this research aims to find out the socio-economic condition of women working in garment industry in Bangladesh. Hence, the main issue is to look at their socio-economic condition in

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<sup>12</sup> [www.unb.com.bd](http://www.unb.com.bd) published on May 13, 2020, accessed on May 13, 2020

<sup>13</sup> Social impact (p. 46)

their families, in their society and in the country at large. So this research writing goes forward keeping in mind of their socio-economic status.

### **1.5 Objectives of the Study**

The objectives of the study are:

- i) To identify the factors that affects the socio-economic condition of female garment workers in Bangladesh.
- ii) To explore an empirical analysis on the trends of exports of Bangladesh garments.
- iii) To explore the differentials in facilities and working conditions of the female garment workers employed in the various privately-operated factories, and those operated by the Church.
- iv) To investigate the channels of discrimination minutely in terms of education levels and harassments and a thorough comparison will be made in tune with levels of satisfaction and happiness between the privately-operated garment factories and those run by the Church.

### **1.6 Significance of the Study**

Transparency International Bangladesh (TIB) in 2013 termed the export-oriented garment industry of Bangladesh as the single biggest employment sector of the country. On the global level three-quarters employees of the garment industry is women, but in Bangladesh it is 80% (Heath and Mobarak 2015; Stotz and Kane 2015; Solidarity Center 2015a; Bangladesh Occupational Safety, Health and Environmental Foundation [OSHE] 2009). Hence, women have been the centre of studies at all corners. However, studies only have been made by others only on the privately-owned garment industry. Very little study, perhaps not all, has been made about the church-owned garment industry. Hence, we wanted to know in depth about the garment factories run by the Church.

The educational level between the employees of both these garment sectors is very less. Warah and Rahman (1995) found that 70 to 75 percent female workers between 16-20 years of age which means they did not have much education. Still it does not pose any barrier

for job in garment industry. Hence, it is a matter of interest to know the depth of their lives in the garment industry.

Even their entry into this job is different from the other traditional companies. Other traditional companies demand of written test, interview, and so on. But this garment sector does not go by all these formalities for jobs. Most of the employees are ensured their jobs either by source or relatives or by any kin. Majumder and Begum (2000) showed in 1990 that about 75% women and 57% of male workers were recruited through informal sources and hence they are employed when demanded and disposed off when not wanted. In spite of such recruitment garment industry still shines and does well on the world scale. So, it can be explored in depth.

For many, perhaps most of the employees, the job in the garment industry is their first job of their professional lives. It is evident that garment industry becomes the source of job for inexperienced, less educated, less formalities. Still the employees perform well with their best abilities for the best output of the industry.

Other traditional industries make the job of the employees permanent in due course of time. But garment industry is such that employees are neither promoted, except a few, nor get their job permanent. They remain at the same category, i.e. stitching. They do so till they leave the job from that factory. The interesting fact is that they do not do a permanent job, still they do not remain jobless. They may leave one garment factory but they can get into another factory fast. Hence, this study paves the way for the researcher for further exploration in this regard.

The salary of the employees is not up to the mark. Though non-church owned garment employees earn more than the church owned garment employees still it is not enough in today's market. There is clear division of salary between the church-owned employees and non-church owned employees. Hence, this can be explored. The duration of work hour too is different in these two sectors. Hence, this study deals in detail about the work hour and salary of both the garment sector's employees.

Feeling insecure in job is part and parcel of the garment employees in Bangladesh. Absar (2002) found that garment authority employs them without any formal job contract. Absence of written contract, ill behaviour from authority, low salary, lack of permanence of job, etc make the employees feel insecure. Hence, this study explores the number of

employees feeling insecure of jobs and further finds out the reasons for feeling insecure. Insecure feeling leads the employees to the level of happiness or unhappiness. This study elaborately deals with the happiness/ unhappiness of the employees; it further elaborates the determinant factors that lead to happiness or unhappiness.

Feeling of secure or insecure in job depends on many factors. Proper dismissal from jobs, good salary, recognition of the employees, etc play roles in making the employees feel insecure or secure. This study is a depth study to find out the factors and determinants of the employees for their feeling of insecure or secure.

Because of their job in garment industry they are able to support their own expenses, for their families & relatives. Most importantly they are able to give their own children good education, good facilities, etc. This is the way they are upbringing their future generation well. This research goes deep into the expenses the employees made for various things or people. It is noticed that women employees save money even after spending for themselves and their families. This study brings out the amount of savings made by the employees. Saving guarantees the future of the employees and their future generation. This study brings out the saving aspect as well.

The standard of someone's life is decided through the life-style he or she passes through. They build up good homes, good furniture, buy nice cosmetics, buy fancy dresses, or jewelry, etc. Though the employees do jobs without any promotion, or low-paid jobs, still it helps them to lead a standard life. Paul-Majumder and Zohir (1994) found that job in garment factory gave the women not only financial security, but also a security for the future. They stated that wage employment in the garment industry of Bangladesh has improved in the standard of Living of female workers significantly. Though Bangladesh is not an industrial country, still it developed the garment industry. In the field of industrialization, garment industry is a significant step for the country's economic growth. It has also helped the lives of the women economically, socially, and politically. A research was needed to find out their living standard after they started their career in garment industry.

Standard of life determines the food consumption the employees take. Because of job employees are able to take quality food. They would suffer from malnutrition if food intake was not strong. But it has been observed that due to having job employees are able to take good food. Paul-Majumder and Zohir (1994) found that comparatively garment workers have better food consumption, nutritional food, than that of the other poor people of Bangladesh.

His study showed that about 65 percent of women workers had non-veg item, fish, meat or egg, on the previous day at lunch. However, they would still take better food provided their salary would be higher. There is no denying that their present job makes them economically well to do. Hence, this study explores this area too.

Factories are supposed to give minimal facilities to their employees. Garment industry's facilities are to be viewed closely as there are allegations from different corners about the minimal facilities provided by them. They do not give any employee lift to office or to home, they do not provide accommodation, not much of medical facilities, welfare facilities. Rather, there are allegations of harassments in the factory, ill behaviour of the management, and so on. Paul-Majumder and Zohir(1994) quoted BIDS survey where they found that 'out of 426 female workers 36 per cent report that the behaviour of the management is not acceptable to them.' Church-owned garment industry seems to extend a cordial manner to its employees; hence, harassment gets also less in the church-owned garment factories. It is interesting to compare the facilities provided by both the sectors. Hence, study becomes relevant and significant if both the sectors are examined closely.

## **1.7 Research Methodology**

### **1.7.1 Research Area**

The study focuses on the women working in the garment industry in Bangladesh. The Garment industry of two sectors has been chosen for the study - privately-owned/non-church owned garment industry and Church-owned industry. For non-church owned garment industry two districts namely Dhaka and Gazipur have been chosen because most of the factories of Bangladesh exist in these two districts. In Dhaka district, a lot of factories exist in Savar Upazil. Hence these places have been chosen for the present study. A total of 11 factories from these places have been chosen for research. To get a comparative analysis of research an equal number of Church-run factories (11 factories) have been chosen. However, Christian percentage in Bangladesh is 0.5% and they are spread in whole Bangladesh. So, it is difficult to get 11 factories in these two districts. As a result 5 districts (Dhaka, Rajshahi, Dinajpur, Natore and Khulna) have been selected to explore 11 factories. Names of the non-church owned garment factories and then church-owned factories are written below:

- 1) Crown Fashion, Gazipur
- 2) Denim Asia Ltd., Shafipur, Kaliakoir, Gazipur
- 3) Muazuddin Knit Fashion Ltd., Shafipur, Kaliakoir, Gazipur
- 4) Mark Mood, Gazipur
- 5) Irene Knitwear Ltd., Demra, Dhaka
- 6) Regan Textile, Nodda, Dhaka
- 7) Zoom Sweaters Ltd., Demra, Dhaka
- 8) Stitch Magazine, Ashulia, Savar, Dhaka
- 9) Tex Apparel, Uttara, Dhaka
- 10) UT Unitech Label & Tag (BD) Ltd., Ashulia, Savar, Dhaka
- 11) Angora fashions Ltd., Demra, Dhaka

The other 11 names of the Church-owned factories are:

- 1) Monipuripara Stitching Centre, Tejgaon Church, Dhaka
- 2) Jagoroni Women Samiti, Tejgaon Church, Dhaka
- 3) St Angela Stitching Centre, Bonpara Church, Natore
- 4) St Rita Women Development Centre, Gupalpur Church, Natore
- 5) Jonail Stitching Centre, Borni Church, Natore
- 6) Mother Luiza Stitching Centre, Dingaduba Church, Rajshahi
- 7) St Paul Stitching Centre, Kosba Church, Dinajpur
- 8) Caritas Silk factory, Shuihari Church, Dinajpur
- 9) Rose Stitching Centre, Sunadanga Church, Khulna
- 10) Carabati Women Centre, Muzgunni Church, Khulna
- 11) Khulna Dalit Sangha Stitching Centre, Muzgunni Church, Khulna



### **1.7.2 A Short note on the Church-run Garment Industry**

Most of the factories of the Church (excepting two in Khulna and one in Dinajpur) are run by the nuns. Caritas silk factory, Dinajpur is run by an NGO called Caritas. Caritas is a Catholic run NGO which is headed by a Bishop. The Bishop is the head of all the Churches in a diocese. Carabati women centre, Khulna and Khulna Dalit Sangha Stitching Centre, Khulna were started by the Church fathers. Gradually they have given it into the hands of the NGO (Christian-run) to run them. Two factories are residential which are Monipuripara Stitching Centre, Tejgaon Church, Dhaka, and St Paul Stitching Centre, Kosba Church, Dinajpur.

It is to be noted that only women work in the Church run factories. They are mostly Christian. From the field study it has been found that generally their work hours are much less than the Non-Church factories. Hence their work stress is less too which keeps them mentally sound and happy. As work hour is less their salary is less too. They receive a minimum amount of salary. In spite of the low salary their food habit is better than the non-Church factory employees. Church factory employees come from their own homes which are close to the factories. At home mostly they have land, farm, cattle, ponds etc. Hence they are able to eat nutritious food like fish, meat, eggs, milk etc. As a result they have lower sickness ratio than the non-Church factories. Employees do not have written contract with the authority and hence they can leave the work at any time they want. Still they are employed in these factories for many years. The average work period for a single employee in the Church factories is much more than the non-church factories. Church factories management behave much better than the non-Church factory management. Employees of two factories in Khulna and one factory in Dinajpur (which are not run by the nuns) can take their work order to their home. They take the raw material from the factories and do the works from home and submit the output in the factories through a group leader.

Nun run factories employees also make clerical dresses like Priests' cassocks, Church altar linen, Church altar purificators, Priests' chasuble.

## **1.8 Research Design**

### **1.8.1 Sampling**

We wanted to study women in garment industry of both the sectors (Church-owned and non-church owned). The target number of employee was minimum 15 from each factory. However, in some factories more than 15 employees participated in the questionnaire session with the author. Accordingly, 192 employees from non-church owned garment industry and 168 employees from church-owned garment industry are the respondents of this research. Hence, the total number of respondents is 360 employees for this research. Sampling method was used by convenient sampling method or purposive sampling method. This research work is conducted mainly on the basis of primary data.

### **1.8.2 Techniques of data collection**

The study is based on mixed research methods. The secondary data on export of RMG is collected from Bangladesh Garment Manufacturers and Exporters Association (BGMEA), Bangladesh Bank (BB), Bangladesh Bureau of Statistics (BBS), Export Promotion Bureau (EPB), and World Trade Organization (WTO). The data of export destinations of Bangladesh Garment industry is collected from database for the time frame 2009-2019. To substantiate the available information from secondary sources, primary data is collected through a structured questionnaire.

Initially, a pilot survey had been conducted much before the formal data collection. After the pilot survey the irrelevant questions were omitted and some more questions were included. A questionnaire consists of total 88 questions is set up to collect data from the garment workers. We visited each factory, circulated questionnaire among the employees. Data collection was of both open ended and close ended questionnaire. The respondents gave their opinion freely as mostly they were called in a closed room which is away from the management staff; hence the employees weren't kept rigid. They were asked to review their answers to the questionnaire to ensure reliability and accuracy of the data. Also formal interview and observation technique have been used for the collection of data. All our conversations took place in Bengali as the respondents were purely Bengali speaking people. Observation technique was used to have a better sense of the livelihood of the female employees of the garment industry. The observation included the informal conversation with the surveyed employees, non-surveyed employees, and some management staff as well.

Added to that, some of the staff were interviewed face to face and in case of doubt or clarification they were interviewed more than once on mobile. Revisit to factories was there too to observe the lives of the employees in the factories and in their own houses. The observational activities helped to analyze the lives of the female employees at depth in their family lives, social lives, economic lives and political lives. In addition, informal conversations (mainly with the church-owned employees) were also held with the family members of the female employees during the same time span.

### **1.8.3 Data processing and analysis**

Statistical analysis is conducted with the usage of appropriate softwares (SPSS-23, and STATA-13.1) with the objective of obtaining robust results.

## **1.9 Limitation of the study**

Research is a ransacking, complicated and complex process where things are analyzed scientifically. Any research work encounters various problems, new thinking and understanding. The present study entitled “Socio-economic condition of women workers in the garment industry in Bangladesh” deals with the real scenario of the Bangladeshi women working in the garment industry. This study is free from any personal bias. Some limitations and problems automatically arose while conducting this research. Some of the problems faced doing this research work is enlisted below:

- i) This thesis was conducted in 11 factories (non-church owned) in two districts named Dhaka and Gazipur whereas in these two districts there are many factories. It will take years to visit all the factories. Hence due to time constraints a larger portion of the employees and factories were not touched. This study has touched upon a few hundred employees only.
- ii) Sampling technique has been used to bring out the result of the investigation. Even the garment factories were chosen by purposive sampling basis and the respondents were chosen in convenient or accidental sampling basis. So, it does not represent the all-female workers.
- iii) In any garment factory there are loads of works. Hence the workers do not have much time to be engrossed 100% with the questionnaire and interview. So, it was not possible to have their deep understanding of the questionnaire on certain occasions.

iv) Though there are many garment workers in each factory visited still a large number of respondents were not chosen for data collection.

### **1.10 Presentation of the study**

This study is an attempt to explore the socio economic condition of the female employees of garment industry working in 11 factories of Dhaka and Gazipur districts for non-church owned factories. Other than this, employees of 11 non-church owned garment factories are selected. In other words, female employees of 22 garment factories are selected to find out their socio-economic condition after working in garment industry. This study focuses on a number of issues like their personal profile, job details, money details, food details, accommodation details, transportation details, life-standard details, harassment details, factory facility details, medical facility details, welfare facility details, management details, problems of employees in the industry, etc. All these issues are organized into six chapters.

The first chapter is the introductory chapter that gives the overall view of the whole work. This chapter gives the background of the study, history of Bangladesh's garment industry, development of garment industry over the years, present status of Bangladesh garment industry, the roles of the women in the garment industry. This chapter presents the statement and objectives of the research, and then gives the significance of the current study. It gives the list of the total number of garment factories visited with their names. Finally it speaks of study area and it then gives research design where it deals with sampling, techniques of data collection, data processing and data analysis. Then it gives the limitation of the research. Finally it deals with the structure of the chapterization of the thesis.

The second chapter deals with the review of literature. This chapter brings out the input of national and international scholarly journals, books, scholarly articles, newspaper reports for bringing out the overall scenario of the garment industry and the lives of the women in the factories, and outside the factories. This chapter brings out the importance of the garment industry of Bangladesh with regard to export earnings and employment, particularly to rural women. This chapter clearly sheds light as to how the women build up their socio-economic life working in the garment industry. However, this chapter also brings out the contents of the poor facilities provided by the factories to the employees. This chapter

also highlights the secondary materials stating the problems and harassments that women face in the factories.

The third chapter gives a brief exposition of the overall view of the garment industry of Bangladesh. It shows the number of garment factories in Bangladesh, number of employees working in it, rank of BD garment industry on the world level, total RMG export over the past ten years, Bangladesh garment industry's total merchandise export, total RMG export, garment industry's contribution to country's GDP, percentage of exports of different items like woven & knit & sweater, Bangladesh's highest apparel exporting items, etc. These parameters are well explained by statistical analysis like time series plot, ANOVA, coefficient, and regression. This chapter then shows the garment's earning from waste product, use of modern technology in the garment factories, future state of Bangladesh's garment industry, the possible consequences of the downfall of garment industry, and the ill-treatment meted out by the garment industry owners on the employees with regard to salary, bonus and so on, especially in times of the Covid pandemic-19.

The fourth chapter gives the birds-eye view of the socio economic profile of female employees of the garment industry. To have a general view of the women, their general profile particularly age, marital status, religion, education, migration pattern, household size, household types, and their work status in the factory are highlighted. Their economic profile is well presented in this chapter by showing different areas of their economic aspect of lives - their household income and their salary structure in the garment industry. Their economic profile is further developed by showing their expenditure pattern like the amount of money they spend for their families, for their own, on different items. Their saving amount is presented also to show their economic status. A person's socio-economic profile is also reflected by her food habit. Accordingly their food habit has been shown elaborately with the food items they consume in their everyday life. The mentioned socio-economic variables have been put through a paired t-test analysis. The t-test analysis has been sketched on their comparative age, religion, educational qualification, marital status, household income, and their work hour. This follows the analysis of the employees' life-standard details which covers their improvement in access to clean water, sanitation, building a proper home, tube-well, sanitary latrine, and their status in family and society. This chapter then explains the health aspect of the employees and gives a general view of their health status, their sickness, and the frequency of sickness.

Chapter five is an exploration on differentials in facilities, management, problems, harassment and other issues in the garment industry between the two sectors (church-owned and non-church owned). It deals or compares with accommodation facilities, transportation facilities, factory facilities, medical facilities, and other facilities like provident fund, gratuity fund, festival bonus, and so on. Next section deals about the management details showing the margins on the management's behaving well with employees, employees' feeling secure with the management, management's standing by the employees in their crisis situations, management's giving timely promotion, management's giving necessary holidays, management's making employees work overtime, and management's paying the employees for overtime work. A section is further developed on 'harassment'. This chapter then deals with the life standard details where their improvement in access to clean water, sanitation, and building a proper home and their status in family and society are highlighted. This chapter then deals with the medical facilities concentrating on the company's giving medical leave, the issue of payment for such leave, maternity leave and whether the authority visits the sick or not. Most importantly the total level of happiness of the employees is computed as a Job Satisfaction Index (JSI) taking into account the calculated indices which are management index (MI), harassment index (HI), life-standard index (LSI), medical facilities index (MFI), salary of the employees, and daily work hours. Then this work showed the result of multiple regression analysis of determinants of job satisfaction index by sample respondents. The explanatory variables taken into this calculation are their age, religion, education, household size, issue of written contract and first job.

Chapter six is the concluding chapter. In this chapter, finding of the thesis is projected. Conclusion of the thesis is drawn and then policies and recommendations are given. After studying secondary materials, and doing primary work, and revisiting the factories the researcher has got in-depth knowledge of the garment industry and its products. Keeping in tune with the present day business and keeping in mind the present world's needs, this thesis gives a number of suggestions for Bangladesh, for garment industry and factories.

Hence, the plan of the study will be as follows:

Chapter I: Introduction.

Chapter II: Review of Literature.

Chapter III: Overview of the garment industry in Bangladesh.

Chapter IV: A bird's eye view on the socio-economic profile of women in garment industry.

Chapter V: An exploration on differentials in facilities, management, problems, harassment, and other issues in the garment industry of the Church and private factories.

Chapter VI: Finding, conclusion and policy recommendations.

## **Chapter II**

### **Review of Literature**

#### **2.1 Introduction**

There has been time throughout the history over the whole world when women were thought to be secondary citizens, unproductive beings though women always had innate qualities of being productive. This notion has been beautifully brought out by Shamim Hamid (1, 1994) in her article ‘Non-market Work and National Income: The Case of Bangladesh’ quoted Adam Smith’s concession which was made in about 1776 that unproductive class can turn themselves into very productive class for producing more efficiently. He also quoted theorist Senior who said in 1836 that unproductive people are beggars, criminals, infants, and non-market producers. Non-market producers like women who do not contribute to the economy of the country through their household works. This is the way women’s efforts have been looked down upon.

Bangladesh was not an industrial country right from the beginning. M.R. Khan (2, 1984) in ‘Economic Development and Population Policy in Bangladesh’ gives the account of Bangladesh’s agricultural status. He says that during the time of British rule and then Pakistan rule Bangladesh has been a place of agriculture. There have been a very few modern sectors for other industries. Hence, it has taken a long time for Bangladesh to reach the state of an industrial nation particularly with regard to garment industry.

Bangladesh’s garment industry has been booming since its first establishment of factory in 1976. This industry has grown significantly since then. Starting point of export was just attractive as according to Ahmed (2004) in her paper “The Rise of the Bangladesh Garment Industry: Globalization, Women Workers, and Voice” mentioned that Real and Jewel Garments shipped 40,000 shirts to France and Germany in 1977. Siddiqi (2009) in her paper “Do Bangladeshi factory workers need saving? Sisterhood in the post-sweatshop era” noted that the country experienced an exciting development and growth in garment exports in the 1980s and 1990s. In the same line Dannecker (2000) in his paper “Collective Action, Organization Building, and Leadership: Women Workers in the Garment Sector in Bangladesh” felt that Bangladesh garment sector has reached a phase of extraordinary growth in the early 1980s. Zohir (2001) in her paper “Social Impact of the Growth of Garment Industry in Bangladesh” found that the rapid growth of Readymade Garment (RMG) industry



in Bangladesh since the mid-1980s has generated sizeable female employment in the export-oriented manufacturing sector.

Siddiqi (2009) views that the export of garment industry products brings the largest part of foreign income for Bangladesh. It proves to be true if the escalating of foreign investment is viewed which was just \$2.4 million in 1986, but in 2008 it is more than \$1000 million. Presently, European companies, mainly from UK, contribute one third of foreign direct investment. Ahmed (2004) says that about 100 different types of apparels are now exported to 50 countries around the world. Abdullah (1998) in her paper “Poverty and Reforms in Bangladesh” felt that Bangladesh has made considerable progress towards implementing economic reforms along the lines recommended by the major bilateral donors.

Roy (1996) in his paper “Poverty Alleviation and Trade Policy Reform in Bangladesh: Some Selected Issues” projected that in Bangladesh, the poor are largely employed in the labour-intensive non-traditional sectors. Of the non-traditional export sectors in Bangladesh, the emergence of garment industry is a great success since the early eighties. While studying about the status of garment industry of Bangladesh in the world market, Kibria (1995) expressed that Bangladesh became the eighth largest apparel exporter to the USA and the tenth largest to EEC (European Economic Community). As the days progressed, it's export gradually went higher and higher. Dannecker (2000) stated that Bangladesh was then the sixth largest supplier of Shirts, Trousers, blouses, and T-shirts, to the USA, and fifth largest to the EU Markets. As of 2016 Bangladesh is the second largest apparel exporter of western brand in the world.

Bergmann, B. (1987) said in ‘Women's Roles in the Economy: Teaching the Issues’ that in every society, women generally have been considered to do household work and do child care and this notion has changed to some extent recently.

Johnston, H. (2009) in ‘Relationships of Exclusion and Cohesion with Health: The Case of Bangladesh’ viewed that under the multi-fibre Arrangement (1974-2004) Bangladesh experienced a huge growth of RMG. Traditionally Bangladeshi women were under the traditional barriers of purdah which prevented them from entering the formal sectors. But their growing poverty, declining agricultural sector forced the women to join the garment industry.

Mahud, S., and Kabeer, N. (2003) in ‘Compliance Versus Accountability: Struggles for Dignity and Daily Bread in the Bangladesh Garment Industry’ expressed that export-

oriented garment industry brought a period of radical economic reform. They also mentioned that due to growth of garment industry in the late 70s, its workforce also increased rapidly in the early 1980s. In that time 80% of the workforce was women. This figure continued for many years which came up in the writing of many authors. Begum, Ali, Hossain and Shahid (2010), Heath and Mobarak (2015), Bhuiyan (2012), Jahan et al. (2015), Islam, Sultana, and Ferdous (2014a), Miah and Hossain (2014), Islam, Faruk, Khatun, and Rahman (2014b), Rahman and Islam (2013b), Wadud and Huda (2017) also insist that among the total workforce of the garment industry 80% is women.

Ali, M.M., and Medhekar, A. (1178, 2016) in ‘A Poor Country Clothing the Rich Countries: Case of Garment Trade in Bangladesh’ write that at present there are about 4 million workers are working in garment industry and out of them 80% are women. They are employed in thousands of garment factories in Bangladesh. Farhana, Syduzzaman, and Munir (2015), Sultana et al. (2012), Karim (2014), Vixathep and Matsunaga (2015) say that there are 4500 garment factories in Bangladesh. However, the total numbers of garment factories in Bangladesh are much more than this.

Ahmed S., and Muhammad, Z. R. (43, 2014) wrote in ‘Health Status of the Female Workers in the Garment Sector of Bangladesh. Journal of the Faculty of Economics and Administrative Sciences’ that at present there are 5,100 garment factories active in the country.

Wahra and Rahman (1995) in their paper “A Right to Live: Girl Workers in the Bangladeshi Garment Industry” expressed that five million people are indirectly or directly involved in garment industry of Bangladesh. Of all workers in garment industry, 80% are female workers. Quoting Financial Express 1999, Dannecker (2000) viewed that 80 per cent of the work force in Bangladesh’s industry is women. However, the latest number of figure of garment industry is different and much more.

Zohir and Paul-Majumder (2007) insisted on the contribution of the garment industry not only for export earnings, but for employment opportunities to millions. Heath and Mobarak (2015), and Bhuiyan (2012) hinted upon this that garment industry is the first industry that provided employment opportunities to the millions of women who are poor and come from rural areas.

Abdullah Kafi in the newspaper article “4 crore employees will celebrate Eid without salary&bonus” in published on May 20, 2020 said that there are 7602 garment factories in whole Bangladesh at present.

Abdullah Kafi in the newspaper article “Garment Employees Sacked” published on May 29, 2020 gives the distributed list of the number of garment factories in group wise. There he says that there are 1882 member factories of BGMEA, 1101 member factories of BKMEA, 389 member factories of BTMA, and 364 member factories of Bepza. The number of other factories which do not belong to any of these groups are 3866.

At present, Bangladesh’s Garment export is 84.21% of the total export of the country. (Bangladesh Textile Today. Volume 13, issue 04. Page. 19). Syed Nazif Ishrak said in the article ‘Is RMG Ready for the Future?’ in published on May 24<sup>th</sup>, 2020 said that the garment industry is the backbone of country’s export earnings. Bangladesh garment industry brings 84% of country’s total export earnings. Predominantly women are involved in the garment industry. Heath and Mobarak (2015), Stotz and Kane (2015) mention that globally three fourth quarter employees of garment industry are women, but in Bangladesh it is 80%.

M.M. Ali, and A. Medhekar (1183, 2016) write that Bangladesh’s garment industry contributes fully to the country’s goal of becoming middle income country by 2021. Accordingly, Bangladesh garment industry aims to reach USD 50 billion in export earnings by 2021. Kays Sohel in “Use of technology in RMG industry” on 11 February, 2017 says that BGMEA sets the goal to take the clothing export to \$50 billion by 2021.

Bangladesh’s export went on going higher and higher. That is why RMG industry made a strategic decision in 2014 that its export target is 50 billion dollars by 2021. However, in the year 2020 this looks an impossible target because of COVID-19. Due to cancellation of Bangladeshi textile order from world’s largest retailers and brands, Bangladesh lost 6 billion US dollar in export revenue in the financial year ending in June 30, 2020. (Bangladesh Textile Today. Volume 13, issue 04. Page. 19)

Many brands in Europe and North America shut down their stores because of corona virus; they also cancelled many orders. Global buyers have suspended or cancelled orders of RMG products from Bangladesh worth US\$2.25 billion (Updated on 24 March).’ (Bangladesh Textile Today. Volume 13, issue 04. Page. 20) Hence, it looks difficult to reach the target of 50 billion USD.

Women always had been indoor and barred from studies, jobs, social activities, etc. They were even considered as secondary and subordinate citizens. Firdous Azim (195, 2005) said in 'Feminist Struggles in Bangladesh' that women in Bangladesh had been subordinates, and in such a position that they were subservient. As a result they faced discrimination, violence in the families, society. They also faced dowry-death, acid-throwing on the faces, being stoned to death, and so on. They needed to be lifted up from all such oppressions by doing jobs. Hence, garment factory has been a rescue factor for them to extend job opportunities for them. She also mentions the women's joining the garment industry in the 1990s that rescued them from many oppressions. However, she also mentions that women were paid less from their jobs.

Amin, S. and Pebley, A. R. (122, 1994) said in 'Gender Inequality within Households: The Impact of a Women's Development Programme in 36 Bangladeshi Villages' that patriarchy and Class have been the dominant systems in Bangladesh where women are dominated by the men. Men control income, property, and women's labour. Religion, kinship, and political systems excluded women from public life.

Cain et al. (405, 1979) wrote in their book 'Class, Patriarchy, and Women's Work in Bangladesh' that Women's work is viewed in the powerful system of male dominance in Bangladesh. In rural Bangladesh, patriarchy takes the dominant role over the women to produce a firm division of labor by sex which is a highly excluded labor market, and a system of stratification that places women at risk of abrupt declines in economic status independent of the processes of class differentiation.

Mahud, S., and Kabeer, N. (24, 2003) said that Bangladesh generally remains a patriarchal society where males dominate the women. Men have full control over rules and resources and women do not have voice in it. Women's participation in the public sphere is very less and they are viewed for reproductive work and the domestic domain. Males have been breadwinners and guardians of the whole family. Women are to occupy the subordinate positions in the family and in the society. However, their character, nature etc. were favourable for the garment job. Their work skill especially stitching work was never in doubt.

Amin et al. (186, 1998) in 'Transition to Adulthood of Female Garment-factory Workers in Bangladesh' say that women are generally docile and ready for long hours of work. They have the skills and patience to do works that require manual dexterity.

## **2.2 History**

Akhter et al. (571, 2017) in 'Work, gender roles, and health: neglected mental health issues among female workers in the readymade garment industry in Bangladesh' write that Bangladesh gradually after its independence in 1971 became an export orientated country from an import orientation and transformed its economy. They also mentioned of economic reforms introduced by Bangladesh government in the early 1980s under the guidance of World Bank and International Monetary Fund to start a new export-led industrial policy. It helped a lot for the expansion of garment industry which played a great role for the economic growth of the country.

Amin et al. (186, 1998) write that about 130 employees who were sent to Korea for management training in 1978. Afterwards many of them started their own enterprise in Bangladesh. By 1985, 700 factories were in function and by 1995 about 2400 factories were functioning. Mottaleb and Sonobe (2011) mentioned of Daewoo Corporation, a South Korean Company, established their factory in Bangladesh in the name of Desh Ltd. In 1979 this company sent its 130 workers to South Korea in Daewoo's factory. After coming to Bangladesh they did a good contribution for the company. Afterwards many of them established their own factories. This process rather brought a major contribution for Bangladesh's economy.

Varma, S., and Kumar, P. (75, 1996) in 'Rural Non-farm Employment in Bangladesh' said employment generation is a primary aim for the economic policy in a country like Bangladesh which is densely populated. Bangladesh facing a widespread poverty demands economic activity for the people for their survival. Though initially agricultural activity dominated the work market but later it gained prominence in non-agricultural activities.

## **2.3 Growth of the garment industry**

Absar (2001) in 'Problems Surrounding Wages: the Ready-made Garment Sector in Bangladesh.' Said Bangladesh garment industry has been growing since its independence in 1971. It has become an economic competitor among the international garment manufacturing countries. Heath and Mubarak (2015) in 'Manufacturing growth and the Lives of Bangladeshi Women' expressed that Bangladesh industry witnessed growth of an average 17% every year since then. Abir (2014), Ahmed and Nathan (2014), Akterujjaman and Ahmad (2016),

Ahmed et al. (2013), Ali and Medhekar (2016), Curran and Nadvi (2015), Ansary and Barua (2015), Islam and Ahmed (2014), Rahman and Juy (2016), Islam and Liang (2012), Gupta et al. (2015), Stotz and Kane (2015), Wadud et al. (2014), Theuws et al. (2013), mention of Bangladesh's garment industry's growth took itself to be second largest garment producing country by 2010 on worldwide.

Fukunishi and Yamagata (2014) identified three factors of the growth of garment industry in Bangladesh. The factors were market forces, inner dynamism of the industry and government policy. Islam (2001) shows as to how Bangladesh garment industry has become an important sector for export. He also says that Bangladesh garment industry started its peak in about 1980s, and by 1997 it became 18<sup>th</sup> largest RMG apparel exporter.

Sobhan, R. (1989) said in 'Employment and Social Issues in the Formulation of Policy for the Handloom Industry. *The Bangladesh Development Studies*' that 'Industrial policy in Bangladesh and earlier during the Pakistan period has traditionally favoured modern industry. This has stimulated the growth of a modern textile industry.' He also said that 'It has been estimated that there were approximately 162000 handloom establishments in Bangladesh in 1986/87 who employed an estimated 780000(including part-time) workers. This workforce represents the second largest source of industrial employment outside of post-harvest paddy processing. The handloom industry thus contributes to 2.6% of the national labour force and 6.3% of the industrial labour force.'

## **2.4 The reasons for the growth of garment industry in Bangladesh**

In the past many developed countries were producing apparels. In the process their production cost went high; even in their countries women's skills of sewing were slowing down. Hence, the owners needed a place where the production cost would be cheaper and women employees could be employed with a lesser pay. Collins, J. (2002) in 'Mapping a Global Labor Market: Gender and Skill in the Globalizing Garment Industry' gave the example of US which shifted its apparel business production in the 1980s and 1990s to the developing nations or establishing subcontracts with the factories of the developing nations. The women who were working in the US apparel industry in that period formed about 80% of the total labor force. Due to shifting of business to the developing nations, about 826,000 jobs were lost between the periods 1973 to 2000. Their logic was that the women in the US were

losing sewing skills and so they wanted to shift this work in the developing nations where women were not very active in the labour market and they have sewing skill as well. This is the way other developing nations got its apparel market in shape. Bangladesh is one of them.

Bangladesh is a place for massive manpower. There is a vast difference between birth rate and death rate. Hence, many people are there who need jobs. M.R. Khan (7, 1984) gives the account of birth and death rate for every 10 years from 1901 where he shows that the birth rate and death rate were almost at par in the first few decades of twentieth century. He shows in the first decade (1901-11) when birth rate was 53.8 (per hundred) and death rate was 45.6 (per hundred). In the same rhythm in the second decade 1911-21 birth rate and death rate were 52.9 and 47.3 respectively; in the next decade (1921-31) birth rate and death rate were 50.4 and 41.7 respectively; in the decade 1931-41 birth rate and death rate were 52.2 and 37.8 respectively; in the decade 1941-51 it is 49.4 and 40.3 respectively. From this decade a gap started between birth and death rate. It is seen in the decade 1951-61 that it is 51.3 and 29.7 respectively; in the decade 1962-65 it is 50 and 18.5 respectively. More gaps started between birth and death rate were from 1980. In the year 1980 the birth rate was 45 as against 18 as death rate. Hence, population started increasing from this year and a huge number of people remain jobless or unemployed. They were available to do any job for their financial support of themselves and their families. The Garment factories became automatic choice for them to start their job career. He also gives the reason for such gap. He gave the blueprint of Bangladesh government's five year plan (1973-78) when it allocated Tk 700 million for the development of growth rate of population. Then again additional amounts of Tk 1000 million were allocated in the year 1978-80 plan. That is the way Bangladesh improved its population's growth rate. At present its population is still better leaving a large number of population waiting for the jobs.

Labour in Garment industry is cheaper than the other heavy industries in Bangladesh. Wahra and Rahman (1995) feel Bangladesh has cheaper labor cost on a world scale. Roy (1996) also feels that the major advantage of Bangladesh's garment growth has been attributed to her low wage rate. Unit labour costs of Bangladesh in garments are lesser than other South Asian countries. Muhammad (2011) in his paper "Wealth and Deprivation: Ready-made Garments Industry in Bangladesh" feels Bangladesh's unit labour cost was the lowest compared to other RMG producing countries from the very beginning. Mottaleb and Sonobe (2011) in their work "An Inquiry into the Rapid Growth of the Garment Industry in

Bangladesh” states that a Filipino garment worker receives more than double salary than a Bangladeshi garment employee in Dhaka.

Mahmud, S. (2003) said in ‘Is Bangladesh Experiencing a Feminization of the Labor Force’ that the growth of female labour force in Bangladesh has grown faster than the growth of the population. She has projected that the growth rate of female labour force is 3.6% per year since the mid-1980s. Gradually this growth rate reached 16.7% per annum which was six times faster than the male labour force. She has also shown that export-oriented manufacturing industry brought opportunities for the female employment enabling them earning wages. This scope for jobs for the females rather reduced the opportunity for the males for jobs. She further stated that cheap labour of the female employees has been a main attraction for the employers to employ women. The employers could easily substitute the females for males for the same jobs with a lower pay.

Syed Nazif Ishrak said in the article ‘Is RMG Ready for the Future?’ on May 24<sup>th</sup>, 2020 that one of the reasons for flourishing of Bangladesh’s garment industry is cheap labour in Bangladesh. Because of cheap labour Bangladesh has been the safe haven for the foreign investors.

Muhammad, A. (24, 2011) wrote that all governments were offering many incentives to the investors and export oriented industries since early 1980s. It ultimately helped for the growth of garment industry in Bangladesh.

Zohir, S. (44, 2001) wrote that “The fast development of the RMG has been due to external factors, such as Multi-Fiber Arrangement (MFA) and Generalized System of Preferences (GSP), as well as domestic initiatives, which were undertaken since late 1970s.” He further stated that “The government has facilitated the private sector by taking conducive policies and also ensured continuity of policies in successive government.”

Wahra and Rahman (1995) see that 50 percent of jobs in a garment industry is unskilled. So, people can join and be productive upon joining the industry, whereas in most other industries workers need training, education, skill and experience. But garment industry does not require experienced persons in many departments. Roy (1996) says that it employs a huge number of employees who are mainly unskilled (specifically women) labour. As normally girls do not have prior experience or education for other jobs, so only option left for them is the garment industry. Kibria (1995) quoted the BGMEA (1992) reports that this



industry employed about 5,00,000 employees of whom more than 78% were women and they did not have any previous job experience. He further specified that this is the first modern industry or export-oriented industry in Bangladesh which primarily employs women. He added that the garment industry is an important instrument for urban employment for women since the mid-1980s. Haque et al. (4, 2008) insisted on this issue that among their surveyed employees all of them had no previous job experience before they joined the garment industry.

Technology has been a great source for the development of Bangladesh's garment industry. Sahota et al. (55, 1991) in 'South Asian Development Model and Productivity in Bangladesh' have touched upon this technological role in the productivity. They said that technology made by human beings is the main source of productivity.

Mahud, S., and Kabeer, N. (24, 2003) expressed that Bangladesh undertook a series of measures after 1970s for the growth of garment industry. It has opened a more liberalized, open and export-oriented industry.

Recruitment and selection are processes to get the right people in the right jobs. Absar, M. (436, 2012) said in 'Recruitment & Selection Practices in Manufacturing Firms in Bangladesh' that recruitment success relies on its capacity to create a big number competent applicants. He further says that wrong selection of employees hampers the whole production of the organizations. The aim for systematic recruitment improves the relationship between employees, the organization, work requirements, teams etc. A good recruitment makes individual's abilities perfect for the organization. He rightly quoted Huang who said that recruitment and selection is the fourth most important aspects of HRM to achieve the organization goals. Recruitment in the garment industry is quite informal. Many employees join this industry either by relatives, or neighbours, or different sources. They become productive in joining the garment industry. Schul, P. and Wren, B. (38, 1992) in 'The Emerging Role of Women in Industrial Selling: A Decade of Change' emphasized on this issue that women have been recruited in the past two decades into traditionally male-dominated organizations. In Bangladesh, women have been recruited greatly in its garment industry who helped the growth of the garment industry.

## **2.5 Why garment industry favoured in global market**

Kibria (1995) stated two factors for Bangladesh's garment industry to be favoured in global market. First, some of the other garment-supplying countries like Taiwan and South Korea have had the cost of production high as well as had the imposition of export quotas. This created a movement to shift the garment production to quota-free country like Bangladesh which also had reasonably cheap labour. Second, government policy which has been noted in the New Industrial Policy (NIP) of 1982, was favourable for the export-oriented industries and those favourable measures like extension of tax benefits and tariff protection to investors, creating export processing zones, etc. ((Hossain, Jahan, and Sobhan 1990).

Roy (1996) stressed on the economic incentives for the development of garment industry. The major economic incentives available to Bangladesh exporters are according to export policies are provision of lower interest rate, exchange rate adjustment, duty drawback scheme (refund of sales and excise taxes), export performance benefit (up to December 1991 and then since 1992 unified exchange rate is introduced), tax holiday for export industries, bonded warehouse scheme, back to back letters of credit, customs duty exemption, export credit facilities etc.

Roy (1996) viewed further that the rapid growth of export-oriented RMG industry in Bangladesh, however, is attributed to quotas and government supports such as special bonded warehouse schemes, back to back letter of credit etc. He also sees that due to imposition in MFA quotas on major garments exporters like Hong Kong, Korea etc., importers were compelled to look for alternative sources of supply from low-wage countries. Bangladesh becomes the first choice in that regard.

## **2.6 The types of women join in the garment industry**

Female workers are mainly migrants to the cities from the rural areas. Wahra and Rahman (1995) views that river erosion alone every year causes 20,000 people homeless. So, they need some accommodation and employment. Besides, most of the rural men do not have land of their own. They are mainly day laborers, or small traders, or share-croppers who struggle to survive with their little income out of that. So, migration becomes a necessity for

them. So, rootless and unemployed rural families normally migrate to cities in search of a livelihood.

Ali, M.A., and Medhekar, A., (1183, 2016) write that those women who join the garment industry are young who come from poor families in rural areas. Afsar (1999) found in her study that women, those who, join the garment industry below 30 years constitute more than 90% of the total workforce and they mostly come from rural areas. Hence, mostly employees all are migrants.

This is such a sector where the poor girls come to do works. Johnston, H. (433, 2009) in expressed that ready-made garment sector of Bangladesh pull a target group people who come from low-income rural areas. Haque et al. (4, 2008) in ‘Supply-side Effect of Health Care Facilities on Productivity among the Female Worker in the Readymade Garment Sector’ hinted on the same line that the garment workers come from poor background.

Zohir (2001) quoted their co-works Zohir and Paul-Majumder -1996 citing that 69 per cent of the female workers and 83 per cent of the male workers originated from rural areas. The BIDS 1997 survey data showed that male migration from rural areas has declined but that of female has remained almost unchanged: 67 per cent of the female workers and 69 per cent of the male workers were migrants. Among the women mostly they are young.

Amin et al. (186, 1998) mentioned that women who join in this sector generally arise from their low economic background and low social position. Hence, they see their employment in the garment industry as the comparative advantage of their disadvantage.

Wahra and Rahman(1995) views that 60 percent of the women garment workers are between 16 and 20 years of age. Zohir(2001) found that female worker’s mean age has increased from 19 years to 19.5 years, while that of male workers decreased from 24 years to 23.5 years. Majumder(1996) in his work “Health Impact of Women's Wage Employment: A Case Study of the Garment Industry of Bangladesh” says that the female worker’s average age was estimated at 19 years, while the male workers were 24 years. Jamalyand Wickramanayake (1996) in their paper “Women Workers in the Garment Industry in Dhaka, Bangladesh” found that one third of the single female employees were below 15 years of age. As they join the garment industry in their youthhood so they are mostly single. Warah and Rahman (1995) found that 70 to 75 percent female workers between 16-20 years of age were

unmarried. Since they join the industry in their young age, so they did not have much scope for education.

Majumder (1996) says that female workers in Bangladesh are mostly uneducated, so they can only sell the services of the labour, not other than that anything, in the labour market. Wahra and Rahman (1995) quoting Rupantur (1995) projects that 20 percent of the girls have no formal education; 30 percent of the girls have completed the 5th standard; 20 percent of the girls have completed have completed SSC(secondary school education). Absar (2002) in her paper “Women Garment Workers in Bangladesh” says that Women migrate to urban areas from rural areas in search of job or better life style with just primary-level education or no formal education. Jamaly & Wickramanayake (1996) found that only 12 percent could only write their names.

Zohir (2001) found however there is change of education level as the days go by. He finds that there has been a rise in the portion of female workers with primary level education from 32 per cent to 40 per cent and a decline in female workers with education above SSS level: from 10 per cent to 2 per cent. But male workers education has gone high. He finds that there is increase of male workers’ secondary level of education from 42 per cent to 61 per cent and those with primary level education from 11 to 19 per cent. But in the Dhaka EPZ workers’ education is higher than the outside-Dhaka EPZ area for both men and women because they produce products with higher value and so requires skilled workers.

Wahra and Rahman (1995) states one reason for the garment industry to employ women is that they do not get involved in trade union activity. Even if they are involved in trade union they do not get higher post in the union. Dannecker (2000) also felt in the same line that in the trade unions most of the higher positions are held by men. He sees the same case applicable for Bangladesh where hardly any woman has taken a lead role or actively involved in any of the formal federations or unions.

Passivity to authority is another reason for the women to be preferred for this job. Wahra and Rahman (1995) see that women do not question the authority much about their pay and poor conditions of the garment industry. Majumder and Begum(2000) in their work titled “The Gender Imbalances in the Export Oriented Garment Industry in Bangladesh” found some more reasons for the employers’ preference of choosing women for employment like they are more controllable than men, more patient and nimble, less mobile and lower possibility to join a trade union, better in sewing etc.

## **2.7 Types of works that women do**

Males and females work types vary from each other. Majumder & Zohir (1994) found that 78% of the total employees in sewing section are women. But in cutting section, where wage is very high, has only 11 per cent of women. Even in the sewing section which is mostly female dominated, female workers are underrepresented in higher post. They are there as sewing helpers where their share of employment is about 84 per cent. Helpers are in fact, apprentices who learn skill through on-the-job training. Although it is a female dominated industry, these women have to work under the supervision of males. Only 8 per cent of female worker hold the higher category job. Majumder (1996) says that only 8 percent of the female workers as opposed to 27 percent of the male workers were found to hold the top-ranking jobs of quality controllers, supervisors, or cutting masters which are not physically arduous.

Absar (2002) says that female employees work less as line supervisors, they normally work as helpers (Kabeer 1991:135). He interviewed 35 women and found that most of the women are illiterate, young, unmarried and they work as helpers in the factory. Of the 35, 28 are helpers, four are operators, two are sweepers and only one is a supervisor. Jamaly & Wickramanayake (1996) found that in the sewing sections all the workers are women, but it is contrary to the other sections where most of the men are in cutting, ironing and finishing sections.

## **2.8 Reasons for the women joining the garment industry**

Akhter et al. (571, 2017), Poverty was the important and key factor for female migrant workers moving from country side or rural areas to the cities to join the garment industry.

There are many reasons for the women to join the garment industry. Wahra and Rahman (1995) feel that garment industry helps women to gain self-confidence. They face struggle in their lives, still it is liberating for the women to come out of home and work (UBINIG 1991). They also felt that though Bangladesh is a Muslim country still women enjoy a sense of freedom on the way. They have such self-confidence that they walk freely, openly and fearlessly on the streets, and are able to work with other people side by side; some experience advanced life in the city or urban area.

Economic factor is the main thing to hold control of things. Kibria (1995) quotes Blumberg (1984) on this issue saying that women instead of mere participating in economic ownership they rather take the control of economic resources which is important to women's family power. He also found that women worked in order to silence the possible challenge of men's control in the family.

To hold more control of family's economy and power they need to save money. Majumder & Zohir (1994) in their paper "Dynamics of Wage Employment: A Case of Employment in the Garment Industry" found that women are able to save due to work. Girls have more tendency to save. They save about 6 per cent of their income whereas male workers save only 4 percent of what they earn. Among female workers about 26 per cent managed to save something on the previous month and 10 per cent made some remittances to their village home. Added to that it has been found that about 9 per cent female workers invested their savings in business or in buying land or house. Earnings increase their standards. Kibria (1995) found that women used their income to purchase opulence items such as television and VCRs for the household, and other items which can promote them to middle-class identity. Amin et al. (192, 1998) found that the primary motivation for the women to join this garment industry is saving.

Saving money for marriage is also a valid reason. Kibria (1995) specified about the unmarried girls that work in garment factory allowed them to save money for marriage expenses. He further states that their savings not only would help them to spend for wedding and dowry costs, it would also enable them to make their families into prosperous families with economic strength.

Mahmud, S. (4, 2003) said that women have had struggles in the families due to low earnings of the family bread winners. Declining family incomes drives them to join the work force to contribute in the family income.

Meeting future crisis is another reason for them to join the industry. Kibria (1995) found that the women saw such earnings as protective insurance that would allow them to live if faced with such catastrophe with the departure or absence of the male family breadwinner, a growingly common incidence.

Education helped the girls/women to know of their basic rights. As a result they can save them from family violence conducted by their husbands. Schuler et al. (244, 2013) said

in 'Perceived Decline in Intimate Partner Violence Against Women in Bangladesh: Qualitative Evidence' that garment industry employed millions of women which has promoted them in their empowerment. They have also rightly chalked out that their empowerment has been possible due to their education. They quoted World Bank 2003 that 98% girls have finished their primary level education by 2001. They also quoted Schuler 2007 that by 2004 girls were rather ahead of boys in the secondary level of education. This education helped them for their empowerment. Their empowerment helped them to have economic gains through their jobs which helped them in reduction of their poverty. This ultimately influenced reducing intimate partner violence (IPV) in their families. Hence, garment industry is greatly responsible for their empowerment and all other positive things. Ali M.M., and Medhekar, A (1178, 2016) expressed that it is playing a great role in women empowerment, their economic development.

Coleman, I. (14, 2010) in 'The Global Glass Ceiling: Why Empowering Women Is Good for Business' gives some good reasons for the empowerment of women for the sake of better business. She says that with the education women are able to earn money and control income. It can bring good results for various reasons. For example, infant mortality declines, nutrition improves, population growth slows, child health and nutrition improves, cycles of poverty are broken, and economies expand. Study found that disempowerment of women causes losses in productivity, human capital, and economies activity. She has rightly brought out that women empowerment makes the labor force very productive, and the quality of their global supply chains improve. It also helps their customer base expand.

Sobhan and Khundker (2001) write of the reasons for the women joining the industry. The authors found that garment employees get better pay in this industry than any other work sector available in Bangladesh. The other available work areas are weaving mats, baskets, growing vegetables and raising livestock, etc. The authors also found that the other attractions for the women to join this industry are financial incentives, better social image, and income generating source.

Mahud, S., and Kabeer, N. (23, 2003) expressed that about 45% Bangladeshi people lived below the poverty line in that time. United Nations in 2000 termed Bangladesh as one of 49 least developed countries. Bangladesh has been the place for many poor people. As a result Bangladesh economy has been poor too. Hossain, N. and A M M Jamal (72, 1989) in 'The Earnings of Industrial Labour in an LDC: The Evidence from Bangladesh' have brought

out the poor scenario of Bangladesh. They have mentioned that Bangladesh's economy has been characterized by widespread poverty, and high levels of underemployment. Hence, Bangladesh needed to come up out of poverty and under employment. Johnston, H. (433, 2009) expressed that the garment workers send their remittance to their homes which help them to reduce poverty and give them scope to develop capacities for better livelihood.

## **2.9 Socio-economic conditions of women working in garment Industry**

Heath and Mobarak (2015) found positive impact among the garment employees. They conducted study among 1395 households in Savar and Dhamrai. They discovered that garment industry played a great role in women's marriage and child-rearing. Because of working in garment industry the girls get married at a later stage which allows them to be mothers at a mature age. Their education also stands better now which allows them to bring up their children in a better measure. Consequently they give their children better education. This has increased the average education of the girls in Bangladesh. The girls/women working in garment industry hold better position in their families and society and have decision making power.

Kabeer and Mahmud (2004) also studied the women involved in garment industry and found them mostly young and single. The garment employees mainly migrate from rural areas. Their study found that the women working in export processing zone (EPZ) receive higher salary and better facilities than the employees who work outside EPZ factories. The good thing is that women those who work in garment industry do have better socio-economic life. For example, they have better family economy, economic solvency. savings, better life, better education of their children. Syed Nazif Ishrak said in the article 'Is RMG Ready for the Future?' on May 24<sup>th</sup>, 2020 that the country is evolving economically and socially. He also quoted UNESCO with regard to education that education in Bangladesh has elevated to 73%. This education helps them build better families. At present Bangladeshi girls are cautious to have small families. Amin et al. (198, 1998) in mentioned that workers generally want two children of whom should be a boy and a girl.

Bhuiyan (2012) made a study in the socio-economic conditions of women working in garment industry in Bangladesh. He stated that garment workers work very hard in the garment factories. But compared to the amount of their work in the garment industry with the



salary they receive and found their salary is very less; in fact, salary of the garment employees in Bangladesh is worst in the whole world. Garment employees do not receive minimum wage set by the government. Since their salary is less, so they cannot afford a good accommodation. Garment employees do not feel secure with their jobs because they can be fired at any time. He also found that the factory condition is very unhygienic, indigent, and unsafe. The other sad part he found is that garment employee's education, social status are not very satisfactory.

Farhana et al. (2015) did a study on the socio-economic aspect of the garment employees. They found the garment employees join this industry at a very early age. This automatically can lead the readers guess that those employees did not have schooling or education. However, their children are getting education. Hence, their working in the garment industry is helping their future generation to come up. Many employees admitted that they do not have good sanitation facilities, accommodation facilities, and a living environment. Problems of electricity, water supply, gas were not satisfactory. Their study also found that though the employees work for up to 12 hours a day, still their salary is low. This lured them to do overtime work regularly.

Zohir and Paul-Majumder (2007) viewed the garment employee's socio-economic life in the same manner. They found women employees working in the garment industry are under the age 24 years. The level of their education is also less than the males. Their position of jobs also is lower than the males. Women employees are vulnerable to physical health, harassment. They suffer from different health problems.

Sikdar, Sarkar and Sadeka (2014) also study on the socio-economic condition of women working in garment industry in Bangladesh. They found girls joining the garment industry at their young age resulting them to suffer from health issues. Garment industry employers also do not show any interest in employing married women. The girls/women who join this industry are mostly from rural areas and poor economic background. They arrange their own accommodation while working in the garment factories; however, their accommodation is poor with deprivation of sanitation, electricity, and so on. Their salary does not allow them to afford expensive accommodation. However, the authors found that girls working in garment industry have the privilege to the decision making power in their families.

Islam Chowdhuri (2014) also studied about the socio-economic condition of women working in garment industry in Bangladesh. They found that women generally are involved in low graded jobs in the factories and hence paid less. Their pay is less than their male counterparts. They examined quite a few factors to find out the socio-economic factor. For this they examined different socio-economic factors like housing, medical facilities, housing, transportation facilities, and so on.

Chowdhury and Ullah (2010) also studied on the economic-condition of the women working in garment industry in Chittagong. Their findings are also more or less same like the other factories throughout the country. They found them working very hard without any day break.

Generally educations of the women employees have been poor. It would be very bad in the 90s. Amin, S., and Pebley, A.R. (122, 1994) mentioned in 'Gender Inequality within Households: The Impact of a Women's Development Programme in 36 Bangladeshi Villages' among the women they interviewed 75% to 85% of them had no formal education.

However, over the years the education of girls slowly increased over the years. Government played a great role in giving the girls free education. Heidi Bart Johnston (429, 2009) in 'Relationships of Exclusion and Cohesion with Health: The Case of Bangladesh' gives the account of free education for the girls given by Bangladesh government through the project Female Secondary School Stipend Project (FSP). By implementation of this project initially Bangladesh was doing it through cash-transfer programme so that more and more girls get enrolled in the school. This aimed to take them to their delayed marriage and childbearing. Part of this project is to give them a portion of tuition fees, monthly stipends up to class 10, school fees, etc. The criterion to avail these facilities is that they should attend a recognized institution, being single, have 75% attendance and secure 45% marks on their final exam. They gave this regardless of class, caste, financial standing of their families, religion, etc. This project (FSP) was piloted in 1977 and then became available throughout whole Bangladesh by 1994. This bore a good result with regard to education of the girls. In 1991% female enrolles in the secondary school was only 33% which jumped to 52% in 2005. FSP played the important role to bring the girls to school. Though girls enrolled the secondary schools but the report suggested that oly 35% of the girls completed the secondary school. However, this little education itself made a good impact among the girls to handle

their lives well. They become good employees, good mothers, good wives who help for their transformation of social life, family life, etc.

Normally in this industry young girls join. Amin et al. (188, 1998) in found in their survey in that time that 47% of the respondents entered the garment industry when they were younger than 15. Around 32% responded confessed that they joined the industry between 15 and 19 years of age.

In Bangladesh girls get married at their early stage. Amin, S. (205, 1998) said in 'Family Structure and Change in Rural Bangladesh' that in Bangladesh the girls get married very early. She compares the age of the girls of the surrounding countries which prove that Bangladeshi girls get married early. She shows that Pakistani girl's first marriage is at 19.8 years, Indian girl's marriage is at 18.7 years, Nepali girl's marriage is at 17.9 years, Sri Lankan girl's marriage is at 24.4 years, and Bangladeshi girl's marriage is at 16.7 years. It shows that girls in Bangladesh get married very fast and hence they need to work to sustain their families.

Gender inequality has been a common factor in Bangladesh. Ahmed, M.R.U, and Laarman, J.L. (434, 2000) in 'Gender Equity in Social Forestry Programs in Bangladesh' said that discrimination for the women occurs in all sphere of life: economic, social, and political areas of life. Though Bangladesh constitution ensures equal right between both the sexes, but in reality it is absent. He further specifies that this discrimination takes place not only for the differences in income or resources, it rather culture wise developed mainly by religion wise. In Islam women are fully controlled by men; this applies in all spheres of their lives.

Amin et al. (185-188, 1998) expressed that Bangladeshi girls have the tradition of early marriage and childbearing. In 1970, average age for marriage for the girls was 16. However, this trend though reached at 18 which is not fully actualized. They are expected to get married in their mid-teens. Female sexuality in Bangladesh is recognized through early marriage and through purdah which differentiates between men and women. They also found that overall 69% of the respondents who joined the garment industry were unmarried and younger than 20 years of age.

They also hint that in case of age, marital status, and migration status they are like some other migrants of Asia. These women move to the cities in their young age remaining

single mostly. In their survey found 87% respondents who come from rural area to join in this industry.

## **2.10 Positive impact of working in garment industry**

Rahman, R. (25, 1996) said in 'Determinants of the Gender Composition of Employment in Manufacturing Enterprises. The Bangladesh Development Studies' said that it is a good thing from the part of women who are involved in garment industry as they are involved in income generating employment it gives them scope to contribute in the economic development of the country. Hence, they are the key instruments for the development process of Bangladesh.

Ali, M.M., and Medhekar, A. (1178, 2016) write that garment industry in Bangladesh play a great role in economic development of the country.

Economic gain is another reason for them to join the industry. Majumder & Zohir (1994) found that 74 percent of the women's earning was zero before they had joined the garment industry. 35 percent of female garment workers' economic conditions were intolerable prior to garment work, but due to access to garment industry this figure came down to 13 per cent.

Social position becomes stronger for the women after working in GM. Majumder & Zohir (1994) felt that working in garment industry had brought women social prestige in the society, settled matrimonial relationship, conjugal life, sharing of domestic shore, fertility and age at marriage, decision making, etc.

Mondal (2001) found in his study that garment industry opened employment and income opportunity for the women. Their income ensures the women to lead a standard life of their own lives and family members. The author found that women employees do not spend money only for their consumption like food, clothing, cosmetics, shoes, and entertainment but also on other human standard needs. The author also found that wage improved accommodation condition for the women employees as well as other facilities like gas, water and electricity.

Naila (2001) made a research on the women's standard of life. He found that women because of working in garment industry are able to contribute to their family income. Their

employment in the garment industry made a great impact on the society. Now, the male's outlook towards women has changed. Male community now has gone through socio-cultural and socio-political reformation and this has been possible because of women's participation in employment. Now, people's social attitude towards women is fine. Hence, a cultural change has taken place in rural and urban society.

Majumder & Zohir (1994) found that wage from the garment industry has improved the women employee's living standard significantly. They have better home now. Before employment, only 22 per cent of the female workers used to reside in brick-built houses. Employment in garment industry has raised this figure to 43 per cent. They are exposed to electricity as well. Presently about 85 per cent of female workers have electricity at home whereas the previous figure was only 45 per cent. Bergmann in his work "Women's Roles in the Economy: Teaching the Issues" (1987) projected that due to economic forces women are promoted to a good economy which is irreversible.

Ahluwalia and Mahmud (2004) in their work "Economic Transformation and Social Development in Bangladesh" mentioned that the Economy does not greatly depend on foreign aid now and it has transformed macroeconomic stabilisation to accelerated and sustained growth. Economic condition determines the power in their families as well. Due to work in garment industry, Majumder & Zohir (1994) found that 43 per cent of the female workers admitted that they have full control on decision making in the family. Zohir (2001) found that 37 per cent women in 1990 and 37.7 per cent women in 1997 have decision making power at home. Now many of them spend money according to their wish which was not possible earlier. They also decide about their going out. Jamaly & Wickramanayake (1996) surveyed and found women confessing that because of their work in the garment industry they have decision-making status in the family/household.

Study shows that about 55 percent of women workers spend money for treatment. On the contrary, findings of a survey on slum dwellers showed that 80 per cent of the slum poor received no treatment in their illness.

Majumder & Zohir (1994) found that comparatively garment workers have better food consumption, nutritional food, than other poor people in Bangladesh. Their study shows that about 65 percent of women workers had non-veg item, fish, meat or egg, on the previous day at lunch. Only 1 percent claimed to have not eaten anything on the previous day, and 4 percent claimed to have only biscuit or bread or tea at lunch.

Zohir (2001) interviewed some women workers and found that about 52 per cent of married women said that their husbands help them with domestic work in 1990, and this percentage increased to 73 per cent in 1997. So, working women get better co-operation from their husbands.

Majumder & Zohir (1994) found that job in garment factory gave the women not only financial security, but also a security for the future. This becomes solid when they save in bank. They found that 19 per cent of female workers have bank accounts. It has been observed that some unmarried girls save money for their own dowry. It is believed that a big bank balance fetches a better husband.

Amin et al. (186, 1998) rightly said that women working in garment industry gain self-confidence and a sense of modernity. They get exposed to new life-styles.

Amin et al. (185, 1998) write about the awareness among the garment workers with regard to their own health. They say that the garment workers are more exposed to the information with regard to health and contraception.

Bangladeshi girls are at better condition for health now. In Dhaka city there are many slums where people live and they have less access to water, education, sanitation, and healthcare. There was a review that 7.3% of these people have access to public-health clinic. Johnston, H. (431, 2009) expressed that gradually health clinic centers came up in the four major metropolitan cities which are Dhaka, Chittagong, Khulna, and Rajshahi. Government made contact with NGOs and signed an agreement with them in May 2000 to establish primary health care clinics in these four cities. Poor people started getting healthcare services from these clinics. Report suggested in 2001 that 4,00,000 people in four cities were covered under these clinics. In December 2004, 5 million people were covered under this scheme. This project later spread to other city corporations and municipalities.

Ali, M.M., and Medhekar, A. (1178, 2016) write that China is slowly losing its attractiveness in garment industry. Hence, one can presumably say that Bangladesh has upper hand to have more control of the garments apparels.

## **2.11 Negative impact of working in garment industry**

Majumder and Begum (2000) found that garment's recruitment procedure is very informal. Their study showed in 1990 that about 57% of male workers and 75% women workers were recruited through neighbours, relatives etc. So, they are employed when demanded and disposed off when not wanted. Absar (2002) also found that garment authority employs them without any formal job contract. So, they are easily hired and fired. So, women suffer more from job insecurity because probably they have fewer alternatives outside for job than men.

Majumder & Zohir (1994) quoted BIDS survey where they found that out of 426 female workers 36 per cent report that the behaviour of the management is not acceptable to them. About 31 per cent of women left job due to have been mistreated by the management. The other extreme is that that of the total female workers 6 per cent reported that they were beaten in the factory, another 6 per cent reported that their colleagues were beaten too.

Though Zohir (2001) found marital relationship is stable for most of the married women, however, those women were working for 7-12 months had marital problem. Those who worked for 4-6 years faced the highest threat of divorce.

Physical harassment is common in Bangladesh garment industry. Siddiqi said that the Bangla factories have more physical harassment on the women employees than the others. Absar (2002) says that women are often harassed. Harassment-related incidences are under-reported. To the other extent Siddiqi (2009) discovered that women from non-EPZ garment factories also, though small in number, reported high rates of sexual coercion and intimidation. He further adds that women who were working at night were more vulnerable of rape or sexual assault with the non-EPZ factory employees being worst sufferer. Majumder (1996) found 9 female workers reporting that rape in the factory took place in case of their colleagues. Johnston, H. (433, 2009) said that at present the working conditions in the garment factories are difficult, have long work hours and harassment is common.

Absar (2001), Begum et al. (2010), and Paul-Majumder and Begum (2000) added that garment employees are vulnerable to low-wage, job insecurity and monotonous work and harassment. Women are victims of harassment by their colleagues, authority, local goons, and police. Moreover, they walk regularly for more than 5 km to and from the factories. On the way they are harassed by the local miscreants as well. Among the sexual harassments they

face insults directed towards them by illicit gesture, dirty comments, unwelcome touching, demeaning remarks, and so on.

Khatun (1998) found some of the challenges and problems that garment employees face. One of the problems is to find a proper home. The other problem is facing harassment while travelling to and from factory. Harassment even reach to the height of assault and even rape.

Naila (2001) also reports on the harassment of women employees. He sees that women regularly face unwelcome attention from the males on the ways, abusive signs, etc. So, women are frightened while coming back home after the overtime work at night.

This survey found that women are involved in low graded jobs. Sultana, Ferdous et al. (2012) found that in the garment industry employees are predominantly women who are employed in low-skill jobs. This ultimately results them to be in health and safety hazards.

Nahar et al. (79, 2013).Said in ‘Contextualising sexual harassment of adolescent girls in Bangladesh. *Reproductive Health Matters*,’ that Since 2010, “eve teasing” has also been termed a crime and punishable offence by the Bangladesh state authority. Anyone convicted of stalking of women or sexual harassment may face fines from 7000 taka (US\$70) to a year of imprisonment.

Majumder (1996) viewed that many mishappenings of the factories affect the workers’ mental health. Those who work as operators are at the receiving end of this pressure as they face constant pressure from their bosses to increase the production. He also felt that bad behaviour of the co-workers also is responsible for mental health. 35 percent of women workers said that they were haunted by the bad behaviour of their male co-workers. He also termed job insecurity as a reason for bad mental health. He further says that ‘the garment workers always suffer from high job insecurity due to the informal system of recruitment.’ About 40 percent of women said that they were not satisfied with the job as it is an uncertain nature of job.

### **2.11.1 Health**

Majumder (1996) felt that long distance commuting also affected their ill mental health. A garment worker on average commutes on foot 4 km daily. It affects their physical health and mental health. They face problems on the way while commuting on foot especially



at night. Zohir (2001) felt that for all types of sicknesses women employees were higher than male employees both in 1990 and 1997. He quotes Khan (1994) and Paul-Majumder (1990) insisting that the incidence of illnesses, such as cough, cold, fever, malnutrition, anaemia, tuberculosis, etc. was higher among women than men. Majumder & Zohir (1994) found that about 81 per cent of the female workers confessed that they suffered from cough and fever during the previous month. More than 71% female workers confessed that they always feel weakness and 77% of them have headaches frequently. Eye trouble is prevalent among 53.8% of the female workers and 41.6% of the male workers. Other than this, women also suffered from jaundice, stomach upset, urine trouble, swelling of leg etc.

There are many reasons for the women to fall sick. Long hour of work leads women to their bad health. Majumder (1996) feels that about 45 percent of women workers sit at the machine for more than 12 hours a day with a short lunch break only for 45 min. They inhale dust and small particles of fiber. 42 percent of women are helpers; so they stand or move from one operator to another operator continuously for 10-12 hours. He rightly pointed out job category as one of the reasons for ill health. Garment workers use intensive use of eyes for a long period of 12 hours. So they suffer from headache or pain in the eyes.

Islam et al. (2014a) write of both the physical and psychological health problems faced by garment employees. They collected data of 60 employees from two garment factories and found the common physical problems as skin rash, contact dermatitis, and irritation, recurrent fever, headache, fatigue, asthma, jaundice, anorexia, body pain, and weakness. Among the psychological problems they found them for fear of losing jobs, physical and verbal abuse, precarious feelings while working at night or forced overtime.

Ahmed and Raihan (2014) found in their research that Bangladeshi garments women work in the factories from dawn to dusk in such environment which is not properly ventilated. This caused them to be affected by different diseases. Female employees work with fabric from where fabric dust comes that is inhaled by the employees. This results them in health hazards like respiratory problem, asthma, etc. Other than that, by the nature of the works they suffer from abdominal pain, neck pain, musculoskeletal pain, joint pain, neural problem, etc.

Zohir (2001) found that those who commute by walking to work are more prone to illness as they get physically exhausted. Majumder (1996) found that garment workers commute more than 5 km each day. About 61 percent of the female workers as opposed to 55

percent male workers walk to and from the garment factory every day. Absar (2002) says that 69 percent of women and 58 percent of men walk on foot to go to non-EPZ factories. However, in EPZ factories only 7.5 percent of men and women go on foot because others 70-80 per cent they go by factory bus. But in non-EPZ factories have no factory bus.

Majumder (1996) found that women workers had significantly less time for sleeping and rest and recreation than their male counterparts. Women workers also had to do more household works, so they had less time for leisure. Married female workers spent about 3 hours in household works as opposed to 1.4 hours spent by unmarried counterparts.

Garment employees do suffer from various sicknesses prior or during their work in the garment industry. In this regard, Tania and Sultana (2014) studied the health aspect of the garment workers in the context of Rana Plaza disaster. They took the Rana Plaza tragedy survivors for the primary data and found that most of employees were already suffering from ill health, malnutrition, community diseases, and reproductive problems.

Majumder & Zohir (1994) found that factory buildings are over-crowded, poorly ventilated and dirty. They found in most of the factories' sanitation was poor and the maintenance of toilets was inadequate. They found that within the work period of 12 hours permission is granted to use the toilets once or twice. So, it is not surprising that about 25 per cent of women suffer from urine trouble.

Thomas (2011) also made a study on the sickness of garment employees of some parts of India, however it is appropriate for the Bangladeshi garment employees as well. He found that garment employees are exposed to long and fixed working hours, rigorous work, strict discipline, specific and strict production norms, and so on. He found the employees underweight and stomatitis signifying their ill health. The common sicknesses among the garment employees he found were headache, cough, backache, knee pain, eye pain, etc. Given the same nature of the work the same sicknesses are found among the Bangladeshi garment employees as well. These issues make them suffer not only physically, but also economically. Study shows that female garment employees are more vulnerable than male employees to different diseases.

Majumder (1996) felt lack of education also is a matter for ill health. Educated women are able to have access of better health information. Moreover, educated women are more concerned about their health to maintain as it is an important issue for productivity. He

quotes Khan (1994) that the illiterate women were vulnerable more to sicknesses like tuberculosis, ear sickness, night blindness, jaundice, malaria, etc.

In the same line, Nahar, Ali and Begum (2010) made a study among 90 garment workers to find out their types of sicknesses they suffer from. They linked their sicknesses with their working hours and worker's age. They found that the employees were mainly from 21 to 30 years of age work in a confined environment of the factories which lead them to headache, musculoskeletal pain, malnutrition, eye strain, food poisoning and less appetite.

Majumder (1996) found that their low earnings reduce their ability to buy quality food and quality medical care to regain their health lost at work. Women have the tendency to save more than the men. An average a female worker saved about 6 percent of her income while her male counterpart saved less than 4 percent of his income. More than 4 percent of the female workers as opposed to less than 3 percent of men were saving money in bank. So it reduces the money that the female workers could have spent on better food and medical care.

He felt that women also have the natural tendency to fall sick. Most of the disorders unique to women arise from their reproductive abilities. Menstrual problems, contraceptive use, pregnancies, sexual harassment and sexually transmitted diseases (STD) are to be mentioned. Married women in fact are more prone to health problems as they adopt family planning methods, problem of abortion, and so on. He quotes World Health Organization (WHO 1986), female industrial workers who are exposed to noise, vibrations, overwork and hard work during work may face risks of repeated involuntary abortions.

Ahmed S., and Mohammad, Z.R (2014, 43) said that the majority of the female garment workers suffer from the sicknesses like fever, common cold, gastric pain, abdomen pain, fatigue, eye stain, back pain, hepatitis (jaundice), respiratory problems, malnutrition, pruritus, dermatitis, abortion complexity, bone problem and lithiasis. The authors also said that the garment employees work from dawn to dusk in such environment absent from proper ventilation of air. This affects them with the sicknesses bearing bacteria and virus which caused them various illnesses. They said that they also suffer from joint pain, neck pain, musculoskeletal pain, ligaments and bones, tendons, neural problem and body muscles problem. They also said that the female garment employees are under heavy working pressure in the work places. They meet their work demand or target every day, failing will lead them to be penalized. They also said that female garment employees work in a noisy

environment. In this line, Mehta (2012) said that noise from the machines causes them suffer from hearing disability.

Mehta (2012) also made a study among the garment employees. He found the employees who are involved in stitching and cutting section are vulnerable to injury. In his study he found the employees not taking protective measures like using hand gloves during stitching and cutting. Employees involved in sewing section are prone to musculoskeletal problems. Other than these, employees suffer from general and common sicknesses which are headache, skin problem, respiratory, visual discomfort, and hand numbness. This study suggested for a better environment in the factories for better production.

Minov et al. (2014) made a research among 47 non-smoking employees who work in cotton sector and found their respiratory symptoms very high as they are exposed to cotton dust. They suffer from chronic respiratory symptoms because of their association to cotton work. Hence, being non-smokers also do not prevent them from chronic obstructive pulmonary diseases.

Ahmed S., and Mohammad, Z.R. (2014, 54) said that female garment employees of Bangladesh continue their work in the garment industry even though they suffer from many diseases because they have no other alternative work for their survival in the society.

Bandyopadhyay et al. (2012) found in their research that musculoskeletal disorder is a common health problem among the garment employees. Other problems were headache, eye problem, hyperactivity, sleeping disorder, menstrual problems, heartburns, fever, cold, cough and weakness. They found significant relationship between musculoskeletal disorders with duration and the nature of their work, income, and education. Their study suggested education for the workers for their health issue and counseling them about their lives.

Ahmed and Islam (2015) made a research among 265 garment employees in health regard and found the employees suffering from many illnesses, still they continued to work. This has made their health worse. Work pressure, low wage along with unhygienic working environment cost them suffer from many physical and mental health problems. They also found that female employees suffered from sexual harassment conducted by their own colleagues and supervisors. This study suggested to use protective equipment. They also insisted on creation of awareness among the female employees for maintaining their own health.

Mahmoud et al. (2004) studied 550 employees of the spinning factory in Egypt. They found those employees have respiratory problem because they were exposed to cotton dust. They found less than half of the employees were wearing masks while working. It caused them to be exposed to different sicknesses like dyspnea, chest pain, ear diseases, cough, emphysema, chronic bronchitis, bronchial asthma etc. Their study gave some recommendations of giving the workers education of the good use of protective measures because it keeps them away from sicknesses. They give suggestions to the factories to have protective health measures for the workers.

Sultana et al. (2012) made a research among 45 garment workers and 41 control subjects. They studied their immune system and found their immune system is lower than the people not employed in the garment industry. They researched that cotton dust, metal fumes, fibres, and different chemicals of the work place made the employee's work system weak which ultimately lead them to physical and psychological health problems. They also found that the garment worker's bacterial activity of serum complements is lower than the control subjects.

Hasna in et al. (2014) studied the behaviour of the women employees post their sicknesses. Their study found that though the women suffer from sicknesses like headache, fever, vertigo, dysmenorrhea and menorrhagia, etc., still they do not see the doctors for their treatment. Rather they visit paramedics who are not very expert regarding giving treatment. Some of them go to homoeopathic doctors. Only half of the employees goes to authentic doctors.

Kumar, Mugundhan and Visagavel (2014) made a study in textile factories in India and found hazards and risks are more than the other industries. Given the nature of the work it is applicable for Bangladesh factories as well. Employees require putting a lot of physical labour while working in the garment factories where the conditions are not favourable. They studied different hazards existing in factories like for fire hazards, electrical short-circuit and smoking and welding, for physical hazards- exposure to dust, noise level, light and weightlifting; from their studies they recommended immediate actions against the physical and fire hazards.

Kane (2001) made a study on the employees in a spinning mill. He found that factories were given attention to its environment, health and safety matters. He experienced

that cotton dust makes the employees sick like cough and chest tightness, breathing problem. Different types of dust lead the employees to chronic diseases.

Chaudhry, Ijaz and Khan (2015) explored with their study in yarn making sector of the textile industry and found that employees had problems working in it. They studied light intensity, noise level, ambient temperature, quantity of cotton dust exposure and so on. They found that employees due to exposure to cotton dust their health is at risk to different sicknesses.

Akhter et al. (2010) made a study in 20 garment factories in Dhaka city where he took 300 female employees as his sample study. They found that over 85% employees suffer from chronic diseases like malnutrition, reproductive health, etc. However, the garment employees do not address these issues as their income is low. Moreover, they have problem of other facilities in their daily lives like sanitation facilities, electricity and poor homes, unsafe drinking water, etc. Their study found that female employees suffer from safety issues in the factories as well like abuse and harassment by their colleagues, lack of or no fire exit, no fire safety sign, poor ventilation, etc.

Paul-Majumder (1998) also made a study on the health conditions of the female garment employees. She viewed that female employees of Bangladesh remain sick while joining this industry due to poverty, poor housing, inadequate treatment facilities, inadequate nutrition, lack of education, etc. She saw that the garment women employees have different chronic diseases like skin disease, dysentery, gastric, etc. Common sickness of the garment employees is headache. Employees suffer also from eye disease, anemia, blood pressure, etc. However, study has been found that women, though they suffer from sicknesses, do not go to doctor for treatment. Her analyses found that overall the garment employees have poor health because they cannot afford good nutrition with their little income. Her study also found that unsanitary conditions at home, and long hours of work in the work places make them weak and sick. However, garment workers still hold a better place than the women who do not work with regard to consumption of better food like eating fish and meat quite frequently.

Lu (2011) made a study in the garment factories and found that employees use sharp objects while working which cost them to suffer from eye infection and wounds. They also found some common sicknesses among the garment employees like skin allergies, respiratory difficulty, headache, reproductive dysfunction, etc. They also discovered that some of the common facilities are missing in the factories which are personal protective measures,

counseling for psychological problems, medical facilities, basic factory facilities, etc. This ultimately lead them to different sicknesses.

Akhter et al. (575, 2017), gives the voice of the doctors who treat the workers. The doctors said that they have insufficient number of staff resulting in them to extend limited services to the employees. The factory clinic has two doctors and two nurses to serve thousands of employees. The doctors are available in the factories only on weekday afternoon for a few hours; the nurses are available from morning to evening. They work by rotation.

Piha et al. (2012) have studied the health issues of the garment employees from a different perspective. Their study found that employee's socio economic condition like education, individual income, professional class etc. determine the health of them. They found that those employees who have strong socio-economic background do have better health than the employees whose socio-economic condition is not very strong. They suggest that lower socio-economic background employees should be given special importance so that they remain away from injuries and sicknesses.

## **2.12 Present scenario of the garment industry**

ProthomAlo Newspaper article published on September 28, 2019 by Shuvankar Karmakar that 61% of country's whole export earnings comes from five categories of clothes which are shirts, trousers, jackets, t-shirts, and Sweaters. Again, of the total apparel exports these five categories of apparels occupy 73%. Hence, it can be said that Bangladesh garment industry depends on this five categories of clothing. In FY 2018-19 total export of Bangladesh was 4053 crore USD. Of this export total apparel export was 3413 crore USD. Among this 3413 crore USD 2490 crore USD or 72.95% have come shirts, trousers, jackets, t-shirts, and sweaters.

Garments other than earning from apparel it also earns from its waste products. Bangladesh garment industry earns a lot from the waste fabric. Sabbir Rahman Khan (2020) in his paper 'the story of waste fabric (Jhoot): Positioning Bangladesh' says that on average a garment factory leaves about 250 kg- 300 kg of waste fabric every day. He calculates the wastes from the main or original material. He says 'while a factory bought 272.4 m<sup>2</sup> of textile to produce the 100 t-shirts, ad 44.57 m<sup>2</sup> of that material ended up as cutting waste.'

Rahman, S. (2020) quotes Reverse Resources (RR), a software company, which made a study on Bangladesh's garment waste and found that Bangladesh brings US\$4 billion annually. This company brings out the list of total waste that comes from factories stating 'more than 25% of materials are discarded in fabric and garment factories, which can go up to 47% in some cases.'

Kays Sohel on 11 February, 2017 says that fabric accounts for around 70% of the operational cost of RMG manufacturing units, where 8% to 16% amount of wastages are generated, and this varying percentage of wastages are because of the width and length of cloth vary across factories and other mills. Hence, Bangladesh has been able to a good amount of waste every year. Khan, S.R. (2020) gives the increasing percentage of about 15% to 20% a year of the waste fabric for the last five years.

The recent corona virus showed the way for Bangladesh Garment industry to work for medical textile and it rightfully doing so. Bangladesh is advancing in line of medical textile slowly. Globally medical textiles brought a lot of money as well. Islam, R. (88, 2020) in his article 'Medical Textile: A Potential Segment to Grow' in the journal 'Bangladesh Textile Today' says that 'the global medical textiles market was valued at USD 16,686.6 million in 2019 and is projected to reach USD 23.3 billion at a CAGR of 4.9% by 2025.'

In Bangladesh quite a few factories are working in line of medical textiles. Rafiul Islam (89, 2020) gives the list of existing medical textile manufacturers in Bangladesh which are Nasir& Sons Bangladesh, Smart Group of Industries, Abiyan International, E-Baik Transport Corporation, and Sagor Trader's. They supply their products to countries like USA, India, Pakistan, Sri Lanka, Lebanon, Malaysia, Nigeria etc.

Bangladesh shines well in the production of fashion world clothing. One of the famous brands is Zurhem fashion brand. Bangladesh Textile Today (2020) insists that from the start it 'has gained the recognition as the finest suit-maker in the country.'

It also makes gowns for the Bangladesh Cricket Board (BCB) and Miss Universe Bangladesh. (Bangladesh Textile Today, p. 82). Mehruz Munir, the founder and creative director of Zurhem, received the award 'The Best International Designer'. It was given by the British-Bangladeshi Fashion Council. Hence, Bangladesh garment industry does wonders in the field of fashion world.



Staff Correspondent of Bangladesh Textile Today (63, 2020) volume 13, Issue 04 gives positive result about sweater segment in Bangladesh. It says that ‘Bangladesh is the major supplier of sweater products to the world and export approximately \$5 billion annually. Bangladesh over the last 30 years has grown into a sweater hub with many entrepreneurs invested heavily in sweater industries.’

The same Staff Correspondent of Bangladesh Textile Today (63, 2020) quotes EPB (Export Promotion Bureau) data that sweater company in Bangladesh brought \$4.25 billion in the fiscal year 2018-2019, whereas it was just \$3.67 billion in the FY18 giving it a rise by 15.82%. This undoubtedly placed Bangladesh in a good position in the field of sweaters.

About 500 weaving mills produce fabrics for the local market. ‘Many factories in some ways have fallen into the ‘capacity expansion trap’ that can even cause the threat of their existence! The factories could see only the figure of the total apparel market size around the globe. They simply calculated that Bangladesh only contributes to five percent to the global market share in the apparel sector, so still, an ample opportunity awaits! This number game made the factory owners allured to expand more and more production capacity and manpower as well.’ ((Bangladesh Textile Today. Volume 13, issue 04. Page. 18)

Among the few available markets if one market is successfully reached it is called alternative market. Bangladesh has been able to export its products to a good number of countries. If one analyses the data of Bangladesh Garment Manufacturers and Exporters Association (BGMEA) and Bangladesh Bank (BB) he/she will see Bangladesh has been exporting readymade garments to 41+ destinations for the last four decades. There are more than 200 countries in the world, so there ample opportunities for Bangladesh to expand its market. ((Bangladesh Textile Today. Volume 13, issue 04. Page. 19)

Report suggested that in 2019 Vietnam bagged an increase in export orders of \$1.34 billion to US or 54% or to \$13.56 billion. On the other hand, Bangladesh being the second-largest apparel exporter grasped only 21.30% or \$531 million to \$5.9 billion in the US. One of the reasons for Vietnam’s US market capture is that it is very strong in innovation and producing fancy items made of manmade stable fiber. Besides, Foreign Direct Investment (FDI) also contributed to Vietnam’s capacity and its diversification. (Bangladesh Textile Today. Volume 13, issue 04. Page. 38)

Mahud, S. and Kabeer, N. (22, 2003) give the account of the servile state of the women in the garment industry of Bangladesh. They stress upon the long working hours, absence of written contracts, delayed payment of wages, worsen health and safety standards.

Rock, 'The rise'; AAFLI, Report, pp. 12-14; US Department of Labour, Bureau of International Labor Affairs' said that working condition in the factories are poor, poor ventilation system, hot atmosphere, and overly crowded.

TIB (Transparency International Bangladesh- 2013) brings out the vulnerability of garment factories of Bangladesh. It writes of poor building infrastructure, unapproved factory building, poor electrical connections, unplanned main and alternative staircase, and violation of fire safety make the factories vulnerable. Other than that malfeasance in recruitment, long working hours, closing factories without pay, maternity leave without pay, no payment of wage & bonus, etc remain a concern for the garment industry of Bangladesh. Worker's rights are intentionally violated. Many of the misdeeds go unpunished.

Abir (2014) mentions of vulnerability of the garment factories and their employees. He mentioned that many factory buildings did not follow any building code, worker safety arrangement, their safety in the workplace, etc. He also says that factory owners did not put up sufficient fire safety equipment like fire extinguishers, hydrant boxes, fire exit doors, smoke detectors. Hence, Bangladesh factory buildings remain vulnerable.

Wadud et al. (2014) studying 60 garment factories and developed a Fire Risk Index (FRI). They discovered mean FRI is 2.8 on a scale of 5 that shows the side of poor fire safety management. They also investigated 24 parameters where they found three things-lack of emergency announcement system, locked exit doors, and lack of fire drills are as worst parameters. Wadud and Huda (2017) also found from their studies that fire safety in the factories is a long way to go for its improvement.

Akhter and Shimul (2012) have found occupational stress in garment and tannery industries. Stresses occur due to characteristics of job, working hours, job satisfaction, etc. The employees of both these industries are vulnerable to health and safety issues. These things lead them to physical problems, lower self-esteem and job dissatisfaction.

Ali, M.M., and Medhekar, A. (1178, 2016) write that there is unrest in the garment factories for various reasons which are lack of leisure and holidays, high overtime working hours, lack of canteen and other facilities, lack of day child-care.

Harris, Hashem and Khan (1997) studied and found that Bangladesh garment industry depends on the imported raw materials; but Bangladesh experiences a lot of political unrest and protests which hamper the production of the garment factories.

Child labour has been a common factor in the garment industry of Bangladesh. Michael E. Nielsen (566, 2005) said in 'The Politics of Corporate Responsibility and Child Labour in the Bangladeshi Garment Industry' that the predominant people of Bangladesh garment industry are women. Among the total child workers 60% has been girls. Mothers send their girl children for work for some earning for their families and owners take the girl children in the factories for the minimal pay.

Rahman, R. (38, 1996) found discrimination between male and female employees. He says this with regard to break time between male and female employees. He insisted specifically that women get half an hour of time for lunch break, but their male counterparts get one hour of break for lunch. So it is seen that factories where women employee force is large there the owners give shorter lunch break.

Nielsen, M. (566, 2005) said that employees in Bangladesh garment industry work for long hours. They even work 10-14 hours in a day, without break most of the cases.

Male dominated-occupations have higher pay than female-dominated occupations throughout the world. This means that Pay of women employees of remains lower than their male counterparts throughout the world. (Brynin and Perales 2016; Jirjahn and Stephen 2004; Aisenbrey and Bruckner 2008; Menon and Rodgers 2009; Petersen, Snartland, Becken and Olsen 1997; Palomino and Peyrache 2010; Maume 2004; Oostendorp 2009; Schafer and Gottschall 2015; Murphy and Oesch 2016). One of the reasons for the low pay of female-dominated occupations is that women's works are assumed to have lower value than the male tasks and occupations. (Fafchamps, Soderbom and Benhassine 2009; Breau and Rigby 2010; Saure and Zoabi 2014; Magnusson 2009). It is no different with the female employees of Bangladesh garment industry. In Bangladesh too male-dominated industries is paid more than the female-dominated industries. Garment employees' pay in Bangladesh is the poorest in the world; women employees receive salary much less than the men. (Ahmed and Maitra 2010).

Absar (2001) studied about wage problem in Bangladesh and found that work allocation between men and women takes places on gender based consideration. For example, in stitching section they are mostly women; the other sections like cutting, finishing, ironing

etc are dominated by men. He thus found that female garment employees of Bangladesh are paid lowest in the world.

Nielsen, M. (566, 2005) said that women are made to work for long hours. They are paid less, late paid sometimes and sometimes not paid at all. They are made even work for overtime but not paid for the overtime work.

Majumder & Zohir (1994) found that it has been estimated that a female garment worker earns only about 66 per cent of her male counterpart's income. Absar (2002) interviewed 35 women and found that their monthly wage varies from US\$13 to US\$36. Wahra and Rahman (1995) cited that women's wage is much less compared to the other countries. He quotes from Jackson, 1992, 22 that machine operator earns per month Tk 650-700 while a helper, most of whom are women, earns Tk 250-300.

Majumder & Zohir (1994) viewed that employers' answers in this regard that productivity differs between male and female workers. They found, except for the category of supervisor, in all other categories of job, female workers earn less than their male counterparts. Also, education affects the wage rate. They examined that a female worker with primary education receives an average income of only Tk. 746 a month while a worker with education more than primary level receives Tk. 1047. Workers' age also determines the wage rate because employers pay less to the young girls.

Health issues also a factor for deciding wage. Majumder (1996) says that the number of days due to illness may be another yardstick to measure the extent of adverse health impact of wage employment on the garment workers.

Paul-Majumder and Begum (2000) found that women's joining in the industry narrowed the gender gap between the employees. However, gender discrimination in wage and widespread occupational segregation emerged. Women can get into jobs in garments very fast and their salary is less too. Wage rate increases provided they have education.

Mahmud, S. (24, 2003) said that women's wages/earnings either for day laborers or in any profession are lower than the males. In 1999-2000 there had been a huge difference of pay between males and females when male's pay was three times more than the female employees.

Amin et al. (186, 1998) said one of the reasons for lower salary for the women is that they are seen as additional wage earners for their families. Another reason they give is that women lack the backing of the labour organizations.

Ali, M.M., and Medhekar, A. (2016) rightly write that wages in Bangladesh are still the lowest; it is a matter of fact that even Fiji and Vietnam pay more salary to their workers than Bangladesh. They also write that Bangladeshi garment workers are not happy with their wages, conditions and working environment of the factories.

Mahud, S., and Kabeer, N. (33-34, 2003) wrote about trade union that it protects the rights of the workers. Bangladesh law and constitution both ensure freedom to the workers to have associations, unions. Bangladesh unions are enterprise-based and it is registered with the Ministry of Labour provided 30% of the workers of a factory are members of this organization. However, trade union has become a missing factor at present. They quoted a survey where it mentions that only 5% of EPZ workers, and 1% export garment workers outside EPZ were reported to be part of trade unions. They give one of the reasons for such absence of trade unions is the politics involved within the organizations where the trade union leaders fight for their own interests rather than the general interest of the workers.

ICFTU- Bangladesh (2005) gives the status of trade union presence in Bangladesh. It writes that trade union movement is weak in Bangladesh. One reason it cites for such weak movement is the multiplicity of trade unions like there were 5,450 unions which were affiliated with 25 registered national trade union centers. Workers are afraid to join the trade union in fear of losing their jobs. This report also cites ILO Convention nos. 87 and 98 which allows freedom of association and reasonable bargaining with the garment employers in the garment factories. However, trade union members are often persecuted by the employers.

## **2.13 Law**

As per law women are deprived from many facilities. Maternity Benefit Act of 1950 allows that an employee can demand for maternity leave for twelve weeks. The Bangladesh Labour Code 2006 further stresses the maternity leave for 12 to 16 weeks. Majumder & Zohir (1994) found that of the 32 firms surveyed only 3 firms were found to grant maternity leave with half pay.

Majumder (1996) found that garment workers do not get paid leave. Those who are in the higher rank like cutting section, quality controllers, and supervisors are usually granted paid leave. Helpers, ironers and folders are rarely granted any paid leave.

Majumder & Zohir (1994) found that women take more sick leave than men. About 68 per cent of the female workers as opposed to 58 per cent of their male counterparts took leave due to their own illness during the previous year. But many do not get paid for leave. They found through research that only 35 per cent of the female workers who took leave during the month previous was granted paid leave. So, they get forced to come for work even when they are sick.

Though factory Act 1965 permits the women to work overtime up to 8 pm; however, they work sometimes even till 3 am. Sometimes they work without a single holiday for the whole month. Factory Act mandates weekly holidays, and any worker cannot work consecutively for more than 10 days without holiday. Though the Factory Act specifies for two hours of break for each 12-hour worked, but the women get only an hour of break in total.

Zohir (2001) saw that the garment worker's working hours were about 12 hours a day in 1990 and it remained the same in 1997. True to the fact that in these 12 hours they get lunch break from only half an hour to one-hour. Majumder (1996) discovered that on an average, a worker in a garment factory works for 12 hours, whereas the Labour Law of 1965 allows working for 8 hours.

Factory Act of 1965 also states that no worker is to be made to work at a stretch for 6 hours without 1-hour or 2-hour of break. But most factories do not follow this law. Only 31% of the female employees said that they had one-hour lunch break. One factory was found to give break in the morning for tea and the other factories did not give any break before lunch.

Jamaly & Wickramanayake (1996) found that the lowest worker : toilet ratio was 60:1 and this is over twice that legally required. He found in factory one toilet is used by 95 women employees. They also found among the factories they visited that none of the factories had a canteen, though the law says to keep a canteen if the employees are more than 250. Women bring meals from their own home, but there is no place to eat; so, they eat in the workplace.

Nielsen (567, 2005) mentions of the section 47 of the Factories Act of 1965 where it says that a factory having more than 50 employees is required to have a room of the employees' children who are under the age of 6. Jamaly & Wickramanayake (1996) examined that only one is nine factories had that facility. They also found that among nine factories none of them had adequate fire-protection system. Some factories completely ignore that they must have a separate fire exit.

The Bangladesh Labour Code 2006 gives order to companies to issue the appointment letter to the workers which ensure the workers to get the benefit. It also ensures the deadline for the payment of wages, demands for compensation pay in case of accidents in the factories and so on.

Jamaly & Wickramanayake (1996) interviewed women and found none of them had written contract. Though the factory act prescribes the employers to give 90 days of notice or wages in lieu of notice for terminating a worker, it is not followed. Workers are sacked even if they do a little mistake like arguing with their supervisor, or slow in work, or fall sick quite often.

Women do protest occasionally to get their rights. Dannecker (2000) found that women as a sign of their protest they stopped the sewing machines in one occasion for not getting overtime pay. They found that junior operators, helpers would plan out for any activity with the help and support of the senior operators. The leaders represent them in negotiating with the management about their interest. Hence, junior operators wait for the leadership move from the seniors.

Dannecker (2000) talked about informal union of women. The Bangladesh Independent Garment Workers Union has an executive committee of 15 workers. The members should have at least five years of working experience in factory to qualify for the committee. The other condition is that out of 15 positions 10 positions should be held by women. This organization supports the employees to meet their regular needs. To continue this work, two lawyers (members of the Bangladesh National Women's Lawyers Association) are employed part-time. To generate a feeling of solidarity among the members they organize cultural program, dances, short plays originated from their own experiences. So, this Independent Workers Union can be introduced in all factories.

US Department of state in Bangladesh economic policy and trade practices (1994) said with regard to Bangladesh's child labour it is illegal on the part of Bangladesh's Garment Industry to have underage children; this also specified that production by the children in the garment industry is a violation of basic labour rights.

## **2.14 Future Drivers of the Garment Industry**

### **2.14.1 Technology**

Technology and sustainability go hand in hand in garment industry; in fact, there is a notion that these two act like a natural marriage which is more understood by the people in the fashion industry. In this line, Mostafiz Uddin quotes Stella McCatney in his article "Technology and Sustainability in RMG" published on March 23, 2019 where she says that 'We are now really looking at tech as a company. We are probably more aligned with what's happening in San Francisco that what's happening in the fashion industry.'

Technology can do a lot in the power sector as well. Mostafiz Uddin in his article "Technology and Sustainability in RMG" published on March 23, 2019 says that technology, in terms of power supply, can offer alternatives through the use of wind energy, hydro, or solar energy; it also can offer alternative in reducing the use of hazardous chemicals and water in the laundering process of garments and can reduce energy usage by introducing smart lighting and heating; it can also offer alternative forms of transportation to carbon-emitting vehicles as well.

Syed Nazif Ishrak said in the article 'Is RMG Ready for the Future?' on May 24<sup>th</sup>, 2020 said that sewing has been the most complex function given the dynamic changes in fashion which requires continuous changes in the algorithm of the machinery. But the current advancement of machine will change the traditional way sewing. He mentioned of 'Yuho Sewing Machine and Co is automating the long-winded and convoluted sewing task.'

Kays Sohel in "Use of technology in RMG industry" says that the RMG employees in the past would spend a lot of time in cutting fabric manually, but now time and production are saved due to the use of automated systems.



## **2.14.2 Use of software technology in the garment industry**

Software helps to set the program and get the output accordingly. Software is just a programming that brings out the production according to its order. Performance of some of the software is:

IntelloCut software provides flexibility to the garment owners in making of the product plan and then for the production. Kayes Sohel quotes Anas Shakil who is the country head (BD) at ThreadSolSoftwares in the newspaper “Use of Technology in RMG industry” published on 11 February, 2017 saying that their solution is a big technological leap that provides much-needed flexibility of automated planning and tracking to the manufacturers. Their features help the manufacturers saving their fabric cost to a great extent.

Kayes Sohel quotes the Dekko Group director Kalpan in in the newspaper article “Use of Technology in RMG industry” on 11 February, 2017 that is ‘threadSol’s overall approach to streamline processes and to generate automated reports on the phone made a difference for us.’

## **2.15 Consequence of COVID-19 in the garment industry**

### **2.15.1 Corona virus loss in the garment industry**

‘Garment exports accounted for US\$ 34.12 billion or 84 percent of the country’s overall exports of US\$ 40.53 billion, in the fiscal year ended June 30, 2019.’ (Bangladesh Textile Today. Volume 13, issue 04) Hence, Bangladesh is to lose about US\$ 6 billion in export revenue in the financial year 2019-2020.

Bangladesh Textile Mills Association (BTMA) president MD Ali Khokon confessed that about worth taka 35 billion of yarn, and fabrics are piled among 250 weaving and spinning mills. (Bangladesh Textile Today. Volume 13, issue 04, p. 71)

BGMEA and BKMEA’s member factories have faced order cancellations of almost \$6 billion.

Textile Today Analysis in Bangladesh Textiles Today (81, 2020) says that Bangladesh ‘being the second-largest apparel supplier worldwide after China, Bangladesh’s economy is one of the major sufferers from the bad impact of the coronavirus because of

supply chain disruption.’ Due to corona virus apparel export is in problem both for production, shipment and distribution to the major export destinations.

Due to Corona virus a lot of factories have been closed with the job loss of millions. Textile Today Analysis in Bangladesh Textiles Today (2020, p. 81) says that due to corona virus more than 1000 factories got cancelled the orders affecting nearly 4 million employees.

Abdullah Kafi in the newspaper article “4 crore employees will celebrate Eid without salary & bonus” in published on May 20, 2020 said that in May at the time Eid half of the employees did not get salary and bonus for the previous month April.

Garment factory employees get deprived of timely salary and bonus. Staff Reporter, Dhaka says in his news article “After Low Salary Employees will Get Low Bonus as well” published on May 16, 2020 says that due to corona virus issue and cancellation of purchase order employers cannot pay bonus more than 50% of their salary. In the meeting the ex-president of BGMEA and present MP Abdus Salam Murshedi says that employees will get bonus of 50% only as there will be another Eid after three months. Home ministry said further that employees will get 65% from their salary for the month of April. Of this, 60% will be paid in May, 2020 and the remaining 5% in June.

However, according to newspaper ‘DainikAmadershomoy’ published on 21 April under the title “shesh shomoyo beton hoynei 83 hajars romiker” that many 83000 employees among the BGMEA factories did not receive salary though they were supposed to pay salary by 16<sup>th</sup> April. This report found that till date 21 factories in Dhaka, 44 factories in Gazipur, 13 factories in Savar & Ashulia, 9 factories in Narayanganj, 31 factories in Chittagong, and 3 factories in other places did not pay salary to their employees till 21 April, 2020.

Many employees do not get salary at all. Authentic newspaper in Bangladesh “ProthomAlo” reports in May 16, 2020 that out of 7,602 garment factories only 2,552 factories paid salary to their employees. If it is seen separately then it will be found that out of 1882 BGMEA member factories only 740 factories paid salary for the month April; out of 1101 BKMEA member factories only 310 factories paid, and out of 389 BTMA member factories only 142 factories paid for the same month (April). Worst to the fact is that 51 member factories of BGMEA and 40 member factories of BTMA did not pay salary to their employees even for the month of March, 2020.

Abdullah Kafi, in his news article “Garment Employees Sacked” published in “DoinikAmadershomoy” (May 29, 2020) reported about the factories that did not pay salary for April 2020. He gives the list of 1721 factories out of 1882 BGMEA factories paid salary, 1041 factories out of 1101 BKMEA factories paid salary, 349 factories out of 389 BTMA factories paid salary, and 356 factories out of 364 BEPZA factories paid their salary to their employees. Of the other 3866 factories that are not part of any of these organization 3089 factories paid salary to their employees. Hence, at the end of May, 2020 it was seen that a total of 1046 factories did not pay their salary to the employees.

Abdullah Kafi, in his news article “Garment Employees Sacked” published in “DoinikAmadershomoy” (May 29, 2020) further reported about bonus that 1544 factories among BGMEA (1882) factories paid bonus, and the rest 338 factories did not; 1016 factories among BKMEA (1101) factories paid bonus, and the rest 85 factories did not; 342 factories among BTMA (389) factories paid bonus, and the rest 47 factories did not; 353 factories among BEPZA (364) factories paid bonus, and the rest 11 factories did not.

Garment sector’s employees do protest on the streets for their salary due, bonus due and other payment dues. Staff reporter of ProthomAlo newspaper reported in the news ‘Two Thousand Factories did not give Employees wages’ (April 16, 2020) that employees of about 50 garment factories surrounding capital city in Savar, Ashulia, Gazipur, Narayanganj, Chittagong, and Mymensingh protested for getting salary. Industrial police further stated that 12 factories (in Savar and Ashulia) including A One BD, Aline Apparel, Future Clothing, Adiyar Apparels, Zet Apparels, Cristal Composite, Z BD Apparel, Pentaforde Apparel protested for not getting salary. 22 factories (in Gazipur) including Mother Fashion, Shah Makdum Garments, Prince Sweater, KG Garments, Albert Fashion, Style Craft, Wollen Ware, DisgnExis, Ayesha &Galia Fashion, Body Fashion protested for wages. Other than this, employees of factories in Narayanganj like T S Sports, Fahim Fashion, Martin Knitwear &Monorom Apparels, employees of factories in Chittagong like Dragni Fashion, A&B Fashion, and Exim Fashion, and factories, and employees of factories in Mymensingh like Ideal Spinning, Implosive Textile, Sabab Fabrics, Seema Spinning, Bashar Spinning, Glory Spinning, OrkitJio Textile, M G Cotton, etc protested for wage.

Garment employees are easily hired and fired. Staff Reporter of Prothom Alo in his newspaper article “Two Thousand Factories Did not Give Employees Wages” (April 16,

2020) quoted Joly Talukder the general Secretary of Garment Employee Trade Union saying that at least 30,000 employees had been sacked in the preceding four weeks.

Abdullah Kafi, in his newspaper article “Garment Employees Sacked” published in “DainikAmadershomoy” on May 29, 2020 mentioned that after the Eid Holiday many garment employees have been forced to resign. Even the employers in some cases used goons to threaten the employees for the resignation. Though there was a meeting before Eid between employers and leaders from employees where the owners promised not to sack the employees, but they kept doing so (sacking the employees) after the Eid holidays. Forcibly the authority snatched the ID cards of the employee away upon their arrival at the entrance of the factories. He further mentioned that about fifty garment factories in Savar, Gazipur, Narayanganj, and some other places have sacked the employees forcibly. He also mentioned some of the factories situated in Gazipur area which sacked the employees and the names are Deco Garments Ltd., Ridisha Fashion, Waymart Fashion Ltd., Froster International, Trouser Line, Delta Textile, etc.

### **2.15.2 Stimulus fund**

Government does come to the aid of Bangladesh garment industry in times of crisis. Bangladesh Textile Today, vol. 13, issue 04 (April 2020) interviewed the managing director of Team Group Abdullah Hil Rakib on the role of government in COVID-19 crisis. He says that government gave a package of Tk 5000 crore with a payable interest rate of 2%; this package is used by the factories to give salaries to their workers for up to three months. However, he also insists that ‘three months is very short, if it is 6 to 8 months then it will be more helpful for all.’

Adam Apparels Ltd’s managing director Shahidul Haque Mukul in Bangladesh Textile Today (82, 2020) says that ‘if the government considers the Tk 5,000 crore as a loan it will not serve the real purpose. He further adds that it is difficult to get this money as government is giving a lot of conditions in giving this stimulus package.

The former BGMEA president, Anwar ul Alam Chowdhury, also raised his worry in this regard in Bangladesh Textile Today (2020, p. 82) saying government must consider so many issues before deciding this stimulus package for the export-oriented sectors of the country so that everyone can survive.’

### **2.15.3 Corporate social responsibility**

Bangladesh Textile Today, vol. 13, issue 04 (April 2020, p. 85) gives the account that Bangladesh garment factory proved itself to be socially responsible in times of crisis. In the time of corona virus attack Bangladesh garment industry came up with noble act of producing PPE and distribute them freely to the hospitals. Some of the factories are like Urmi Group, Aman Group, Snowtex, Smartex Group, and Dekko Group who started producing PPE. Their initiative was approved by DGHS (Directorate General of Health Services). Rahbar Hossain in his article ‘Factories from Bangladesh jointly making safety gears to fight COVID-19’ from the magazine Bangladesh Textile Today said that the initial plans for these factories is ‘to produce at least five lakh pieces of PPE and initially, 50000 PPE will be distributed to the hospitals free.’ Urmi Group’s managing director said, ‘it would not make any profit from making the PPE and it will only take fabric charge as it will have to buy the raw materials.’ One of other companies called Snowtex who make 50000 PPE and out of this total PPE they would distribute 17000 PPE at free of cost and managing director of Snowtex, SM Khaled said that they would not make any profit for this PPE making. Hence, Bangladesh garment factories did a wonderful social responsibility job to fight COVID-19.

However, the National Board of Revenue also played a role in it. Rahbar Hossain in his article “Factories from Bangladesh jointly making safety gears to fight COVID-19” from the magazine Bangladesh Textile Today said that the National Board of Revenue withdrew all sorts of import duties and taxes in order ‘to encourage quick import of PPEs, raw materials used in hand sanitizers, coronavirus testing kits and reagents.’

Bangladesh Textile Today, vol. 13, issue 04 (April 2020) interviewed the managing director of Team Group Abdullah HilRakib on their role on social welfare responsibility. Team group, a diversified business conglomerate, closely associated with apparel and textile manufacturing facility gave personal protective equipment (PPE) and hand sanitizers freely. They gave this to doctors and nurses in 154 hospitals.

Smart Jacket (BD) also played a great role with regard to social responsibility. Sabbir Hossain in his article “Smart Group of Industries making one lakh surgical jackets for doctors” mentions in “Bangladesh Textile Today (2020, p. 85) that Smart Group delivered 50,000 sets of surgical jackets were given to the doctors. He further quotes Smart Jacket’s director Mujibur Rahman saying that 11,000 employees were working regularly and they are able to produce 20,000 sets of these jackets per day.

## **2.16 Preventive measures**

Hideki (2015) suggests in his study regarding the prevention of measure with regard to fire of the factories. He suggests that BGMEA will ensure under the agreement with all the contracted factories that they must have preventive measures against the fire. BGMEA also should take responsibilities that it should pay compensation to the factories in case of any calamity. The author has a hope that if the factories have fire safety arrangement then they will not have chance to catch fire.

Hakkinen (2015) gives a different outlook with regard to safety management of the factories. He insists on the role of managers, continuous learning from accidents, internal audits, inspection, and safe work appreciation. He insisted on the holistic management of the factories rather than pin pointing on a single trick and solution.

Kazutaka (2012) insists on the participatory action-oriented programs for keeping the employees healthy and keep in safety. He insists on the low-cost option which is toolkit that will play a great role to promote health and safety at work.

Lowden and Moreno (2014) insists on four areas to concentrate that will help to keep up the health and safety of the employees in the factories. Those four areas are pharmacological aids to promote sleep, controlled light and dark exposure, behavioural or lifestyle interventions, and shift schedule change.

Malik et al. (2010) studied the internal conditions or factors of garment factories responsible for health hazards in Pakistan. Given the nature of work, it is very applicable to the conditions of the garment factories of Bangladesh. They found chemical, biological, physical, and ergonomic factors are the causes to create hazards in the factories. These factors can be tamed or controlled by using hazard control issues like warning signs in all places, providing protective measures and first aid box, arranging training programs for the employees for facing emergency time, making separate rooms for chemical storage. They think that these measures will reduce the ill health and unsafety conditions of the factories.

Verbeek and Ivanov (2013) did 23 systematic reviews for identifying the factors to prevent occupational injuries or illnesses. They insist on different regulations and their strong implementation to the employee's health. They also suggested on the action of technical measures imposed by management for preventing occupational injuries and diseases.

Hossain and Arefin (2015) write on the role of the buyer's part to deal with the compliance of the factories. They feel that buyers are the biggest stakeholders in the garment business; hence, they should play a great role in keeping the factory environment improved. Buyers should monitor the garment working situation constantly and closely. They must enforce obligations on the garment employers to improve their factory conditions like no job and wage discrimination, no child labour, no forced labour, regular payment of salary, keeping sanitary facilities, etc.

Hence, the current study will look into every aspect of garment industry- the issue of its facilities, the opportunities it provides to the Bangladeshi women, the type of works it makes the women do and the whole job details, its pay to the employees, and management's behaviour to the employees. Other than this, the current study will look into the lives of women who are employed in the garment industry- their personal details, their type of work in the garment industry, their spending of money on various things, their accommodation, their life-standard details, and their problems and harassments. Overall, the socio-economic conditions of the women will be brought out.

## Chapter III

### Overview of the garment industry in Bangladesh

Ever since garment industry came into existence in Bangladesh it has grown widely and broadly. Since then the number of garment factories also have gone high. This researcher has visited Bangladesh Garment Manufacturers and Exporters Association (BGMEA) to know the overview of garment industry in Bangladesh. Before we get into details we need to know a bit about BGMEA.

#### 3.1 A brief introduction about BGMEA

It is a nationwide trade organization representing the readymade garment industry. It started its journey in 1983 which represents the garment industry which is the backbone of Bangladesh's economy. BGMEA 'promotes and facilitates the apparel industry through policy advocacy to the government, services to members, ensuring workers' rights and social compliance at factories.'<sup>14</sup>

BGMEA aims to make the development of the garment industry and the economy of the country. To fulfill the goal and the vision it has undertaken two missions, namely to promote and protect the interest of the garment industry keeping the sustainable growth of the foreign exchange earnings for the nation. Secondly, it ensures the fundamental rights and privileges of the garment employees. This association also works towards building a better society and environment.

In the early 80s BGMEA had 12 member factories. But now it has more than 4600 factories.<sup>15</sup> About 60% of BGMEA factories are woven manufacturers and the rest 40% are knitwear and sweater manufacturers.<sup>16</sup> BGMEA is responsible for exporting all 100% produced woven garments, more than 95% of sweater garment items and about half of the light knitwear garment items. Good to mention that there is another organization called BKMEA who look after the knit products mainly.

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<sup>14</sup>[www.bgmea.com.bd](http://www.bgmea.com.bd)

<sup>15</sup> BGMEA-2019

<sup>16</sup>[www.bgmea.com.bd](http://www.bgmea.com.bd)



‘BGMEA is run by a 35-member elected Board of Directors. The Board of Directors is elected for a two-year term.’<sup>17</sup> The president is the highest authority of this association. It has seven Vice Presidents who assist the president to formulate and execute important policies and programs of the organization. In short, it can be said that it is the association of the garment owners in Bangladesh which is located in Dhaka. It is an important organization playing the role of country’s earning sector of foreign trade.

A majority of the garment factories are registered with BGMEA. There are some factories who work through other registered garment organizations. For example, knitwear garments factories are registered with BKMEA. Some other factories are registered with BTMA, and BEPZA. However, there are some factories which are not registered with any of them, they work independently.

### **3.2 Number of Garment factories at present**

Since its (garment industry) inspection the number of garment industry has gone higher and higher. This research has discovered the number of garment factories in the last ten year. The following table 3.2 shows the number of factories.

Table 3.2

#### **Number of Garment factories in Bangladesh over the years**

<b>Year</b>	<b>Number of garment factories under BGMEA</b>
2009-10	5063
2010-11	5150
2011-12	5400
2012-13	5876
2013-14	4222
2014-15	4296
2015-16	4328
2016-17	4482
2017-18	4560
2018-19	4621

*Source: BGMEA - 2019*

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<sup>17</sup>[www.bgmea.com.bd](http://www.bgmea.com.bd)

BGMEA says that the factories were rather more a few years ago. It says that in the season 2009-2010 garment factories were 5063. That increased to 5150 in the following year 2010-2011. Gradually it started increasing up to 2012-2013. It proves so when one sees the number of employees in the year 2011-2012 which is 5400. Still more number of factories are seen in the following year 2012-2013 which is 5876 and this is probably the best number under BGMEA list. Then in the following year (2013-2014) the number comes down greatly which is 4222. However, from then on again it started increasing year by year. In 2014-15 it was 4296, then in the following year 2015-16 it was 4328, then in the following year 2016-17 it was 4482, then in the following year 2017-18 it was 4560 and finally in the year 2018-19 it became 4621. Hence, it is noticeable that the number of garment factories started increasing from 2013 again and now it is close to 5000 again.

However, this list is according to BGMEA. There are some factories listed under BKMEA (Bangladesh Knitwear Manufacturers and Exporters Association), BTMA (Bangladesh Textiles Mills Association), and BEPZA (The Bangladesh Export Processing Zones Authority). Hence, all together the number of garment factories will be much more. According to newspaper “DainikAmadershomoy” news article published on 20<sup>th</sup> May, 2020, in whole Bangladesh there are 7602 garment factories at present.<sup>18</sup> Even the other leading newspaper “ProthomAlo” gives latest newspaper report giving the total number of garment factories in Bangladesh (mainly in Gazipur, Ashulia-Savar, Narayanganj, Chittagong, Mymensingh, and Khulna) as 7602.<sup>19</sup>

The Newspaper “DainikAmadershomoy” distributes the number of factories in this manner. BGMEA member factories are 1882, BKMEA member factories are 1101, BTMA member factories are 389, and BEPZA member factories are 364. The factories which are not members or listed in either of these four organization are 3866.<sup>20</sup>

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<sup>18</sup> Abdullah Kafi, 4 crore employees will celebrate EID without salary&Bonus, published in <http://www.dainikamadershomoy.com>, published on May 20, 2020, accessed on June 13, 2020.

<sup>19</sup> Staff Reporter, After low salary employees will get low bonus as well, published in <https://www.prothomalo.com>, published on May 16, 2020, accessed on May 17, 2020.

<sup>20</sup> Abdullah Kafi, Garment Employees Sacked, published in <http://www.dainikamadershomoy.com>, published on May 29, 2020, accessed on June 14, 2020.

### 3.3 Number of Employees in Bangladesh's garment industry over the years

Ever since the garment industry came into inception the number of employees went on increasing. Many women found their fortune in garment industry. Millions of women have been able to stand upon their own feet as they became economically strong. They only drive the country's economy. They contribute to 6% economic growth rate for nearly a decade.<sup>21</sup> If they had no work in the garment industry they perhaps would not have job in other places that would result them to be poor. The following table 3.3 shows the number of employees working for the garment industry.

Table 3.3

#### Number of Employees in Bangladesh's Garment Industry

Year	Number of employees (In Millions)
2009-10	3.60
2010-11	3.60
2011-12	4.00
2012-13	4.00
2013-14	4.00
2014-15	4.00
2015-16	4.00
2016-17	4.00
2017-18	4.00
2018-19	4.00

Source: BGMEA-2019

### 3.4 Rank of Bangladesh's Garment Industry in the World Market

It is certain now that Bangladesh is a powerful garment manufacturing nation at present. Right now 'Bangladesh is the world's second largest Readymade Garment (RMG) exporter, just behind China.'<sup>22</sup> Bangladesh has ranked second in the global apparel exports and grabbed 6.43% market share, according to recent World Trade Organization (WTO) report. Bangladesh has secured the second position in terms of value followed by China. Of course, EU countries together are top of Bangladesh. But single country wise Bangladesh is second.

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<sup>21</sup>[www.asiafoundation.org](http://www.asiafoundation.org)

<sup>22</sup><https://medium.com/@stitchdiary/what-makes-bangladesh-a-hub-of-garment-manufacturing-ce83aa37edfc>  
title 'What Makes Bangladesh-A Hub of Garment Manufacturing?' by Sttichdiary, published on July 18, 2018, accessed on May 15, 2020.

As per report, China exported apparel items worth 157.85 USD billion, EU-28 countries 143.47 USD billion, and Bangladesh 32.45 USD billion. This report was prepared based on the export data of 2018 of the respective countries. In terms of value and volume, Bangladesh is the second one as Bangladesh has maintained steep growth over the last few years.

Apparel exports of the countries got increased in some parts of the world, but decreased in some others. But the growth of Bangladesh apparel market has been steady in all the markets. The following table 3.4 shows the consecutive climbing of Bangladesh's apparel market high and high.

Table 3.4  
**World Apparel Market (value in Billion USD)**

	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Share in 2018</b>
<b>World</b>	<b>443.71</b>	<b>454.47</b>	<b>505.00</b>	
China	161.38	158.44	157.85	31.26%
European Union (28)	116.97	129.76	143.47	28.41%
<b>Bangladesh</b>	<b>28.22</b>	<b>29.34</b>	<b>32.45</b>	<b>6.43%</b>
Viet Nam	24.59	26.75	31.50	6.24%
India	17.94	18.41	16.61	3.29%
Turkey	15.06	15.10	15.67	3.10%
Hong Kong	15.69	14.49	13.86	2.74%
Indonesia	7.41	8.21	8.93	1.77%
Cambodia	6.30	7.19	8.20	1.62%
United States	5.68	5.68	6.01	1.19%

*Source: WTO*

The table above suggests that Bangladesh exports kept on going high in terms of world apparel market. In 2016 it was 28.22 billion, in 2017 it is 29.34 billion and in 2018 it is 32.45 billion. But if one looks at China then he or she will notice that China is rather, though still the first in the world, coming down and down. China's export was 161.38 billion in 2016, 158.44 billion in 2017, and 157.85 billion in 2018. Hence it shows that China's exports product is decreasing year by year, but for Bangladesh it is increasing year by year. Even in the case of India's export, it has come down from the previous year. In 2017 India's export was 18.41 billion but it came down to 16.61 billion in 2018. In the case of Hongkong also the export dollars have come down from the previous years. For Hongkong the export money was 15.69 billion dollars in 2016, 14.49 billion dollars in 2017, and it is 13.86 USD dollars in 2018. Hong kong's export business also coming down gradually. Rank of other countries after Bangladesh like Viet Nam, Turkey, Indonesia, Cambodia, and Unites States are having

a bit progress, but a very slow progress. Hence, it is a good shining factor for Bangladesh that it is growing tremendously well year by year. If this is the way it goes, and China comes down, then Bangladesh will gradually overpower China.

### **3.5 Total Export earning of Bangladesh's garment industry (in US dollar) over the years**

Bangladesh's economy greatly depends on agriculture. However, the RMG sector has made itself a pivotal source for bringing foreign currency. Of all other industries in Bangladesh, RMG stands in the first position to bring foreign currency.

RMG contributes to a great extent to the national economy. It works on human development as well. It plays a great role in improving country's GDP (Gross Domestic Product), gender equality, women empowerment, reduction of infant mortality, and reduction of child labor. In a matter of few decades RMG positioned itself a superior level apparel industry in the world. There is also a prediction that Bangladesh will reach the number one hotspot for garment industry in the whole world within a few years.

The way it is producing and exporting is spectacular. It brings millions of USD dollars to Bangladesh just by exporting the garment products. The following table 3.5 shows so.

Table 3.5  
**Total Export earning of Bangladesh's garment industry**

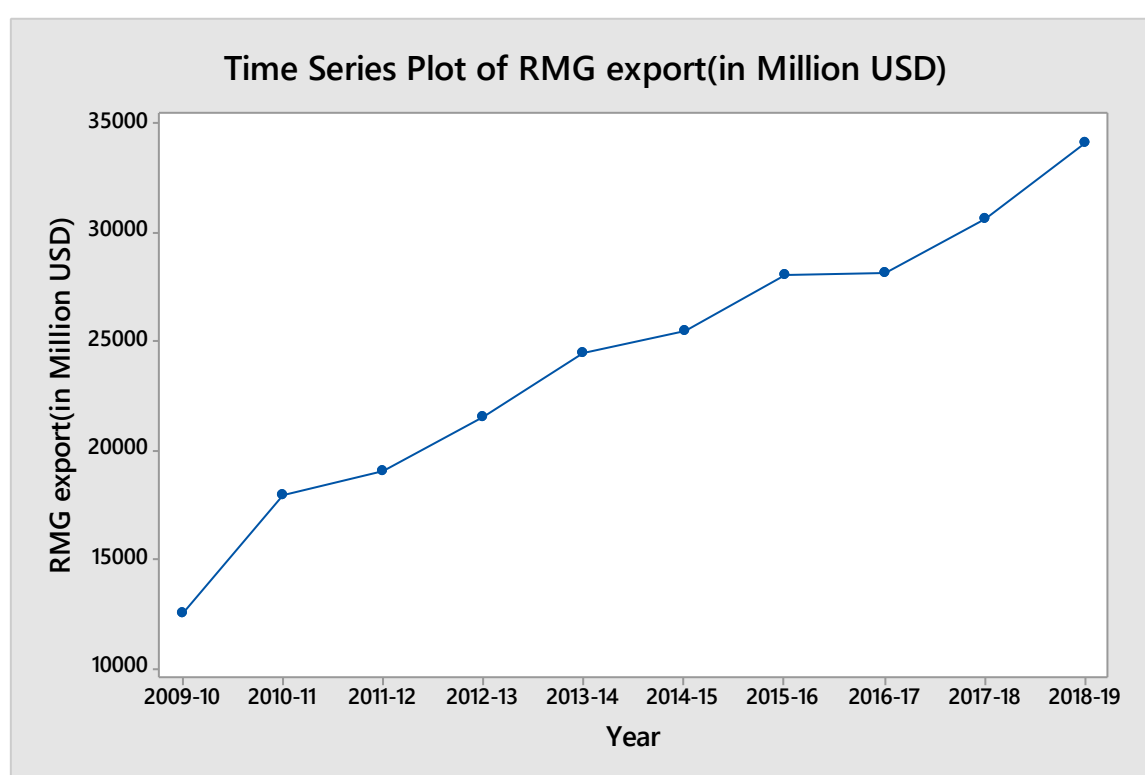
<b>Year</b>	<b>RMG export (In Million USD)</b>
2009-10	12496.72
2010-11	17914.46
2011-12	19089.69
2012-13	21515.73
2013-14	24491.88
2014-15	25491.40
2015-16	28094.17
2016-17	28149.84
2017-18	30614.76
2018-19	34133.27

*Source: EPB*

The above table 3.5 shows the level of export earnings enjoyed by Bangladesh economy for the last 10 years. The increasing trend is observed. Table suggests that foreign exchange in fiscal year 2018-19 is almost three times more than the fiscal year 2009-10. Specifically it can be said that export earnings in 2009-10 was 12496.72 million USD dollars, whereas it is 34133.27 million USD dollars in 2018-19. From the financial year 2009-10 to 2018-19 the export earnings kept on increasing in every year. Herein lies the future prospects of export earnings with regard to Bangladesh garment industry.

The plotted data is given below:

**Graph 3.5: Time series plot of RMG Export (in Million USD)**



The plotted data shows a linear tendency. We thus fit a linear trend equation. The analysis is given below:

It can be inferred that the level of RMG export exhibits an increasing trend from 2009-10 till 2018-19. This trend can be attributed to the improvements in the economic and financial parameters of the garment industry. The products gained internationally competitiveness over the years. This is reflected in the level of export earnings which reached its heights in 2018-19. The time series plot also reveals that the future prospects are promising even beyond 2018-19.

This pictorial representation motivates the study to conduct the regression analysis of RMG export (in million USD) with the time variable, namely year.

The empirical specification is,

$$Y = \alpha + \beta \text{ Year} + \text{error term},$$

Where,  $\alpha$  = the intercept or constant coefficient

$\beta$  = slope coefficient or the coefficient related with year.

Table : 3.5.1

**Regression Analysis: RMG export (in Million USD) versus Year**

Model Summary

R-square	R-square (predicted)
96.96%	94.39%

ANALYSIS OF VARIANCE (ANOVA)

Source	DF	Adj SS	Adj MS	F – Test	p-value
Regression	1	370505331	370505331	254.91	0.000
Year	1	370505331	370505331	254.91	0.000
Error	8	11627715	1453464		
Total	9	382133046			

Coefficients

Term	Coef	SE Coef	T-Value	p-value
Constant	-4242793	267256	-15.88	0.000
year	2119	133	15.97	0.000

**Model Summary**

The model summary results show that  $R^2 = 0.97$ . This explains 97 percent of the variation in the level of exports can be explained by Year and only 3 percent remains unexplained.

The R square predicted = 94 % which means 6% remains unexplained. The model is accepted and highly satisfactory.

The ANOVA table further confirms the acceptance of the model because the F statistic is highly significant. This justifies the goodness of fit.

With respect to the coefficient table, it can be inferred that,

Hn ; There is no impact of year on export

Ha : There is impact of year on export

The estimated equation is,

$$Y \text{ (RMG export (in Million USD))} = -4242793 + 2119 \text{ Year}$$

p-value                      (0.0)                      (0.00)

The time coefficient is positive and statistically significant. If Year rises by one unit (2009-10 and then to 2010- 2011 and so on, then the level of RMG exports will expand by 2119 units. This finding implies that the future prospects of RMG exports will grow over time.

### 3.6 Percentage of Bangladesh's garment industry's merchandise export

The dramatic growth of Bangladesh's merchandise export is due to RMG entrepreneurs, BGMEA (Bangladesh Garments Manufacturers and Exporters Association), BKMEA (Bangladesh knitwear Manufacturers and Exporters Association), GSP (Generalized System of Preferences) facility, Government support, low labor cost, effective and efficient workers, etc. Garment owners enjoyed different facilities like quotas through the WTO, Everything but Arms (EBA), agreement on Textiles and Clothing (ATC), Tariff Relief Assistance, etc that drive the owners to produce more and more clothing and then export.

As it has been easier for exports hence merchandise export has gone higher. The following table 3.6 shows so.



Table 3.6

**Percentage of BD's garment industry's merchandise export:**

<b>Year</b>	<b>Total Merchandise Exports (MN USD)</b>	<b>Merchandise Exports on RMG (Value in MN USD)</b>	<b>Share of RMG</b>
2009-10	14765	9720	65.83%
2010-11	20281	13580	66.96%
2011-12	22764	15491	68.05%
2012-13	23699	16048	67.72%
2013-14	27454	18866	68.72%
2014-15	29158	20089	68.90%
2015-16	30255	20841	68.88%
2016-17	30285	21074	69.58%
2017-18	32540	22582	69.40%
2018-19	35429	25338	71.52%

*Source: Bangladesh Bank*

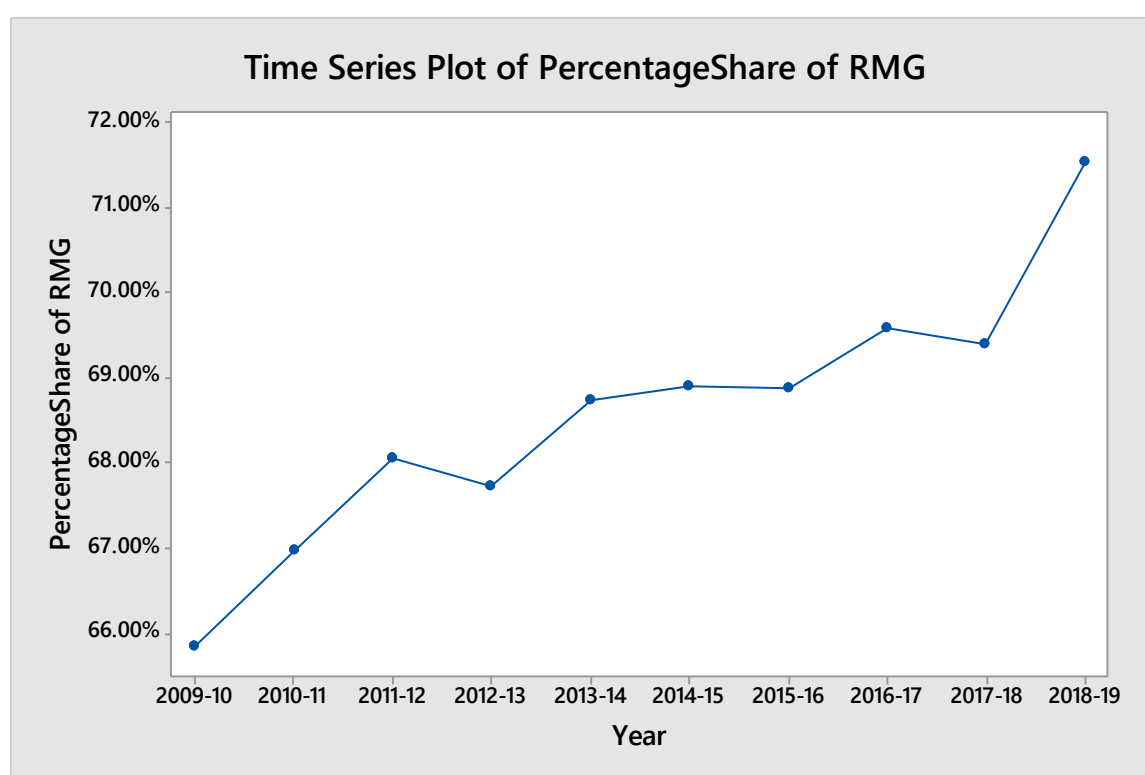
The above table 3.6 suggests that Bangladesh's garment exports cover the major merchandise exports of Bangladesh's total merchandise export. This merchandise export keeps on increasing year by year. Last ten years' merchandise export is dominated by RMG merchandise export. In FY 2009-10 RMG industry contributed 65.83% total merchandise export value (RMG export value was 9720 million USD and where the total merchandise export value was 14765 million USD). It went on increasing in the coming years. In FY 2010-11 RMG contributed 66.96% (RMG merchandise export value was 13580 million USD and total merchandise export value was 20281 million USD). It was more in the following year. In In FY 2011-12 RMG contributed 68.05% (RMG merchandise export value was 15491 million USD and total merchandise export value was 22764 million USD). In FY 2012-13 RMG contributed 67.72% (RMG merchandise export value was 16048 million USD and total merchandise export value was 23699 million USD). In FY 2013-14 RMG contributed 68.72% (RMG merchandise export value was 18866 million USD and total merchandise export value was 27454 million USD). In FY 2014-15 RMG contributed 68.90% (RMG merchandise export value was 20089 million USD and total merchandise export value was 29158 million USD). In FY 2015-16 RMG contributed 68.88% (RMG merchandise export value was 20841 million USD and total merchandise export value was 30255 million USD). In FY 2016-17 RMG contributed 69.58% (RMG merchandise export value was 21074 million USD and total merchandise export value was 30285 million USD). In FY 2017-18 RMG contributed 69.40% (RMG merchandise export value was 22582 million USD and total merchandise export value was 32540 million USD). In FY 2018-19

RMG contributed 71.52% (RMG merchandise export value was 13580 million USD and total merchandise export value was 35429 million USD).

This proves that every year total merchandise exports increase which are due to increasing merchandise exports on RMG. Hence, RMG is leading the country in bringing a good amount from merchandise exports.

In this situation the meaningful trend analysis will be based on percentage share of RMG. The plotted data is given below:

**Figure 3.6: Time series plot of percentage share of RMG**



The analysis is given below:

It can be inferred that the percentage of BD's garment industry's merchandise export grows over time from 2009-10 till 2018-19. The plot shows increasing trend but with ups and downs. The plot shows that from 2011-12 till 2017-18, the trend is not steady. The growth picks up the momentum from 2017-18 and continues till 2018-19.

This pictorial representation motivates the study to conduct the regression analysis of Merchandise export (in million USD) with the time variable, namely Year.

The empirical specification is,

$$Y = \alpha + \beta \text{ year} + \text{error term},$$

Where,  $\alpha$  = the intercept or constant coefficient

$\beta$  = slope coefficient or the coefficient related with year.

Table 3.6.1

**Regression Analysis: Merchandise export (in million USD)**

Model Summary

R-square	R-square (predicted)
88.36%	78.47%

ANALYSIS OF VARIANCE (ANOVA) TABLE

Source	DF	Adj SS	Adj MS	F-Value	P-Value
Regression	1	0.001920	0.001920	60.73	0.000
Year	1	0.001920	0.001920	60.73	0.000
Error	8	0.000253	0.000032		
Total	9	0.002173			

Coefficients

Term	Coef	SE Coef	T-Value	P-Value
Constant	-9.03	1.25	-7.24	0.000
Year	0.004824	0.000619	7.79	0.000

The model summary results show that  $R^2 = 0.88$ . This explains 88 percent of the variation in the level of percentage share in merchandise exports can be explained by YEAR and 12 percent remains unexplained. This makes the model highly satisfactory.

The ANOVA table further confirms the acceptance of the model because the F statistic is highly significant. This justifies the goodness of fit.

With respect to the coefficient table, it can be inferred that,

$H_0$  : There is no impact of year on Merchandise Export (%)

$H_a$  : There is impact of year on Merchandise Export (%)

$$\begin{array}{lcl} \text{Percentage Share of Merchandise Exports} & = & -9.03 + 0.004824 \text{ Year} \\ \text{p-value} & & (0.00) \quad (0.00) \end{array}$$

The time coefficient is positive and statistically significant. If the year rises by one unit, then the level of merchandise exports increases by 0.0048 percentage points.

This finding implies that the share of BD garments in world merchandise trade is ever increasing.

This justifies the gain in international competitiveness of garment industry.

### **3.7 Garment industry's contribution to the country's export earnings**

Garment industry took the pioneering and leading role to develop the industrial sector in the country. 'Though it took a rather late start i.e., in 1976 but it soon established its reputation in the world market within a short span of time.'<sup>23</sup> Now, garment industry is the prime export sector in the nation. It has enriched the economy of the country and alleviated unemployment. At present, almost 5000 garment factories listed under BGMEA employing 40 lakhs of people. However, overall there are about 7600 factories in whole Bangladesh where about 80% of the labor force is women.

In Bangladesh RMG is the largest exporting industry. Under the act of Multi Fibre Agreement (MFA) of GATT, the RMG is able to bring foreign exchange earnings from exports. Over the past 40 years, the number of factories have gone higher and higher. That is why it initiated a major role in the improvement of the employees' socio-economic condition. As women are mostly involved in this profession hence their socio-economic condition is good.

As it has been said that country's garment industry's contribution to the country's export earning is great, the following table 3.7 proves so.

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<sup>23</sup> Noor Ahmed Raaz, <https://textilelearner.blogspot.com/2012/11/present-conditionsituation-of-ready.html>  
Published on November 2012, accessed on 22/05/2020.

Table 3.7

**Garment Industry's Contribution to the Country's export earnings**

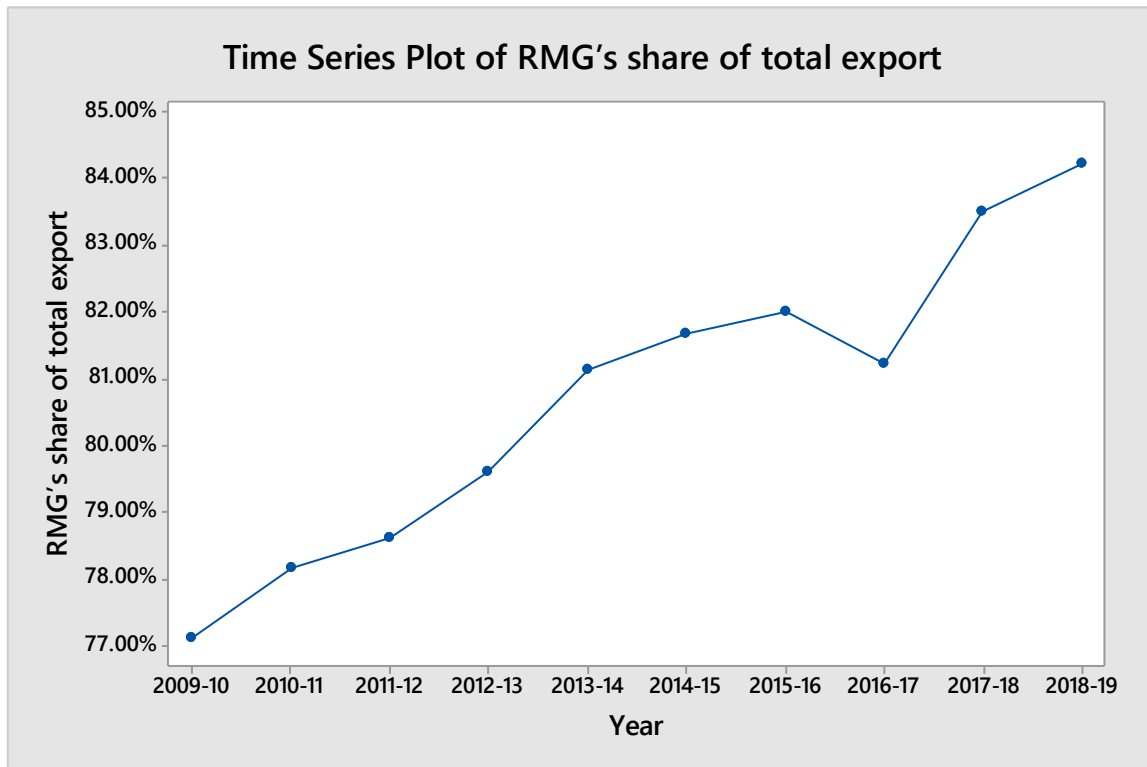
<b>Year</b>	<b>Total Export (Value in MN USD)</b>	<b>RMG Export (Value in MN USD)</b>	<b>RMG's share of total export</b>
2009-10	16204.65	12496.72	77.12%
2010-11	22924.38	17914.46	78.15%
2011-12	24287.66	19089.69	78.60%
2012-13	27027.36	21515.73	79.61%
2013-14	30186.62	24491.88	81.13%
2014-15	31208.94	25491.40	81.68%
2015-16	34257.18	28094.17	82.01%
2016-17	34655.90	28149.84	81.23%
2017-18	36668.17	30614.76	83.49%
2018-19	40535.04	34133.27	84.21%

*Source: EPB*

The above table 3.7 shows clearly that out of total export earnings of Bangladesh the garment industry holds the majority of it. We researched the data of the last 10 years and found escalating export results. In the FY 2009-10 garment industry's share of total export earnings was 77.12%. Since then it went on increasing year after year. In the following year (2010-11) its export share was 78.15%, in the next FY (2011-12) it was 78.60%, in the FY 2012-13 it was 79.61%, in the FY 2013-14 it was 81.13%, in the FY 2014-15 it was 81.68%, in the FY 2015-16 it was 82.01%, in the FY 2016-17 it was 81.23%, in the FY 2017-18 it was 83.49%, and in the FY 2018-19 it is 84.21%. Hence, it is seen that garment industry's share of total export earnings went on increasing year after year. If this trend continues, then in the coming years it can be expected even more.

In this situation the meaningful trend analysis will be based on percentage share of RMG's share of total export. The plotted data is given below:

**Figure 3.7: Time series plot of RMG's share of total export**



The analysis is given below:

It can be inferred that the percentage of RMG's share in total export exhibits increasing trend till 2015-16 but it dips down a bit in 2016-17. This may be attributed to the contraction in trade potentials in the world economy due to the advent of financial crisis. The demand impetus may be declining for manufacturing across the export destinations of Bangladesh. However, the linear trend picks up the momentum since 2016-17 and moves upward. Beyond 2016-17, the trend is upward rising indicating sharp rise in the share.

This pictorial representation motivates the study to conduct the regression analysis of RMG export in percentage share with the time variable, namely year.

The empirical specification is,

$$Y = \alpha + \beta \text{ year} + \text{error term},$$

Where,  $\alpha$  = the intercept or constant coefficient

$\beta$  = slope coefficient or the coefficient related with year.

Table 3.7.1

**Regression Analysis: RMG's share (percentage) of total export versus Year**

<b>Model Summary</b>					
R-sq			R-sq (pred)		
93.79%			91.13%		

<b>ANALYSIS OF VARIANCE (ANOVA) TABLE</b>					
Source	DF	Adj SS	Adj MS	F-Value	P-Value
Regression	1	0.004517	0.004517	120.91	0.000
Year	1	0.004517	0.004517	120.91	0.000
Error	8	0.000299	0.000037		
Total	9	0.004816			

<b>Coefficients</b>				
Term	Coef	SE Coef	T-Value	P-Value
Constant	-14.09	1.35	-10.40	0.000
Year	0.007399	0.000673	11.00	0.000

The model summary results show that  $R^2 = 0.94$ . This explains 94 percent of the variation in the level of percentage share in merchandise exports can be explained by time and 6 percent remains unexplained.

The ANOVA table further confirms the acceptance of the model because the F statistic is highly significant. This justifies the goodness of fit.

With respect to the coefficient table, it can be inferred that,

$H_0$  : There is no impact of year on RMG's share of total Export (%)

$H_a$  : There is impact of year on RMG's share of total Export (%)

RMG's share of total export = -14.09 + 0.007399

p-value (0.0) (0.00)

The time coefficient is positive and statistically significant. If year rises by one unit, then percentage share of RMG export will increase by 0.007 percentage point. This finding implies that the share of BD's exports in total trade is ever increasing. This justifies the expansion in trade potentials of BD's garment industry. This justifies the gain in international competitiveness of garment industry.

### 3.8 Garment industry's contribution to the country's GDP

RMG's contribution is very significant with regard to country's GDP. It contributed 11 percent of GDP in fiscal year 2018-19. This is a clear indication that RMS is playing a pivotal role to the improvement of the economy of the country. It also contributes in the development of other important economic sectors like insurance, banking, tourism, hotel, shipping, railway container services, road transportation, etc.<sup>24</sup> One of the major components of Bangladesh's garment industry's development is that it has cheap labor force and they can compete well over other competitors.

The garment industry has become the most important manufacturer of the country that accounts for about three fourth of all exports. More than 10 million people depend directly or indirectly on this industry. This sector has opened employment opportunities for millions of people through direct and indirect economic activities. This has helped in the country's economic development, social development, poverty alleviation, women empowerment, and overall development of the country. Any country's development is seen thorough its GDP progress. Many economic sectors play the role in building up country's GDP. Garment industry also plays a big role in increasing country's GDP. The following table 3.8 illustrates the contribution of garment industry in country's GDP.

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<sup>24</sup>MahrufMahfuz, [https://textilelearner.blogspot.com/2013/10/condition-of-ready-made-garment-rmg\\_9785.html](https://textilelearner.blogspot.com/2013/10/condition-of-ready-made-garment-rmg_9785.html), published on October, 2013, accessed on 23/05/2020.



Table 3.8  
Garment Industry's Contribution to the Country's GDP  
(value in billion USD)

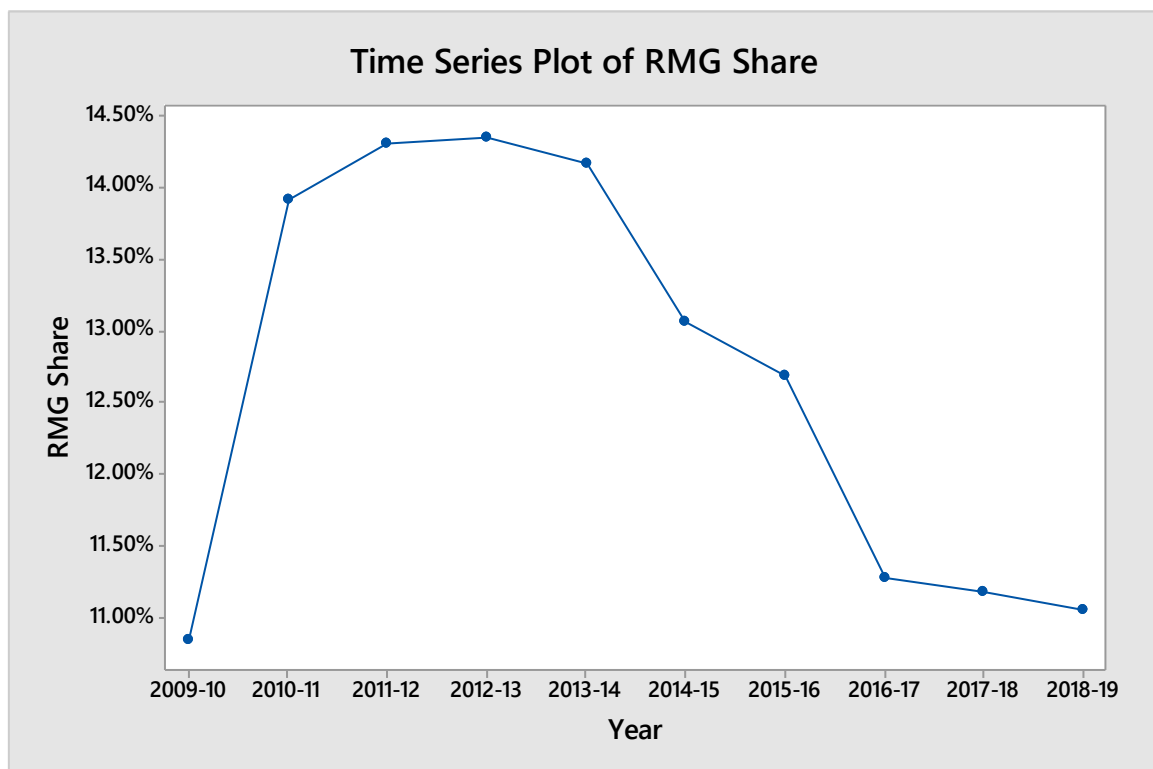
Year	GDP at Current Market Price	RMG Export	RMG Share
2009-10	115.29	12.50	10.84%
2010-11	128.68	17.91	13.92%
2011-12	133.40	19.09	14.31%
2012-13	150.00	21.52	14.34%
2013-14	172.89	24.49	14.17%
2014-15	195.16	25.49	13.06%
2015-16	221.41	28.09	12.69%
2016-17	249.73	28.15	11.27%
2017-18	274.11	30.61	11.17%
2018-19	308.91	34.13	11.05%

*Source: Bangladesh Bank and EPB*

The above table 3.8 indicates the contribution of the garment industry towards the GDP of Bangladesh. The table gives the GDP at current market price and shows as to how much is the contribution of RMG in it. Accordingly the FY 2009-10 witnessed that RMG's share in it was 10.84% to the total GDP. It then went on contributing more and more for quite a few years. The table suggests that it went on increasing up to the FY 2013-14 when garment industry's share was 14.17% in the total GDP of the country. From the next fiscal year there was a slight decline of percentage of RMG towards GDP. It came down to 11.05% in the FY 2018-19. It may give poor result in the fiscal year 2020-21 too as COVID-19 did not allow the garment industry to function to its full potential.

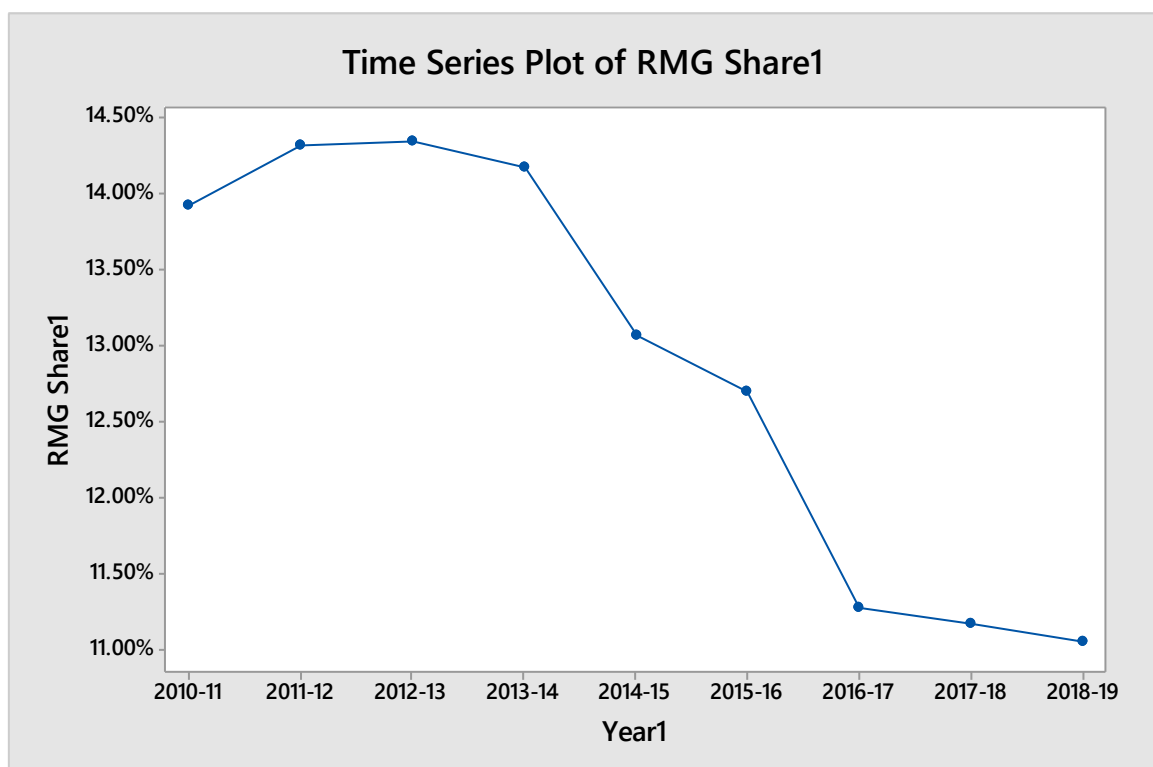
In this situation the meaningful trend analysis will be based on percentage share of RMG share. The plotted data is given below:

**Figure 3.8: Time series plot of RMG's share to country's GDP**



Here the year 2009-10 is an outlier. So we discard this data point and plot the data afresh. The modified plot is shown below:

**Figure 3.8.1 Time series plot of RMG's share to country's GDP**



The analysis is given below:

It can be inferred that the contribution of BD's garment industry to its GDP is declining. This raises certain apprehensions regarding the domestic performance of this industry. Undoubtedly the trade prospects are promising but the employment elasticity of this sector needs to be explored in relation to output production.

### 3.9 Exports of different categories (Woven, Knit and Sweater)

Readymade garment product in Bangladesh is of two types namely knit and woven products. The main woven products are shirts, T-shirts and trousers; knit products are stockings, socks, sweaters, undergarments, and other soft garments. Woven garment products are still the dominant export earnings products of Bangladesh. Knit products have been increasing since the early 1990s. However, still woven products are the key products for exports. The following table 3.9 shows so.

Table 3.9

#### Exports of different categories (Value in million USD)

Year	Woven	Knit	Sweater	Total RMG
2009-2010	6013.43	4687.90	1795.39	12496.72
2010-2011	8432.40	6993.87	2488.19	17914.46
2011-2012	9603.34	7146.05	2340.34	19089.73
2012-2013	11039.85	7855.15	2620.73	21515.73
2013-2014	12442.07	9116.87	2932.94	24491.88
2014-2015	13064.61	9597.63	2829.16	25491.40
2015-2016	14738.74	10172.95	3182.47	28094.16
2016-2017	14392.59	10395.72	3361.53	28149.84
2017-2018	15426.25	11513.81	3674.70	30614.76
2018-2019	17244.73	12632.63	4255.91	34133.27

Source: EPB

On study it is found that among the different categories of garment exporting products woven is exported more. The above table 3.9 shows the high sales value of woven products. In 2009-10 the woven sale was 6013.43 million USD. Since then it never had a fall of sales. Rather the sale went higher almost for a triple time more in the FY 2018-19 when the total woven product sale was 17244.73 million USD. The knit product too went on being exported more and more. In the FY 2009-10 its sale was 4687.90 million US Dollars. From that fiscal year to till 2018-19 it never had any fall of sale, rather its sale went higher and higher. In the

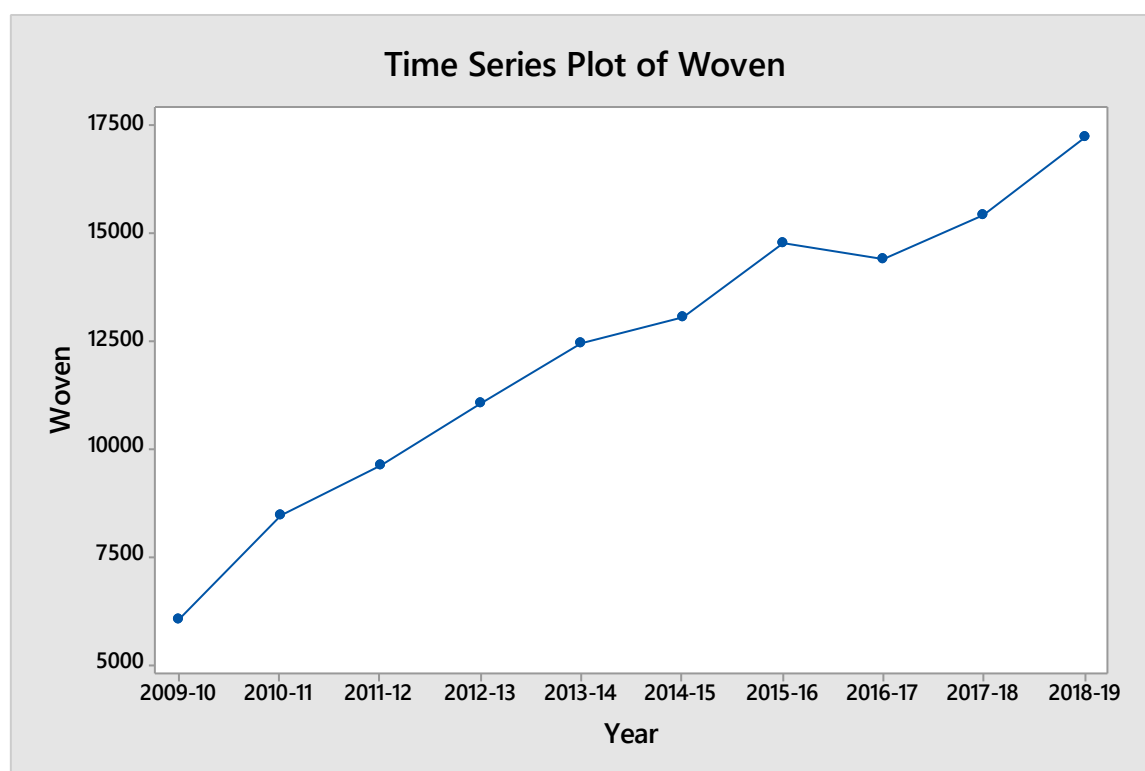
FY 2018-19 knit sale was for 12632.63 million US Dollar taking it three-time more from the sale of FY 2009-10 (4687.90 million USD). Sweater product also had an increasing higher sale year after year. In 2009-10 its sale was 1795.39 million US Dollars. From then on it also did not have any fall of sale. In the FY 2018-19 its sale went up to 4255.91 million US Dollars. Hence, it is observed that woven products have higher demand and higher sales bringing more foreign currencies. It can presumably be said that with its current trend the export will be higher and higher in the coming years too.

In this case we perform separate trend analysis for “Woven”, “Knit”, “Sweater” and “Total RMG”

### **Trend Analysis for Woven**

The plotted data is given below:

**Figure 3.9.1: Time series plot of woven**



The analysis is given below:

It can be inferred that exports of woven exhibits increasing trend persistently. This may be attributed to the expansion in trade potentials due to the upsurge in global demand for this category.

This pictorial representation motivates the study to conduct the regression analysis of RMG's woven export (in million USD) with the time variable, namely year.

The empirical specification is,

$$Y = \alpha + \beta \text{ year} + \text{error term},$$

Where,  $\alpha$  = the intercept or constant coefficient

$\beta$  = slope coefficient or the coefficient related with year.

**Table 3.9.1**

**Regression Analysis: Woven versus Year**

Model Summary

R-sq	R-sq(pred)
96.35%	93.67%

ANALYSIS OF VARIANCE (ANOVA) TABLE

ource	DF	Adj SS	Adj MS	F-Value	P-Value
Regression	1	104503080	104503080	211.39	0.000
Year	1	104503080	104503080	211.39	0.000
Error	8	3954918	494365		
Total	9	108457998			

Coefficients

Term	Coef	SE Coef	T-Value	P-Value
Constant	-2253913	155865	-14.46	0.000
Year	1125.5	77.4	14.54	0.000

The model summary results show that  $R^2 = 0.96$ . This explains 96 percent of the variation in the level of Woven Export can be explained by time and only 4 percent remains unexplained. This makes the model highly satisfactory.

The ANOVA table further confirms the acceptance of the model because the F statistic is highly significant. This justifies the goodness of fit.

With respect to the coefficient table, it can be inferred that,

$H_0$  ; There is no impact of year on Woven Export

$H_a$  : There is impact of year on Woven Export

$$\text{RMG's total woven export} = -2253913 + 1125.5 \text{ Year}$$

p-value (0.0) (0.00)

The time coefficient is positive and statistically significant.

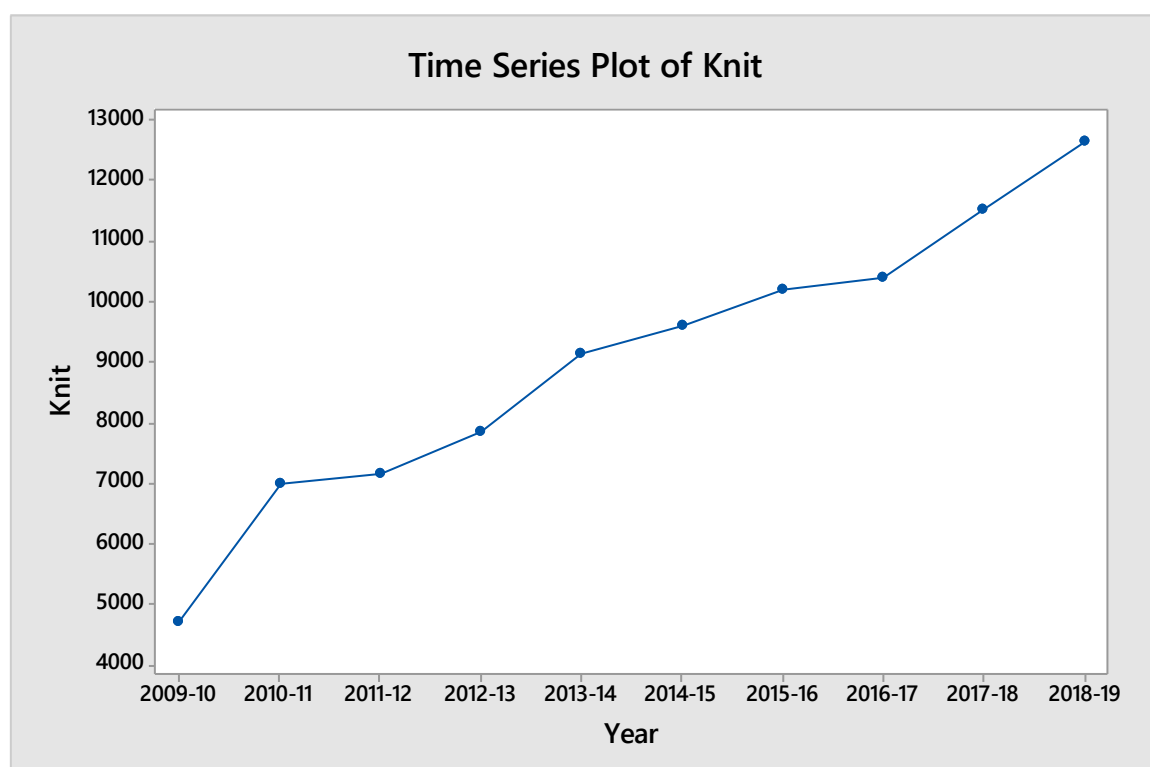
If the year rises by one unit, then the level of woven exports will expand by 1125.5 units.

This finding implies that the level of woven exports is ever increasing. This justifies the expansion in trade potentials of BD's garment industry in terms of the categories.

### **Trend Analysis for Knit**

The plotted data is given below:

**Figure 3.9.2: Time series plot of knit**



The plotted data shows a linear tendency. We thus fit a linear trend equation. The analysis is given below:

It can be inferred that exports of knit exhibits increasing trend persistently. This may be attributed to the expansion in trade potentials due to the upsurge in global demand for this category.

This pictorial representation motivates the study to conduct the regression analysis of RMG's knit export (in million USD) with the time variable, namely year.

The empirical specification is,

$$Y = \alpha + \beta \text{ year} + \text{error term},$$

Where,  $\alpha$  = the intercept or constant coefficient

$\beta$  = slope coefficient or the coefficient related with year.

Table 3.9.2

### Regression Analysis: Knit versus Year

Model Summary

R-sq	R-sq (pred)
96.37%	93.18%

ANALYSIS OF VARIANCE (ANOVA) TABLE

Source	DF	Adj SS	Adj MS	F-Value	P-Value
Regression	1	48740892	48740892	212.57	0.000
Year	1	48740892	48740892	212.57	0.000
Error	8	183 324	229291		
Total	9	50575216			

Coefficients

Term	Coef	SE Coef	T-Value	P-Value
Year	-1538634	106150	-14.49	0.000
Constant	768.6	52.7	14.58	0.000

The model summary results show that  $R^2 = 0.96$ . This explains 96 percent of the variation in the level of knit Export can be explained by time and only 4 percent remains unexplained.

The ANOVA table further confirms the acceptance of the model because the F statistic is highly significant. This justifies the goodness of fit.

With respect to the coefficient table, it can be inferred that,

$H_0$  ; There is no impact of year on Knit Export

$H_a$  : There is impact of year on Knit Export

RMG's total Knit Export = -1538634 + 768.6 Year  
p-value (0.0) (0.0)

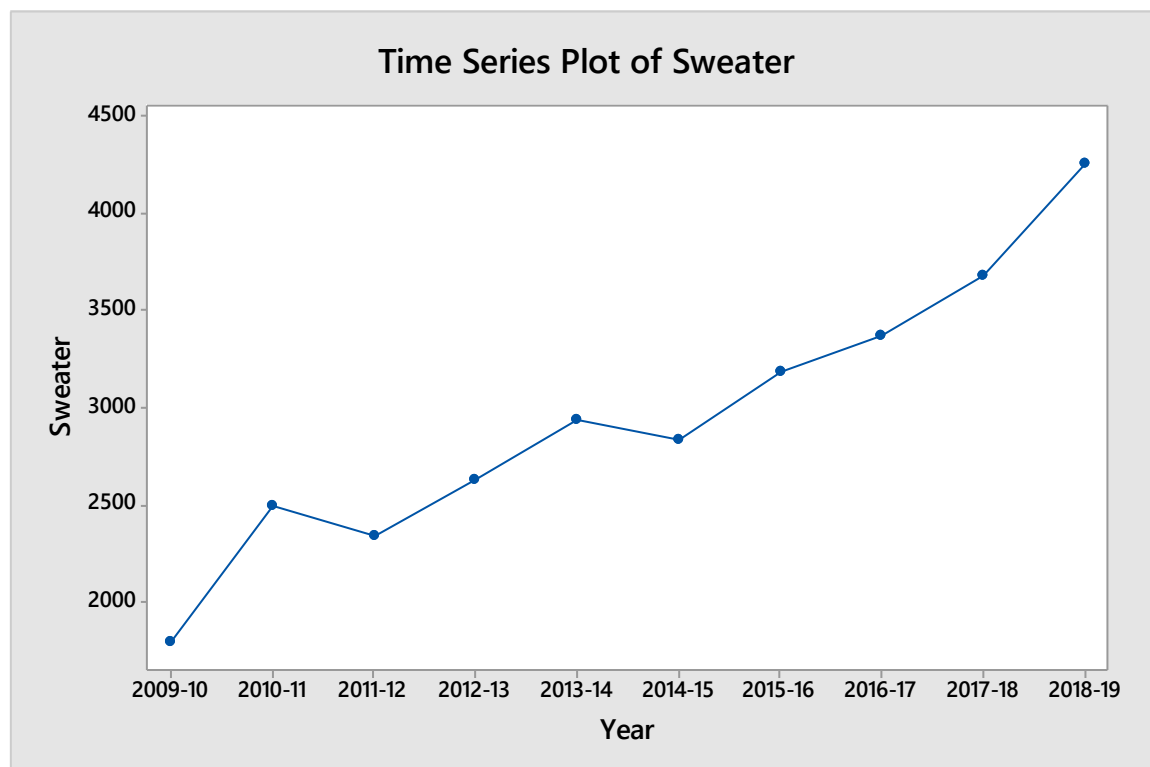
The time coefficient is positive and statistically significant.

If the year rises by one unit, then the level of knit exports will expand by 768.6 units. This finding implies that the level of woven exports is ever increasing. This justifies the expansion in trade potentials of BD's garment industry in terms of the categories.

### **Trend Analysis for Sweater**

The plotted data is given below:

**Figure 3.9.3: Time series plot of sweater**





The plotted data shows a linear tendency. We thus fit a linear trend equation. The analysis is given below:

It can be inferred that exports of sweater exhibits increasing trend persistently. Only in the FY 2011-2012 this export went down. However, it picked up its momentum again in FY 2012-2013. This may be attributed to the expansion in trade potentials due to the upsurge in global demand for this category.

This pictorial representation motivates the study to conduct the regression analysis of RMG's Sweater export (in million USD) with the time variable, namely year.

The empirical specification is,

$$Y = \alpha + \beta \text{ year} + \text{error term},$$

Where,  $\alpha$  = the intercept or constant coefficient

$\beta$  = slope coefficient or the coefficient related with year.

Table 3.9.3

### Regression Analysis: Sweater versus Year

Model Summary

R-sq	R-sq(pred)
92.97%	87.2 %

ANALYSIS OF VARIANCE (ANOVA) TABLE

Source	DF	Adj SS	Adj MS	F-Value	P-Value
Regression	1	4179407	4179407	105.83	0.000
Year	1	4179407	4179407	105.83	0.000
Error	8	315939	39492		
Total	9	4495346			

Coefficients

Term	Coef	SE Coef	T-Value	P-Value
Constant	-450244	44054	-10.22	0.000
Year	225.1	21.9	10.29	0.000

The model summary results show that  $R^2 = 0.93$ . This explains 93 percent of the variation in the level of sweater Export can be explained by time and only 7 percent remains unexplained.

The ANOVA table further confirms the acceptance of the model because the F statistic is highly significant. This justifies the goodness of fit.

With respect to the coefficient table, it can be inferred that,

$H_0$  ; There is no impact of year on sweater Export

$H_a$  : There is impact of year on sweater Export

RMG's total Sweater Export =  $-450244 + 225.1 \text{ Year}$

p-value (0.0) (0.0)

The time coefficient is positive and statistically significant.

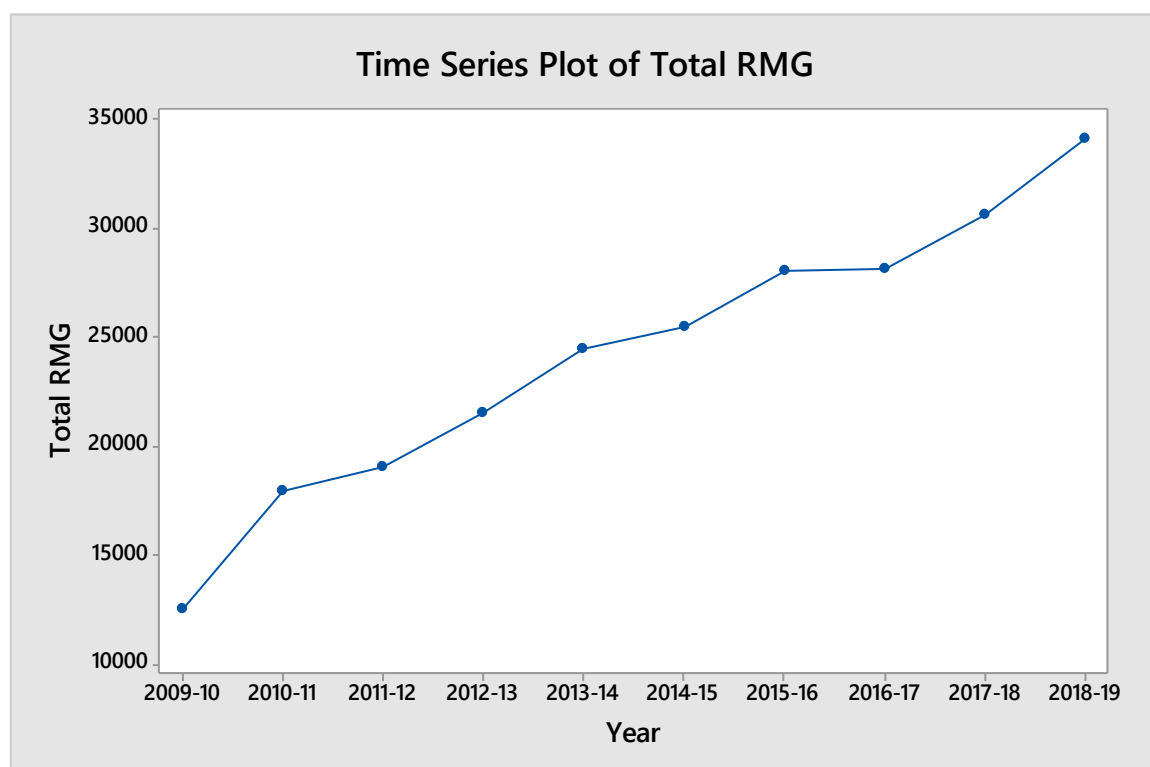
If the year rises by one unit, then the level of sweater exports will expand by 225.1 units.

This finding implies that the level of woven exports is ever increasing. This justifies the expansion in trade potentials of BD's garment industry in terms of the categories.

### **Trend Analysis for Total RMG**

The plotted data is given below:

**Figure 3.9.4: Time series plot of total RMG export**



The plotted data shows a linear tendency. We thus fit a linear trend equation. The analysis is given below:

It can be inferred that exports of total RMG exhibits increasing trend persistently. This may be attributed to the expansion in trade potentials due to the upsurge in global demand for this category.

This pictorial representation motivates the study to conduct the regression analysis of total RMG export (in million USD) with the time variable, namely year.

The empirical specification is,

$$Y = \alpha + \beta \text{ year} + \text{error term},$$

Where,  $\alpha$  = the intercept or constant coefficient

$\beta$  = slope coefficient or the coefficient related with year.

Table 3.9.4

#### Regression Analysis: Total RMG export versus Year

Model Summary

R-sq	R-sq (pred)
9 .96%	94.39%

ANALYSIS OF VARIANCE (ANOVA) TABLE

Source	DF	Adj SS	Adj MS	F-Value	P-Value
Regression	1	370504843	370504843	254.91	0.000
Year	1	370504843	370504843	254.91	0.000
Error	8	11627716	1453464		
Total	9	382132559			

Coefficients

Term	Coef	SE Coef	T-Value	P-Value
Constant	-4242791	267256	-15.88	0.000
Year	2119	133	15.97	0.000

The model summary results show that  $R^2 = 0.97$ . This explains 97 percent of the variation in the level of total RMG Export can be explained by time and only 3 percent remains unexplained.

The ANOVA table further confirms the acceptance of the model because the F statistic is highly significant. This justifies the goodness of fit.

With respect to the coefficient table, it can be inferred that,

$H_0$  ; There is no impact of year on total RMG Export

$H_a$  : There is impact of year on total RMG Export

Total RMG Export =	-4242791	+	2119	Year
p-value	(0.0)		(0.0)	

The time coefficient is positive and statistically significant.

If the year rises by one unit, then the level of total RMG exports will expand by 2119 units. This finding implies that the level of total RMG exports is ever increasing. This justifies the expansion in trade potentials of BD's garment industry in terms of the categories.

### **3.10 Bangladesh's highest apparel exporting items**

Bangladesh garment industry has witnessed remarkable growth from the late 1970s. 'Paradoxically, this flagship industry of Bangladeshi private entrepreneurial talent took roots through the first export consignment of shirts from Bangladesh made by the state-trade agency, the Trading Corporation of Bangladesh (TCB), in the mid-1970s under countertrade arrangements and the destination was some East European countries.'<sup>25</sup> Later private entrepreneurship entered this garment business and took this industry to the peak. The major apparel products are shirts, trousers, shorts, blouses, shorts, sweaters, jackets, sports wears and some casual items and fashion items. Bangladesh produces so many variety of clothing with the help of moderate technology needed by the factories. This means that many factories still now did not introduce sophisticated machines. They are having inexpensive but available machineries that can fit even into smaller premises; the owners get low tariffs on these machineries, raw materials while importing them. However, these machineries too have much work force which produce a good amount of products. Garment owners also receive benefits of reserved markets by MFA quota. All these factors helped the growth of garment industry of Bangladesh.

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<sup>25</sup>MarufMahfuz, [https://textilelearner.blogspot.com/2013/10/condition-of-ready-made-garment-rmg\\_9785.html](https://textilelearner.blogspot.com/2013/10/condition-of-ready-made-garment-rmg_9785.html) , published on August, 2013, accessed on 23/05/2020

As per the present scenario it is necessary for the garment industry exporters to reveal the quality parameters to the compliance of the garment product as per the direction of the world's leading brands and importers. Present regulation suggests that the producers have to see the side of flammability of clothes, fiber product identification act and care label, in order to safeguard the interest of consumers. Exporters also carefully carry out the performance evaluation of the garments before shipping in order to meet the requirement standards of the consumers or importers. After doing all the processes Bangladeshi garment exporters export a good number of apparels to the satisfaction of the consumers. It may create an interest in the people to know the items of clothes Bangladeshi exporters export. The following table 3.10 shows Bangladesh's highest apparel exporting items.

Table 3.10

**Bangladesh's highest apparel exporting items: Bangladesh's Main Apparel Items**  
**Export to world (Value in Million USD)**

YEAR	SHIRTS	TROUSERS	JACKETS	T-SHIRT	SWEATER
2009-2010	993.41	3035.35	1350.43	3145.52	1795.39
2010-2011	1566.42	4164.16	1887.50	4696.57	2488.19
2011-2012	1733.54	4686.39	2231.16	4713.11	2340.34
2012-2013	1972.89	5185.48	2634.28	5143.22	2620.73
2013-2014	2173.73	5690.78	2973.16	5863.81	2932.94
2014-2015	2271.43	5697.83	3183.17	6064.13	2829.16
2015-2016	2317.09	6319.00	3774.08	6118.53	3182.47
2016-2017	2108.38	6026.69	3546.88	5861.98	3361.53
2017-2018	2063.57	6389.38	3978.47	6292.25	3674.70
2018-2019	2324.85	6939.61	4384.81	7011.26	4255.91

*Source: EPB*

The above table 3.10 points out the different exporting items that Bangladesh garment industry exports. The table indicates that Bangladesh's T-shirts have high demand in the foreign market. Its amount of sales increased year after year. In the FY 2009-10 t-shirts' sale was 3145.52 million USD. From then on it never looked back or had downfall. Rather it went on increasing its sales year after year. In the FY 2018-19 its sale reached to 7011.26 million USD which is more than double of the FY 2009-10. The next biggest exporting item is trousers which also has escalating sales year after year. The data rightly points out that the trousers' sale as 3035.35 million USD in the FY 2009-10, and then went on selling more and more that reached to 6939.61 million USD in FY 2018-19 which is more than double of the FY 2009-10. If this trend continues then it can rightly be said that after 10 years it will be still doubled. The next biggest exporting item is jackets. Bangladesh's clothes are exported to EU

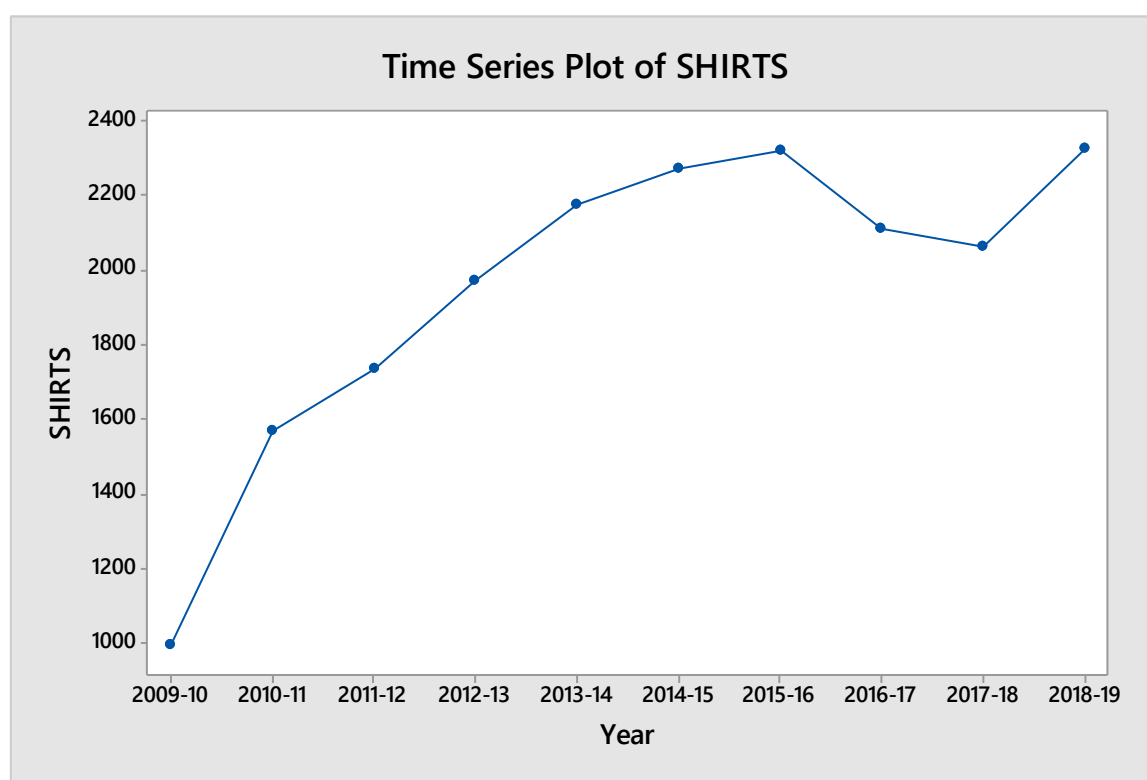
and many other countries where season of winter is longer; as a result they keep importing jackets from Bangladesh. The sale of jackets in the FY 2018-19 is more than triple size of the FY 2009-10. It is well verified that the jacket sale was 1350.43 million USD in FY 2009-10 which reaches to 4384.81 million USD in FY 2018-19. This gives a positive indication that it will bring much more money in the coming years too. Jacket sale is followed by sweater sale for which growth sale is higher than the other items. Sweater sale was 1795.39 million USD in FY 2009-10 which jumped to 4255.91 million USD in FY 2018-19, giving the indication of triple time growth within the span of 10 years. Among all these exporting items shirt export is less, though amount wise it is not that little either. In fact, its growth sale is also almost triple time higher than it was ten years ago. Its sale was only 993.41 million USD in FY 2009-10 which reached to 2324.85 million USD in 2018-19. Hence, it is seen that all the exporting items are bringing a good amount of foreign currency to Bangladesh.

Here it is appropriate to carry out separate analysis for Shirts, Trousers, Jackets, T-shirt and Sweater

### **Trend Analysis of Shirts**

The plotted data is given below:

**Figure 3.10.1: Time series plot of shirts**



The analysis is given below:

With regard to apparel exporting items, the time series plot of shirts show upward rising trend. Due to the decline in the trade prospects during 2015-16 till 2017-18, the nature of the trend line is declining. This may be attributed to the depressing demand for manufacturing across globe. However the fast recovery results to the surge in exports since 2017-18. The trend continues with an expectation of gain in potentials in future.

This pictorial representation motivates the study to conduct the regression analysis of RMG shirt exports (in million USD) with the time variable, namely year.

The empirical specification is,

$$Y = \alpha + \beta \text{ year} + \text{error term},$$

Where,  $\alpha$  = the intercept or constant coefficient

$\beta$  = slope coefficient or the coefficient related with year.

Table 3.10.1

### Regression Analysis: Shirts versus Year

Model Summary

R-sq	R-sq (pred)
65.57%	38.41%

ANALYSIS OF VARIANCE (ANOVA) TABLE

Source	DF	Adj SS	Adj MS	F-Value	P-Value
Regression	1	1033482	1033482	15.24	0.005
Year	1	1033482	1033482	15.24	0.005
Error	8	542654	67832		
Total	9	1576135			

Coefficients

Term	Coef	SE Coef	T-Value	P-Value
Constant	-223407	57735	-3.87	0.005
Year	111.9	28.7	3.90	0.005

The model summary results show that  $R^2 = 0.65$ . This explains 65 percent of the variation in the level of shirts exports can be explained by time and 35 percent remains unexplained.

The ANOVA table further confirms the acceptance of the model because the F statistic is highly significant. This justifies the goodness of fit.

With respect to the coefficient table, it can be inferred that,

$H_0$  : There is no impact of year on Shirt Export

$H_a$  : There is impact of year on Shirt Export

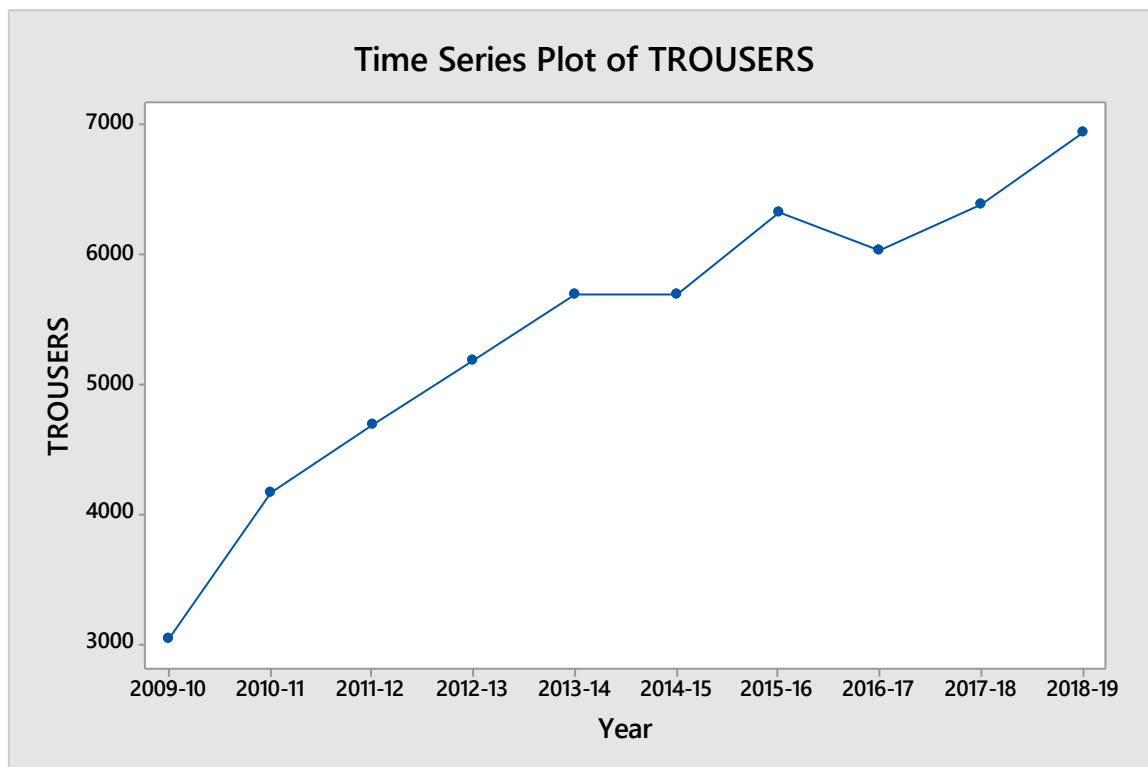
$$\begin{array}{lcl} \text{RMG's total Shirts Export} & = & -223407 + 111.9 \text{ YEAR} \\ \text{p-value} & & (0.0) \quad (0.00) \end{array}$$

The time coefficient is positive and statistically significant. If the year rises by one unit, then the level of shirt exports will expand by 111.9 units. This finding implies that the level of shirts exports is ever increasing. This justifies the expansion in trade potentials of BD's garment industry in terms of the apparel segment.

### **Trend Analysis of Trousers**

The plotted data is given below:

**Figure 3.10.2: Time series plot of trousers**





The plotted data shows a linear tendency. We thus fit a linear trend equation. The analysis is given below:

With regard to apparel exporting items, the time series plot of trousers show upward rising trend. Only in the FY 2014-2015 the trousers exports more or less remained constant, with a bit upper trend, with the previous financial year. Due to the decline in the trade prospects during 2015-16 till 2017-18, the nature of the trend line declined in FY 2016-2017. This may be attributed to the depressing demand for manufacturing across globe. However the fast recovery results to the surge in exports since 2017-18. The trend continues with an expectation of gain in potentials in future.

This pictorial representation motivates the study to conduct the regression analysis of RMG's trousers exports (in million USD) with the time variable, namely year.

The empirical specification is,

$$Y = \alpha + \beta \text{ year} + \text{error term},$$

Where,  $\alpha$  = the intercept or constant coefficient

$\beta$  = slope coefficient or the coefficient related with year.

Table 3.10.2

**Regression Analysis: Trousers versus Year**

Model Summary

R-sq	R-sq (pred)
90.18%	8 .29%

ANALYSIS OF VARIANCE (ANOVA) TABLE

Source	DF	Adj SS	Adj MS	F-Value	P-Value
Regression	1	11210781	11210781	73.43	0.000
Year	1	11210781	11210781	73.43	0.000
Error	8	1221362	152670		
Total	9	12432143			

Coefficients

Term	Coef	SE Coef	T-Value	P-Value
Constant	-736824	86617	-8.51	0.000
Year	368.6	43.0	8.57	0.000

The model summary results show that  $R^2 = 0.90$ . This explains 90 percent of the variation in the level of trousers exports can be explained by time and 10 percent remains unexplained.

The ANOVA table further confirms the acceptance of the model because the F statistic is highly significant. This justifies the goodness of fit.

With respect to the coefficient table, it can be inferred that,

H<sub>0</sub> ; There is no impact of year on Trousers Export

H<sub>a</sub> : There is impact of year on Trousers Export

$$\text{RMG's total Trousers Export} = -736824 + 368.6 \text{ YEAR}$$

p-value                      (0.0)      (0.00)

The time coefficient is positive and statistically significant.

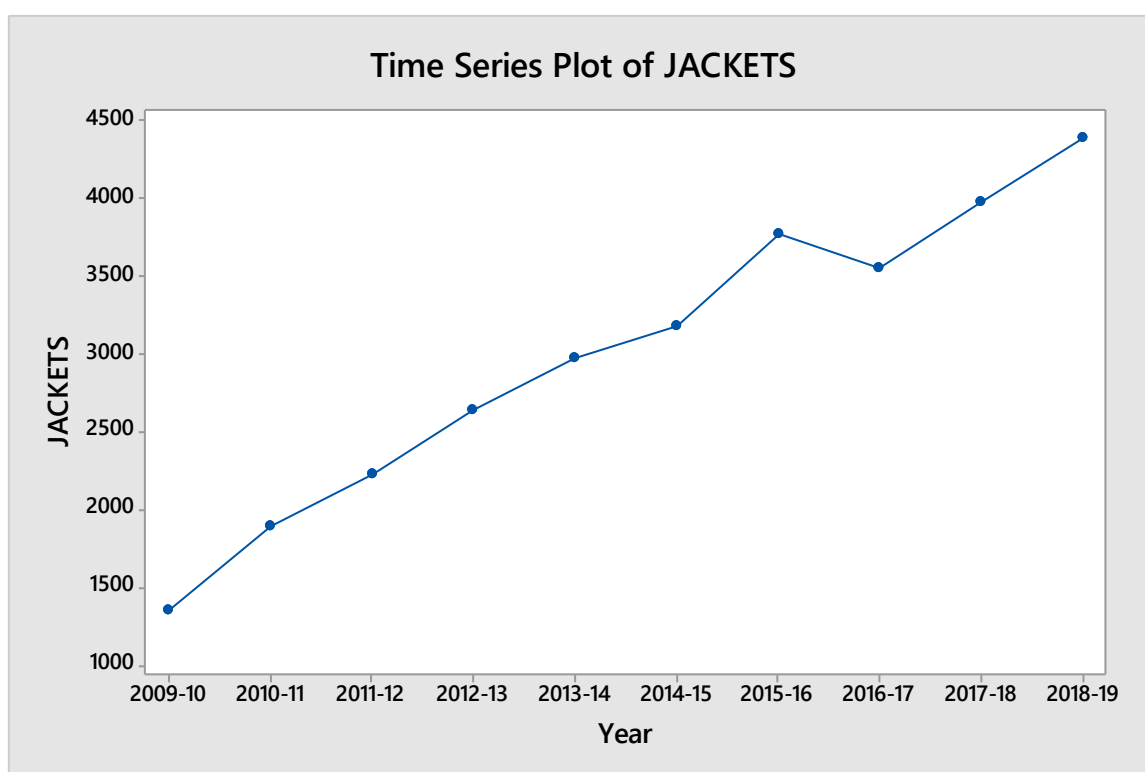
If the year rises by one unit, then the level of trousers exports will expand by 368.6 units.

This finding implies that the level of shirts exports is ever increasing. This justifies the expansion in trade potentials of BD's garment industry in terms of the apparel segment.

### **Trend Analysis of Jackets**

The plotted data is given below:

**Figure 3.10.3 Time series plot of jackets**



The plotted data shows a linear tendency. We thus fit a linear trend equation. The analysis is given below:

With regard to apparel exporting items, the time series plot of jackets show upward rising trend. Due to the decline in the trade prospects during 2015-16 till 2017-18, the nature of the trend line is declining in 2016-2017. This may be attributed to the depressing demand for manufacturing across globe. However the fast recovery results to the surge in exports since 2017-18. The trend continues with an expectation of gain in potentials in future.

This pictorial representation motivates the study to conduct the regression analysis of RMG's jackets exports (in million USD) with the time variable, namely year.

The empirical specification is,

$$Y = \alpha + \beta \text{ year} + \text{error term},$$

Where,  $\alpha$  = the intercept or constant coefficient

$\beta$  = slope coefficient or the coefficient related with year.

Table 3.10.3

**Regression Analysis: Jackets versus Year**

Model Summary

R-sq	R-sq (pred)
97.08%	95.39%

ANALYSIS OF VARIANCE (ANOVA) TABLE

Source	DF	Adj SS	Adj MS	F-Value	P-Value
Regression	1	8242614	8242614	265.54	0.000
Year	1	8242614	8242614	265.54	0.000
Error	8	248327	31041		
Total	9	8490941			

Coefficients

Term	Coef	SE Coef	T-Value	P-Value
Constant	-633445	39056	-16.22	0.000
Year	316.1	19.4	16.30	0.000

The model summary results show that  $R^2 = 0.97$ . This explains 97 percent of the variation in the level of jackets exports can be explained by time and 3 percent remains unexplained.

The ANOVA table further confirms the acceptance of the model because the F statistic is highly significant. This justifies the goodness of fit.

With respect to the coefficient table, it can be inferred that,

$H_0$  ; There is no impact of year on Jackets Export

$H_a$  : There is impact of year on Jackets Export

$$\text{RMG's total Jackets Export} = -633445 + 316.1 \text{ Year}$$

p-value                      (0.0)              (0.00)

The time coefficient is positive and statistically significant.

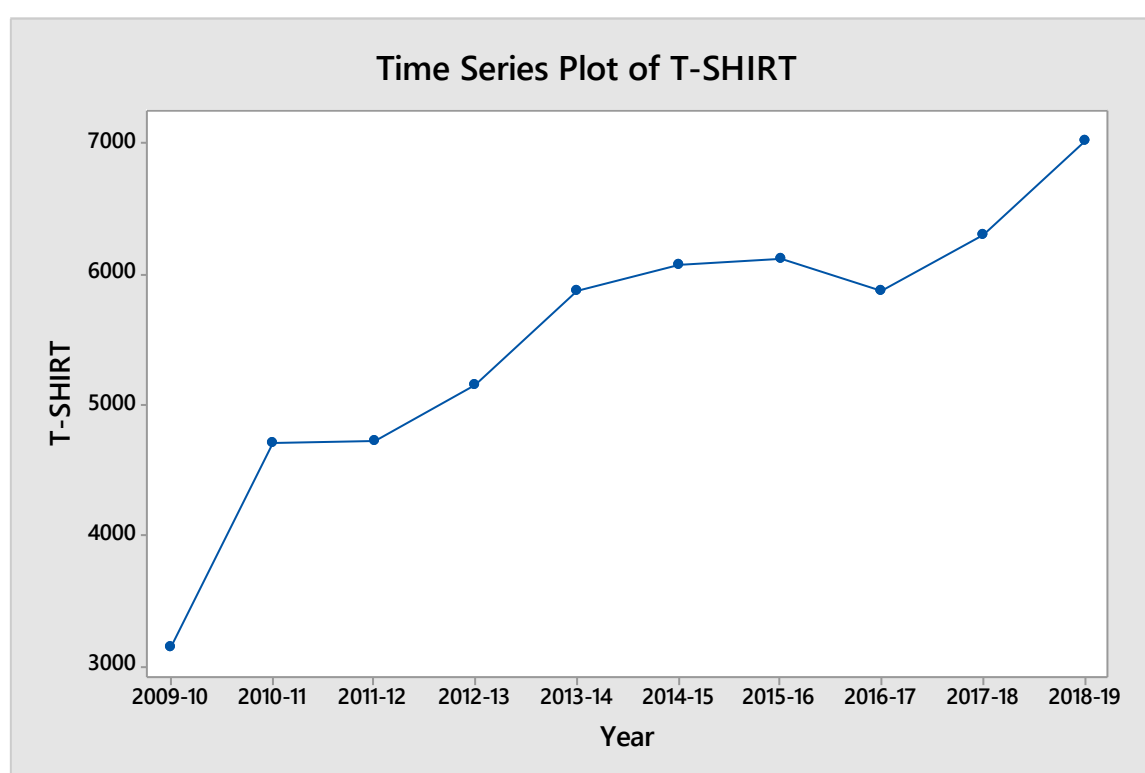
If the year rises by one unit, then the level of jackets exports will expand by 316.1 units.

This finding implies that the level of jackets exports is ever increasing. This justifies the expansion in trade potentials of BD's garment industry in terms of the apparel segment.

### **Trend Analysis of T-Shirt**

The plotted data is given below:

**Figure 3.10.4: Time series plot of t-shirt**



The plotted data shows a linear tendency. We thus fit a linear trend equation. The analysis is given below:

With regard to apparel exporting items, the time series plot of T-shirt show upward rising trend excepting the FY 2011-2012 where the T-shirt export remain constant. Due to the decline in the trade prospects during 2015-16 till 2017-18, the nature of the trend line is declining. This may be attributed to the depressing demand for manufacturing across globe. However the fast recovery results to the surge in exports since 2017-18. The trend continues with an expectation of gain in potentials in future.

This pictorial representation motivates the study to conduct the regression analysis of RMG's

T-shirt exports (in million USD) with the time variable, namely year.

The empirical specification is,

$$Y = \alpha + \beta \text{ year} + \text{error term},$$

Where,  $\alpha$  = the intercept or constant coefficient

$\beta$  = slope coefficient or the coefficient related with year.

Table 3.10.4

### Regression Analysis: T-Shirt versus Year

Model Summary

R-sq	R-sq (pred)
84.28%	1.37%

ANALYSIS OF VARIANCE (ANOVA) TABLE

Source	F	Adj SS	Adj MS	F-Value	P-Value
Regression	1	9110759	9110759	42.88	0.000
Year	1	9110759	9110759	42.88	0.000
Error	8	1699778	212472		
Total	9	10810537			

Coefficients

Term	Coef	SE Coef	T-Value	P-Value
Constant	-663626	102182	-6.49	0.000
Year	332.3	50.7	6.55	0.000

The model summary results show that  $R^2 = 0.84$ . This explains 84 percent of the variation in the level of T-shirt exports can be explained by time and 16 percent remains unexplained.

The ANOVA table further confirms the acceptance of the model because the F statistic is highly significant. This justifies the goodness of fit.

With respect to the coefficient table, it can be inferred that,

H<sub>0</sub> ; There is no impact of year on T-shirt Export

H<sub>a</sub> : There is impact of year on T-shirt Export

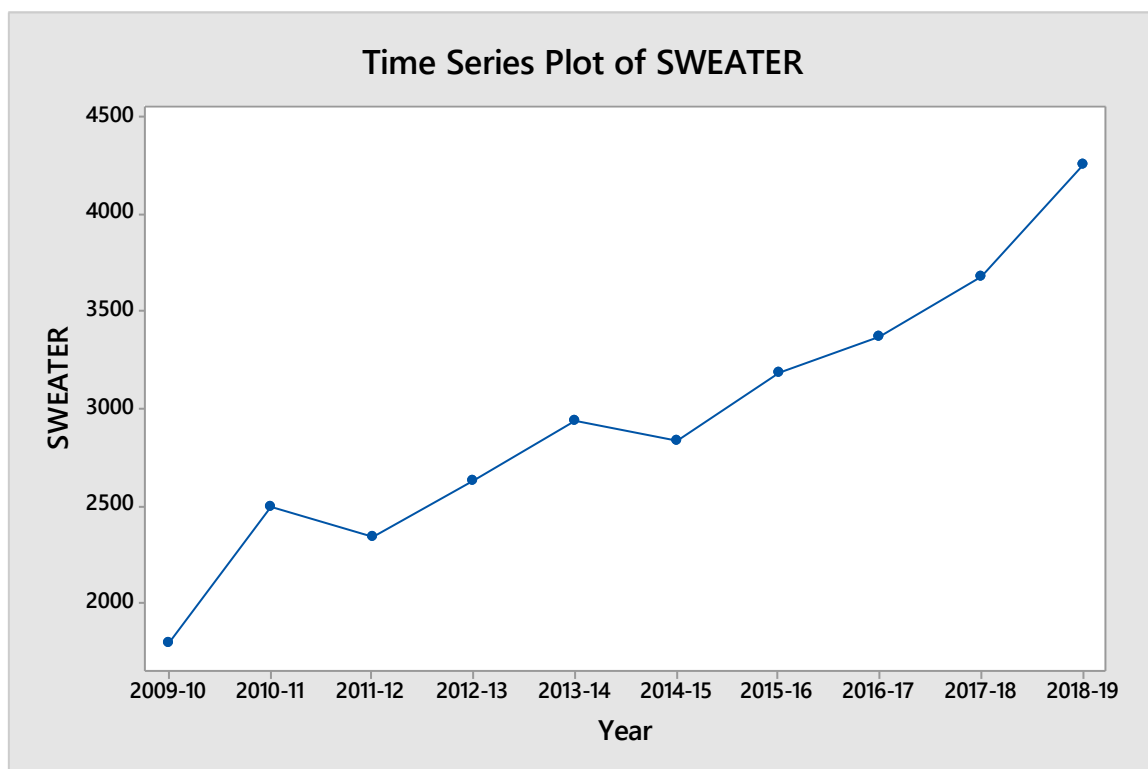
RMG's total T-shirt Export = -663626 + 332.3 Year

The time coefficient is positive and statistically significant. If the year rises by **one unit**, then the level of shirt exports will expand by 332.3 units. This finding implies that the level of T-shirt exports is ever increasing. This justifies the expansion in trade potentials of BD's garment industry in terms of the apparel segment.

### **Trend Analysis of Sweater**

The plotted data is given below:

**Figure 3.10.5: Time series plot of sweater**



The plotted data shows a linear tendency. We thus fit a linear trend equation. The analysis is given below:

With regard to apparel exporting items, the time series plot of sweater show upward rising trend. However, sweater export declined in the FY 2011-2012. From that year again the export of sweater went upward with a bit decline in the FY 2014-2015. However the fast recovery results to the surge in exports since 2015-16. The trend continues with an expectation of gain in potentials in future.

This pictorial representation motivates the study to conduct the regression analysis of RMG's sweater exports (in million USD) with the time variable, namely year.

The empirical specification is,

$$Y = \alpha + \beta \text{ year} + \text{error term},$$

Where,  $\alpha$  = the intercept or constant coefficient

$\beta$  = slope coefficient or the coefficient related with year.

Table 3.10.5

### Regression Analysis: Sweater versus Year

Model Summary					
R-sq			R-sq (pred)		
9 .97%			8 .23%		

ANALYSIS OF VARIANCE (ANOVA) TABLE					
Source	DF	Adj SS	Adj MS	F-Value	P-Value
Regression	1	4179407	4179407	105.83	0.000
Year	1	4179407	4179407	105.83	0.000
Error	8	315939	39492		
Total	9	4495346			

Coefficients				
Term	Coef	SE Coef	T-Value	P-Value
Constant	-450244	44054	-10.22	0.000
Year	225.1	21.9	10.29	0.000



The model summary results show that  $R^2 = 0.93$ . This explains 93 percent of the variation in the level of sweater exports can be explained by time and 7 percent remains unexplained.

The ANOVA table further confirms the acceptance of the model because the F statistic is highly significant. This justifies the goodness of fit.

With respect to the coefficient table, it can be inferred that,

H<sub>0</sub> ; There is no impact of year on Sweater Export

H<sub>a</sub> : There is impact of year on Sweater Export

RMG's total Sweater Export = -450244 + 225.1 Year

P-value (0.0) (0.00)

The time coefficient is positive and statistically significant.

If the year rises by one unit, then the level of sweater exports will expand by 225.1 units.

This finding implies that the level of sweater exports is ever increasing. This justifies the expansion in trade potentials of BD's garment industry in terms of the apparel segment.

### 3.10.5.1 Sweater

Bangladesh is the major supplier of sweater products worldwide that exports approximately \$5 billion annually. Many entrepreneurs invested heavily in sweater industries of Bangladesh that has grown into a sweater hub over the last few years.

EPB (Export Promotion Bureau) accounted that Bangladesh earned \$4.25 billion in the fiscal year 2018-19 from sweater export which was just \$3.67 billion in the previous fiscal year 2017-18 indicating 15.82% increase in the present fiscal year. The following figure gives the result of sweater export trend of Bangladesh.

Table 3.10.5.1

**Bangladesh's sweater exports trend (value in billion BDT)**

The above chart shows that in quite a few fiscal years Bangladesh's sweater exports remained quite constant. But it went high in the fiscal year 2018-2019. One of the reasons for such increase is technological upgradation. 'Sweater manufacturers and trade analysts have opined that technological upgradation has contributed a lot to increase the export earnings, while extended winter expedites the growth.'<sup>26</sup> A BKMEA leader says that mostly all sweater factories have installed the automated machine. This helps the factories produce quality sweaters.

Though the fiscal year 2018-2019 gives a very good indication in terms of sweater export, however, it may not bear the same result in the next fiscal year (2019-2020). For sweaters, the peak season is from March till October when factories run on 100 percent capacity. To meet the demand many sweater factories have even 2 or 3 shifts; they even subcontract from authorized and approved factories. However, in the time of corona virus sweater industry has witnessed complete shut-down in the peak season of 2020. March and April are the time when sweater factories receive orders for July to October months.<sup>27</sup> Due to shut-down buyers are not placing new orders or not making any commitment to place orders. Hence, it is quite predictable that sweater factories will not be able to produce sweaters for

<sup>26</sup>Staff Correspondent, Sweater segment hits hard during COVID-19 pandemic, Bangladesh Textile Today, Volume 13, issue 04, p. 63.

<sup>27</sup> Staff Correspondent, Sweater segment hits hard during COVID-19 pandemic, Bangladesh Textile Today, Volume 13, issue 04, p. 63.

the entire peak season. This does definitely predict that in the fiscal year 2019-2020 and 2020-2021 will be less. However, since Bangladesh is the hub for sweater garments it will be back in rhythm in due course of time.

### **3.11 Export Value and Export Growth rate of Bangladesh's Garment Industry over the Years**

Bangladesh garment has been the main exporting sector and the leader of foreign exchange earnings for the last 40 years. The Garment industry of Bangladesh has been able to enlarge itself in a robust way and has kept up the rhythm by holding 2<sup>nd</sup> position in the world. If one looks back at the garment industry especially at the growth of garment industry he will notice the wide and deep range of trade reform plan of Bangladesh in the early 1990s. One can easily say that 'rapid RMG export growth has been observed from the fiscal year 1994-95 to 2011-12.'<sup>28</sup> Since then export growth of garment industry has been expanded more and more. In fact, there is more growth of garment industry, almost double, after the fiscal year 2011-12. Reasonable price, competitive, commitment, and high quality of products are the important factors for the high growth of Bangladesh's garment industry. The following table 3.11 gives the picture of growth rate of garment industry.

Table 3.11

#### **Export Growth rate of BD's garment industry over the years**

<b>YEAR</b>	<b>RMG Export Value in MN USD</b>	<b>Growth</b>
2009-10	12496.72	1.21%
2010-11	17914.46	43.35%
2011-12	19089.69	6.56%
2012-13	21515.73	12.71%
2013-14	24491.88	13.83%
2014-15	25491.40	4.08%
2015-16	28094.17	10.21%
2016-17	28149.84	0.20%
2017-18	30614.76	8.76%
2018-19	34133.27	11.49%

*Source: EPB*

<sup>28</sup>MarufMahfuz, [https://textilelearner.blogspot.com/2013/10/condition-of-ready-made-garment-rmg\\_9785.html](https://textilelearner.blogspot.com/2013/10/condition-of-ready-made-garment-rmg_9785.html) , published on October2013, accessed on 23/05/2020

As the previous table showed the escalating growth rate of different exporting items, so it will naturally lead the total growth of Bangladesh's garment industry in terms of export. The above table 3.11 shows the mounting RMG export value of Bangladesh's garment industry. It proves so when total RMG export value in MN USD is seen as 12496.72 MN USD in FY 2009-10, and then after the constant mounting sales in the following years it reached to 34133.27 million USD in FY 2018-19. Though the amount of sales money goes higher and higher, but the percentage of growth rate does not coincide with the export money. The growth rate of RMG export rather fluctuated over the years. However, the percentage of growth rate within span of 10 years still gives the positive result. It is rightly presented when one sees the growth rate as 1.21% in FY 2009-10 and it is 11.49% in the FY 2018-19. Hence, in spite of fluctuating growth rate of RMG export still it indicates a positive result till date.

### 3.12 Bangladesh's RMG export to World

Bangladesh has been exporting its products to good number of countries in the world. Bangladesh exports clothes of both knit and woven products. They are analyzed below taking into consideration of the account of the last three fiscal years. The table 3.12 gives the account of that.

Table 3.12

<b>Bangladesh's RMG Export to World (FY16-17, FY17-18 &amp; FY18-19)</b>										
<b>Million US\$</b>	<b>Woven</b>			<b>Knit</b>			<b>Total</b>			<b>Growth %</b>
<b>EU Countries</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	
<b>Austria</b>	24.89	6.52	8.84	27.88	21.20	26.56	52.77	27.72	35.40	27.69%
<b>Belgium</b>	364.82	319.79	344.13	388.34	385.78	421.61	753.16	705.57	765.75	8.53%
<b>Bulgaria</b>	0.43	0.58	0.70	1.50	2.66	2.87	1.94	3.25	3.58	10.15%
<b>Denmark</b>	229.67	229.09	231.54	442.17	438.86	472.88	671.84	667.95	704.41	5.46%
<b>Finland</b>	4.95	6.96	8.94	24.21	22.96	25.12	29.16	29.92	34.06	13.83%
<b>France</b>	714.34	780.40	834.25	1050.30	1071.53	1232.34	1764.64	1851.93	2066.59	11.59%
<b>Germany</b>	2320.25	2362.94	2538.45	2814.77	3216.58	3302.46	5135.01	5579.51	5840.91	4.68%
<b>Greece</b>	7.89	20.39	7.95	23.49	29.95	35.55	31.39	50.34	43.50	-13.57%
<b>Italy</b>	477.97	506.21	555.81	870.61	947.83	980.10	1348.58	1454.04	1535.91	5.63%
<b>Ireland</b>	73.03	76.58	79.78	84.19	93.29	107.53	157.22	169.88	187.31	10.26%
<b>Netherlands</b>	381.81	414.76	455.46	432.53	520.62	569.01	814.34	935.38	1024.46	9.52%
<b>Portugal</b>	22.35	23.69	29.49	45.26	45.14	62.20	67.61	68.83	91.68	33.21%
<b>Romania</b>	3.94	5.13	5.10	9.90	14.32	13.03	13.84	19.46	18.12	-6.84%
<b>Spain</b>	828.09	1056.83	1073.40	1050.65	1220.95	1333.73	1878.74	2277.77	2407.13	5.68%
<b>Sweden</b>	183.42	194.71	236.55	309.30	338.38	415.78	492.72	533.09	652.33	22.37%
<b>U.K.</b>	1637.55	1826.62	1841.60	1668.95	1897.63	2017.55	3306.50	3724.26	3859.15	3.62%
<b>Cyprus</b>	0.26	0.30	0.59	1.39	1.07	1.65	1.65	1.37	2.25	63.91%
<b>Czech Republic</b>	264.24	397.98	394.67	83.23	94.31	105.16	347.47	492.29	499.82	1.53%
<b>Estonia</b>	0.17	0.06	0.02	1.33	1.20	0.98	1.50	1.26	1.00	-20.49%
<b>Hungary</b>	0.52	0.59	1.02	2.21	2.14	5.28	2.73	2.72	6.30	131.20%
<b>Latvia</b>	0.10	0.04	0.07	1.11	0.71	0.86	1.21	0.75	0.93	24.06%
<b>Lithuania</b>	0.54	0.43	0.98	1.59	3.35	3.42	2.12	3.78	4.40	16.28%
<b>Malta</b>	1.26	2.95	3.65	2.38	3.21	8.84	3.64	6.16	12.49	102.86%
<b>Poland</b>	260.02	328.67	471.12	460.07	536.19	709.76	720.10	864.85	1180.88	36.54%

<b>Slovakia</b>	33.02	37.62	33.30	45.25	46.53	48.55	78.27	84.15	81.85	-2.73%
<b>Slovenia</b>	15.47	14.43	12.99	41.21	43.09	41.96	56.68	57.52	54.96	-4.46%
<b>Croatia</b>	6.02	5.36	5.73	9.76	9.92	12.17	15.78	15.28	17.91	17.20%
<b>Sub-Total (EU)</b>	<b>7857.02</b>	<b>8619.61</b>	<b>9176.13</b>	<b>9893.58</b>	<b>11009.41</b>	<b>11956.95</b>	<b>17750.60</b>	<b>19629.02</b>	<b>21133.08</b>	7.66%
<b>EU % of World</b>	54.59	55.88	53.21	71.92	72.49	70.80	63.06	64.12	61.91	
<b>Growth%</b>	1.62	9.71	6.46	5.01	11.28	8.61	3.48	10.58	7.66	
<b>USA</b>	<b>3901.94</b>	<b>3977.70</b>	<b>4619.07</b>	<b>1302.06</b>	<b>1374.37</b>	<b>1514.65</b>	<b>5204.01</b>	<b>5352.07</b>	<b>6133.72</b>	14.60%
<b>% of USA</b>	27.11	25.79	26.79	9.46	9.05	8.97	18.49	17.48	17.97	
<b>Growth%</b>	-7.73	1.94	16.12	-6.75	5.55	10.21	-7.48	2.85	14.60	
<b>Canada</b>	<b>541.49</b>	<b>552.13</b>	<b>651.14</b>	<b>404.81</b>	<b>411.02</b>	<b>528.16</b>	<b>946.30</b>	<b>963.15</b>	<b>1179.30</b>	22.44%
<b>% of Canada</b>	3.76	3.58	3.78	2.94	2.71	3.13	3.36	3.15	3.45	
<b>Growth%</b>	-5.94	1.97	17.93	-4.24	1.53	28.50	-5.22	1.78	22.44	
<b>Non-Traditional Markets</b>										
<b>Australia</b>	210.47	242.85	313.07	371.55	391.16	406.71	582.02	634.01	719.78	13.53%
<b>Brazil</b>	48.38	80.64	82.86	51.43	77.74	77.65	99.81	158.38	160.51	1.34%
<b>Chile</b>	25.68	34.28	47.45	33.19	44.67	63.91	58.87	78.95	111.36	41.05%
<b>China</b>	221.77	233.89	282.56	169.82	157.75	223.96	391.60	391.64	506.51	29.33%
<b>India</b>	92.36	207.62	369.43	37.45	71.06	129.66	129.81	278.68	499.09	79.09%
<b>Japan</b>	345.43	401.94	487.72	399.04	444.80	603.71	744.48	846.74	1091.43	28.90%
<b>Korea Rep.</b>	86.70	93.84	138.78	78.13	98.13	140.42	164.83	191.97	279.20	45.44%
<b>Mexico</b>	55.38	68.61	101.84	69.46	79.74	101.89	124.84	148.35	203.73	37.33%
<b>Russia</b>	172.03	167.24	195.80	207.38	260.68	292.78	379.41	427.93	488.58	14.17%
<b>South Africa</b>	29.13	32.58	50.03	28.86	40.68	52.56	57.98	73.27	102.58	40.01%
<b>Turkey</b>	289.05	174.27	126.18	92.32	85.89	63.68	381.37	260.16	189.86	-27.02%
<b>Other Countries</b>	515.76	539.04	602.65	618.16	641.41	731.88	1133.92	1180.44	1334.53	13.05%
<b>Sub-Total (Non-Trad.)</b>	<b>2092.14</b>	<b>2276.81</b>	<b>2798.38</b>	<b>2156.79</b>	<b>2393.71</b>	<b>2888.79</b>	<b>4248.93</b>	<b>4670.52</b>	<b>5687.17</b>	21.77%
<b>% of Non-Traditional</b>	14.54	14.76	16.23	15.68	15.76	17.11	15.09	15.26	16.66	
<b>%GrowthofNon Traditiona</b>	-5.01	8.83	22.91	1.98	10.98	20.68	-1.59	9.92	21.77	
<b>GRAND TOTAL</b>	<b>14392.59</b>	<b>15426.25</b>	<b>17244.73</b>	<b>13757.25</b>	<b>15188.51</b>	<b>16888.54</b>	<b>28149.84</b>	<b>30614.76</b>	<b>34133.27</b>	11.49%
<b>% Growth</b>	-2.35	7.18	11.79	3.01	10.40	11.19	0.20	8.76	11.49	

Source: EPB, Compiled by: RDTI Cell, BGMEA

The above table points out that Bangladesh captured the whole EU market in terms of exporting apparel to them. The list says that most of them have positive growth rate of export. Though the export to Germany has a constant growth rate, but it has the largest market among EU members for Bangladesh apparel. The German market is very fertile for Bangladesh garment industry where Bangladesh exports the highest amount of clothes bringing the highest amount of foreign currency. Germany is followed by UK where Bangladesh exports the second highest number of apparel bringing second highest of foreign currencies. Other than these two countries Bangladesh exports a good number of clothes to Spain, France, Italy, Netherlands, Belgium, Czech Republic, Poland, and so on. This is the way Bangladesh brings the highest amount of foreign currencies from EU countries. Other than EU member countries, USA alone is the largest apparel importer from Bangladesh with a growth rate of 14.60%, whereas the growth rate for all EU members together is 7.66%. The figure above suggests that Canada is also one of the biggest apparel importers from Bangladesh with a growth rate of 22.44%. The table suggests that growth rate of most of the non-traditional market is high. For example, India's growth rate is 79.09%, Korea Rep.'

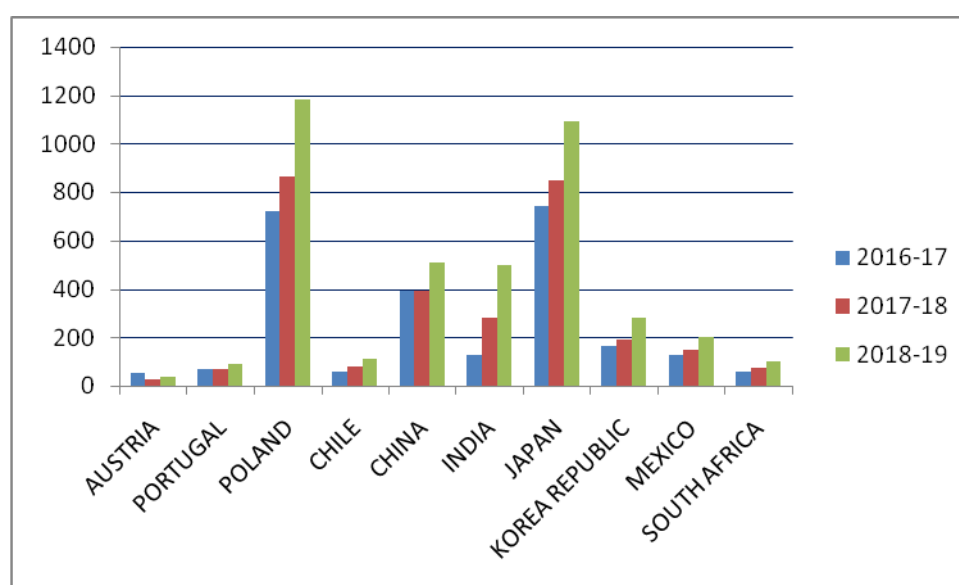
growth rate is 45.54%, Chile's growth rate is 41.05%, South Africa's growth rate is 40.01%, Mexico's great rate is 37.33%, and so on. This is the way, most of the countries' growth rate in terms of export is high. Some EU countries began importing apparel from Bangladesh recently; their import may be less, but growth rate is tremendously high. For example, Hungary whose overall import of clothes is less than the others, but its growth rate (131.20%) is highest. Similarly Malta's purchase of apparel is low, but its growth rate is 102.86%. This makes one think that the garment industry of Bangladesh is kept on expanding to many countries with a hope to bring more foreign currencies.

On the basis of BD's RMG exports to world for the three fiscal years, the average growth rate of exports for all the export destinations of BDs RMG garments is computed as 21.38% respectively from the above table. Based on this average value, the export destinations can be classified as, above average export countries, below average export countries and countries where the exports are negative.

Trend Analysis of above the Average growth rate of exports greater than 21.38% of Export Performers of BD Garment Industry

For above average export destinations, BD's garments reap export earnings from Austria, Portugal, Poland, Chile, China, India, Japan, Korea Republic, Mexico and South Africa respectively. The following figure is reported as,

**Figure 3.12.1: Above average export growth rate destinations**



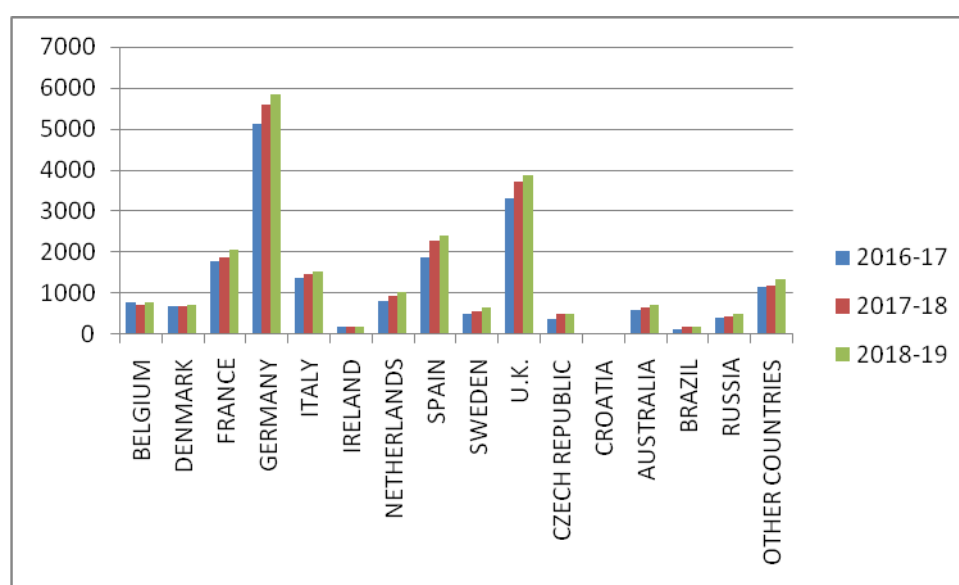
It is observed that among the above average export growth rate destinations, RMG exports are highly attractive in Poland and the increasing trend is pronounced since 2016-17 till 2018-19 respectively. The next highest is Japan where there is a consistent rise in the level of exports. The exports potentials for India and China are similar across the three periods. However for other countries, the export potentials are modest but not highly impressive.

Trend Analysis of below the Average growth rate of exports lower than 21.38% of Export Performers of BD Garment Industry

For below average export destinations, BD's garments reap export earnings from Belgium, Denmark, France, Germany, Italy, Ireland, Netherlands, Spain, Sweden, U.K., Czech Republic, Croatia, Australia, Brazil, Russia, and other countries.

The following figure is reported as.

**Figure 3.12.2: Below average export growth rate destinations**



It is observed that among the below average export growth rate destinations, RMG exports are highly attractive in Germany and the increasing trend is pronounced since 2016-17 till 2018-19 respectively. The next highest is U.K. where there is a consistent rise in the level of exports. The next highest is Spain and France respectively where the exports are persistently got higher than previous year. The export to Italy and Netherlands also gives good hope for the future export. The graph also suggests that export to other countries gives a steady and static performance which might go higher in the coming years. A slight increase of export is also seen in Sweden, Australia, and Russia. The exports potentials for Belgium,

Denmark, Ireland and Brazil are similar across the three periods. However for other countries, the export potentials are modest but not highly impressive.

#### TREND ANALYSIS OF negative growth rates of EXPORT PERFORMERS OF BD Garment industry

For negative export destinations, BD's garments reap export earnings from Turkey, Slovakia, Slovenia, Greece, and Romania. In fact, export to all these countries were above the average export growth rate in 2017-18 from its previous fiscal year. However, it went down in the fiscal year 2018-19. It can be expected that it will get its momentum back in the coming years.

### 3.13 Earning from Waste Product (Jhoot)

Bangladesh not only earns from the output of garment products, it also earns from waste product. Estonia-based Software Company, Reverse Resources (RR) rightly stated in their studies that in garment industry someone's waste is someone else's treasure. It says so rightly as Bangladesh brings US\$4 billion annually.<sup>29</sup>

Today's fashion world is making use of the garment waste for further production. While garment does production out of material subsequently waste accounts for about 25% of that total fabric (especially cutting waste), while some go up to 47%. For example, if a garment industry tries to make 100 t-shirt out of 272.4 m<sup>2</sup> of textile, from there 44.57 m<sup>2</sup> will be a cutting waste.<sup>30</sup> Waste comes still out of that cut fabric as well. If 227.83 m<sup>2</sup> cutting material is used for sewing, waste will come 14.71 m<sup>2</sup> consisting 6.37%; still further 0.09% will be waste from quality control. Hence, garment factory has immense leftover as waste.

Bangladesh garment industry is making money out of garment waste. Still there are scopes to make more money. If the waste export of the last 5 years is taken into consideration then it will be seen that it has been increasing by about 15% to 20%. The following table gives the data of last 5 years' waste export.

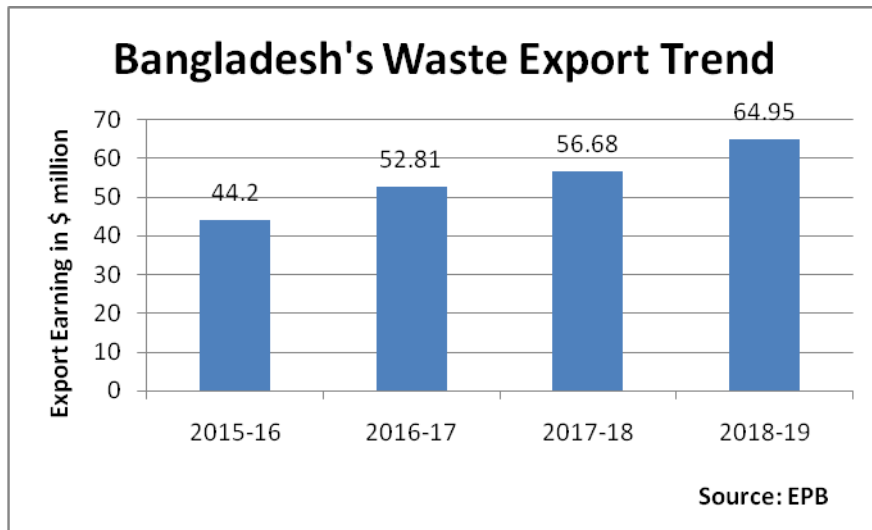
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<sup>29</sup>SabbirRahman Khan, The Story of waste fabric (Jhoot): Positioning Bangladesh, Bangladesh Textile Today, Volume 13, Issue 04, p. 72.

<sup>30</sup>SabbirRahman Khan, The Story of waste fabric (Jhoot): Positioning Bangladesh, Bangladesh Textile Today, Volume 13, Issue 04, p. 72.



**Figure 3.13: Bangladesh's waste export trend**



The export of waste earning of Bangladesh has been increasing year by year. In the fiscal year 2015-16 it was US\$44.20 million, in the fiscal year 2016-17 it was US\$52.81 million, in the fiscal year 2017-18 it became US\$56.68 million and in the fiscal year 2018-19 it became US\$64.95 million. According to EPB the export earnings figure would reach up to US\$70 million by end of fiscal year 2020. The way the export earning is increasing year by year, it will certainly increase in the coming years.

BGTWEA (Bangladesh Garment and Textile Waste Exporters Association) estimates the RMG market size in Bangladesh is about Tk 20 billion. BGMEA also throws light on the total production of Bangladesh garment units. It says that Bangladesh produces over 3,51,000 tons of by-products from 4000 active RMG units. Hence, hence it can easily be said that Bangladesh also gets lots of garment waste year after year.

Bangladesh garment waste comes from two sources namely white sorted waste and colored cotton waste. Similarly waste comes from two categories namely knit fabrics and woven fabrics. The price of knit waste is high and the price of woven waste is comparatively low. They are sold in the local market as an alternative to cotton. Garment waste is naturally cheaper than cotton.

On average a garment factory in Bangladesh produces waste fabric of about 250 – 300 kg per day. The price of waste fabric differs, depending on size and quality, from 10 taka to 300 taka per kilogram.

Out of waste fabric, Bangladesh industry makes children clothes that mostly are sold in Bangladesh and some to India. Other than that there are many things made out of waste fabric like pillows, mattresses, cushion, seat stuffing and padding in rickshaws, public buses and cars.

Hence, it is a big concern of the garment industry that fabric waste does not go to waste. It is reused in different forms. Wastes of T-shirts have high demand. Country has witnessed establishment of various clusters around Bangladesh. It is good to mention that Bangladesh has many small entrepreneurs in the rural areas creating jobs for thousands of people. Their garment production comes to about 18 crores to 20 crores taka. They also have a lot of waste fabric which they sell and make money.

Back in 2003, the time when Bangladesh started recycled fabric production, it did not have modern technology. As Bangladesh gets a lot of garment waste now, so Bangladesh entrepreneurs feel the need of having high technology for producing recycled yarns from those garment wastes. It will thus bring further profit to them.

It is a three-step process for reusing the wastes clothes. Firstly, a person (mostly local influential man) collects the wastes clothes, secondly he sells this for reuse or to recycling business, and thirdly the final product is sold or exported to different consumers. As mentioned about the three processes, in the first process when the person collects the waste clothes he sorts them out according to the color, size and type of the fabric. They use larger waste fabric to make children's shirts, skirts, frocks, pajamas, and also pillow covers.

It is certainly a big business opportunity for the Bangladesh garment industry to reuse the garment waste and then convert it to other finished goods. This enables them save a big amount in foreign currency that would go for the import of yarn, fabric or cotton. In short, it can boldly be said that in garment industry there is nothing called waste.

### **3.14 Future state of Bangladesh garment industry**

Bangladesh Garment industry is undoubtedly the prime factor for the economy of the country that brings about 84% of the total export earnings. One of the reasons for its flourishing is cheap labour cost that attracts the foreign investors to invest in Bangladesh garment. However, all these favourable components may not exist or be useful in future.

Then it is a concern as to what will happen to garment industry. If the garment industry goes down in future then the country's economy will also go down. Bangladesh garment industry will have the following points that will influence the garment sector differently. Some of those points are explained below:

### **3.14.1 Educational equality and women empowerment**

The country is improving in many areas like social, economic, etc. The literacy rate also has gone high. According to UNESCO, the literacy rate in Bangladesh has gone up to 73% in 2019.<sup>31</sup> The more a country is educated the more their living standard also goes high. A study has been found that a correlation between education and earnings is positive. If a person is more educated then he/she earns also more. Education has reached to all men and women. Now-a-days women also are educated and in the near future their education will be still higher. Their rise in education will lead them also demand for higher wages.

This will increase the labour cost in garment industry and cheap labour in Bangladesh will be just a history. This will prompt the foreign investors to cut down their investments in Bangladesh garment industry resulting in the fall of the industry.

As women's education is going higher their empowerment is also on the move to go higher. As their empowerment rises, they will be more aware of their rights, duties, and facilities. This will make them confront the authorities for their rights. They will even stage protests against the exploitation they receive from the garment owners. Hence, there could be labour unrest rise destabilizing the industry.

### **3.14.2 Looming automation**

So far, the garment industry has been dependent on human capital. Bangladesh, being the most populous country, got its human capital in abundance. So, it has been easier to run the garment industry. However, human capital will not be the key factor for running the garment factories. There will be artificial intelligence, robotics, and automation in the garment industry that will revolutionize the garment industry globally.

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<sup>31</sup> Syed Nazillshrak, Is RMG Ready for the Future? In <https://www.dhakatribune.com>, published on May 24, 2020, accessed on May 25, 2020.

Labour-intensive production model garment will witness a paradigm shift with the introduction of augmentation of artificial intelligence and emerging automation. Traditional nature of the garment sector involves half of the total labour force in sewing section and this is the costliest sector in total as thousands of women are involved in this sector.

Still, sewing with the machine remains a complex function given the dynamic demands of present day fashion which requires a frequent change in the algorithm of the machinery. But the modern machines that are going to enter in the garment sector will change the whole system. Even Wall Street journal fears that sewing will rather enter with more-expensive labour.<sup>32</sup> He also cites of automatic sewing machine like Yuho Sewing Machine Co., Ltd which automates the long-winded and convoluted sewing task. It has made a huge contribution in the field of sewing machine. It has got four pillars namely Foresight, Innovation, Technology and Experience. In the coming decade this Japanese craftsmanship and high quality manufacturing will be more committed in the field of seeking the efficiency of garment factories. There will be other machineries as well in the line of sophisticated automated sewing. Hence, the present look of the garment factories will be changed. Though it looks that full automatic sewing machine will take a decade to come to the market, still it is a threat for the large man power of Bangladesh.

New technology like gluing machine is under fast progress which is used as a substitute for stitching fabric. Once it comes to the market, then automotive manufacturing of garment will go very high. It is good for production, but it will reduce the man-power in the factories.

Automation will definitely take place in the market in the future. One of the positive things is that this machine will reduce the production cost, then the global brands will try to shift the garment factories to their homelands. This is the way Bangladesh might lose many global buyers.

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<sup>32</sup>Syed Nazillshrak, Is RMG Ready for the Future? In <https://www.dhakatribune.com>, published on May 24, 2020, accessed on May 25, 2020.

### **3.14.3 The Possible consequences for the downfall of the garment industry**

Bangladesh fully depends on the export earnings of garments products. Accordingly, GDP of Bangladesh also is influenced greatly by garment export earnings. Hence, downfall of the garment industry will be the cause of the collapse of the economy of Bangladesh.

This will prompt a cut down in FDI in the country which will further lure the foreign investors to take back their investments. Another big concern is that there will be a big number of structural unemployment in the country.

The fact is, even if Bangladesh garment industry does not fall still there will be structural unemployment of nearly 45% which will be primarily due to rising automation in the industry.<sup>33</sup> This will be a great concern for Bangladesh with such huge unemployment.

If Bangladesh cannot find any alternative to reassign the new unemployed, the country will go through a tremendous economic and geopolitical repercussion.

### **3.15 Recent overview of Bangladesh garment industry due to Covid-19 Pandemic**

Corona virus or COVID-19 has witnessed a downfall of economy throughout the world. Bangladesh garment industry has also suffered by it. Many purchase orders have been cancelled, no fresh order arrived. Garment owners also behaved negatively with the employees with regard to salary, bonus, sacking of employees etc. Some of the aspects of garment industry during Covid-19 are explained below.

#### **3.15.1 Salary and bonus**

Garment sector's employees are doing well in their society due to having jobs in this industry. If they did not do jobs in the garment industry they would still be below the poverty line. However, there is a concern that Bangladeshi garment employees do not get salary at the right time. They also do not get bonus in time. This has been more obvious during the time of Covid-19. Garment employees are supposed to get at least two festival bonus in a year and those two festivals are mainly Eid. Bangladesh had Eid festival on 24<sup>th</sup> May, 2020. Before the

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<sup>33</sup>Syed Nazillshrak, Is RMG Ready for the Future? In <https://www.dhakatribune.com> published on May 24, 2020, accessed on May 25, 2020.

Eid Bangladesh garment sector went through dramatic scene as there were many employees who did not get salary. As a result they took protest to street for salary, overtime pay and bonus. Report said that in the month of May at the time of Eid, more than half of the employees did not get salary for even April, 2020.<sup>34</sup>

According to the leading newspaper Prothom Alo report published on April 16 that BGMEA and BKMEA asked their member factories to pay their employees salary by 16 April, 2020. But most of the factories did not do so. In spite of such an order BGMEA source says that 83,000 employees of 121 BGMEA member factories did not receive salary till 20<sup>th</sup> April. BGMEA gives the exact number of employees belonging to these 121 factories as 82,917 who did not get salary. If those factories are seen place wise then it will be clear to know the whereabouts of those factories who did not pay salary. In metropolitan Dhaka 21 factories, in Gazipur 44 factories, in Savar&Ashulia 13 factories, in Narayanganj 9 factories, in Chittagong 31 factories, and 3 factories in other places did not pay salary up to date.<sup>35</sup>

It did not improve by the middle of May as well. ProthomAlo report published on May 16 that among 7,602 garment factories only 2,552 factories paid the salary to the employees for the month April. There was a meeting between government, garment owners and labour contractors in the office of Home Ministry under the leadership of Asad-uz-aman Khan Kamal, the home minister of Bangladesh. After the meeting home ministry declared that employees will get 65% salary for the month of April of which 60% will be paid in May and the remaining 5% in June. They also had discussion on bonus payment. Accordingly, factories were to pay the bonus of 50% by Eid in May 2020; the rest of the 50% bonus will be paid in the next six months along with the salary. One reason for such bonus payment is that next Eid comes within three months. Again paying bonus within three months will be difficult for them as export order in July, August and September is less. It defines that after getting less salary the employees also will get bonus less. Labourers Association leader Taslima Akhter said that garment employees are already in financial problem. In midst of this if they do not get full salary then the employees cannot celebrate Eid well with their families.

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<sup>34</sup> Abdullah Kafi, 4 crore employees will celebrate Eid without salary&Bonus, published in <http://www.dainikamadershomoy.com> published on May 20, 2020, accessed on June 13, 2020.

<sup>35</sup> Abdullah Kafi, Sheshshomoyobetonhoyni 83 hajarsromiker, published in <https://www.dainikamadershomoy.com>, published on 21 April, 2020, accessed on 1<sup>st</sup> June, 2020.

Though the employers were supposed to pay salary for the month April in May, but most of the factories did not pay salary even after the half month of May passed.<sup>36</sup>

High level discussion and resolution went to garment owners' deaf ear. According to the news report of DainikAmadershomoy published on 20<sup>th</sup> May, among 1882 garment factories under BGMEA only 991 garment factories made the salary payment to their employees; among 1,101 garment factories under BKMEA only 388 factories paid their salary; among 389 member factories under BTMA, only 198 factories paid salary to their employees. Even most of the factories in BEPZA area did not pay the salary. Among other 3866 garment factories, 2,572 garment factories did not make the salary payment to their employees. Not only salary, the same objection has been for bonus as well. The leader of labour association Sirajul Islam Rony said that many garment factory owners are not obeying the order of Home Ministry for paying bonus to the employees.<sup>37</sup>

As the days progressed still salary was not paid to the employees. The picture becomes clear with the newspaper "DainikAmadershomoy" report on 29 May, 2020 that among the 7,602 garment factories including the member factories of BGMEA, BKMEA, BTMA salary was not paid by 1046 factories. If distributed among the paid factories it is like this: among 1882 BGMEA member factories 1721 factories paid salary. Among 1101 BKMEA member factories 1041 factories paid the salary for April; Among 389 BTMA member factories 349 factories paid salary; Among 364 BEPZA member factories 356 factories paid the salary. Among other 3866 factories which are not part of these member factories salary was paid by 3089 factories. So, in total 1046 factories did not pay salary to their employees. It shows that a good number of factories did not pay salary to their employees.<sup>38</sup>

The same report gives the list of bonus payment by the factories. It shows that 6,344 factories paid the bonus before the Eid holiday, May 2020. The remaining 1,258 factories gave holiday without payment of bonus. The list of non-paid organizations is: among the BGMEA member factories bonus was paid by 1,544 factories and the rest 338 factories declared holiday without paying bonus. Among the BKMEA factories only 1016 factories

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<sup>36</sup>Staff Reporter, After low salary employees will get low bonus as well, published in <https://www.prothomalo.com>, published on May 16, 2020, accessed on May 17, 2020.

<sup>37</sup>Abdullah Kafi, 4 crore employees will celebrate EID without salary&Bonus, published in <http://www.dainikamadershomoy.com>, published on May 20, 2020, & accessed on June 13, 2020.

<sup>38</sup>Abdullah Kafi, Garment Employees Sacked, published in <http://www.dainikamadershomoy.com>, published on May 29, 2020, accessed on June 14, 2020.

paid bonus and the rest 85 factories declared holiday without paying bonus. Among the 389 BTMA member factories only 342 member factories paid bonus and the rest 47 factories closed the factories without paying bonus. Among 364 BEPZA member factories 353 factories paid bonus and the rest 11 factories did not give bonus.<sup>39</sup>It means among the rest of the factories 777 factories did not pay bonus. Of all the organization it is observed that BEPZA factories do better than the others in terms of salary or bonus payment though all BEPZA factories did not do so.

Non-payment of salary and bonus led to unrest among the garment employees. Hence, during Covid-19 the overview of Bangladesh garment industry is full of unrest resulting in protest. This view is touched upon below.

### **3.15.2 Protest**

Employees of garment industry do make protests in demand of their salary. Street protests by the garment employees for the demand of due salary, overtime pay or bonus are very common in Bangladesh. The year 2020 during Covid-19 witnessed a lot of protests carried out by the employees. As mentioned earlier that BGMEA and BKMEA asked their member factories to pay the salaries to their employees by 16<sup>th</sup> April, 2020, which they did not and this led to protests. ProthomAlo Newspaper reported on 16<sup>th</sup> April, 2020 that employees of about 50 garment factories surrounding capital city in Savar, Ashulia, Gazipur, Narayanganj, and Chittagong, Mymensingh protested to obtain their salary. To mention some of the names of the factories against whom protest took place Industrial police stated 12 factories (in Savar and Ashulia) including A-One BD, A-Line Apparel, Future Clothing, Adyar Apparels, Zet Apparels, Cristal Composite, Z BD Apparel, Pentaform Apparel, etc., protested for not getting salary. 22 factories (in Gazipur) including Mother Fashion, Shah Makdum Garments, Prince Sweater, KG Garments, Albert Fashion, Style Craft, Woolen Wear, Design Axis, Ayesha & Galia Fashion, Body Fashion protested for wage. Other than this, employees of factories in Narayanganj like T S Sports, Fahim Fashion, Martin Knitwear & Monorom Apparels, employees of factories in Chittagong like Dragni Fashion, A&B Fashion, and Exim Fashion, and employees of factories in Mymensingh like Ideal Spinning,

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<sup>39</sup>Abdullah Kafi, Garment Employees Sacked, published in <http://www.dainikamadershomoy.com>, published on May 29, 2020, accessed on June 14, 2020.



Improvising Textile, Sabab Fabrics, Seema Spinning, Bashar Spinning, Glory Spinning, OrkitJio Textile, M G Cotton, etc protested for wage.<sup>40</sup>

Protest continued in the next month (May) as well. ProthomAlo newspaper published in May 16<sup>th</sup>, 2020 reported further protests. It quoted police superof the Head quarter of industrial policeMdAmjadHossain that there have been protests by the employees of the factories in Gazipur namely Alpha Dresses, ATS Sweater, Target Fashion Ware, Stylish Garments, Tas Knit Ware, BeliSeema Apparel, and Delta group in demand of getting due salary and some other demands. Other than that employee protestation was also in 5 factories in Ashulia, and 1 factory in Narayanganj.It further mentioned that at least 16 factories employees protested in Gazipur, Ashulia and Narayanganj for the payment of full salary.<sup>41</sup>

Because of not getting salary before Eid in May 2020, protestswent on the roads too, like blockage of roads, vandalizing vehicles, etc. DainikAmaderShomoy newspaper published on May 20<sup>th</sup>, mentioned that employees from a good number of factories protested which are ABM garments Ltd., Lod Star Fashion Ltd., Dremix Ware Ltd., Soroj Garments Ltd., Risal Garments Ltd., Joky Garments Ltd., Vision Garments pvt. Ltd., For You Clothing Ltd., Fashion 2000 Ltd., Diana Garments Pvt. Ltd., Sentex Textiles (Pvt) Ltd., Sentex Apparels Ltd., Hamim Apparels Ltd., Chittagong Fashion Ltd, and Power Vantage Ware Ltd., etc.<sup>42</sup>

### 3.15.3 Sacking of employees

Garment employees are at the receiving end for being sacked at any time. Garment factory employees are easily hired and fired. This has been experienced more during COVID-19. On 16 April, 2020garment employee trade union members staged a protest where the general secretary of this organization Joly Talukder claimed that in the past 4 weeks at least 30,000 employees have been sacked.<sup>43</sup>

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<sup>40</sup>Staff Reporter, Two thousand factories did not give employees wages, published in <http://www.prothomalo.com>, published on April 16, 2020, accessed on May 17, 2020.

<sup>41</sup>Staff Reporter, After low salary employees will get low bonus as well, published in <https://www.prothomalo.com>, published on May 16, 2020, accesson on May 17, 2020.

<sup>42</sup>Abdullah Kafi, 4 crore employees will celebrate EID without salary&Bonus, published in <http://www.dainikamadershomoy.com>, publilshed on May 20, 2020, accessed on June 13, 2020.

<sup>43</sup>Staff Reporter, Two thousand factories did not give employees wages, published in <http://www.prothomalo.com>, published on April 16, 2020, accessed on May 17, 2020.

It has been observed that after the Eid Holiday (May 24, 2020) garment employees have been sacked forcibly. Forcibly they were signed on the resignation letters. The employees further objected that if they do not agree for the resignation, the employers threatened them with local goons. The victims did not get justice when they went to police station to file complaint regarding this issue. Police does not take down their complaint. Given the fact, that there was a meeting between owners and employee leaders when employers promised not to dismiss or sack the employees, but they behaved the opposite after the Eid of May 2020. The ID cards of the employees have been snatched upon their arrival at the entrance of the factories. Sources said that about fifty garment factories in Gazipur, Savar, Narayanganj, and some other places have sacked their employees. Some of the notable factories which are situated in Gazipur are Waymart Fashion Ltd., Deco Garments Ltd., Trouser Line, Ridisha Fashion, Froster International, Delta Textile, etc have sacked their employees.<sup>44</sup>

Hence, the overview of Bangladesh garment industry during COVID-19 is not good at all. Bangladesh garment industry also has gone through a big loss during this period as the buyers cancelled their orders. The order and amount of cancellation is dealt in the next chapters.

### **3.16 Summing up**

The chapter three discusses on the overview of garment industry focuses on the trend analysis of different segments in BDG garments' industry. This looks into the regression analysis over time and the trade potentials are pronounced in the world market. The overall pandemic consequences are also discussed.

The spectacular growth of Bangladesh's merchandise export is due to government support, low labor cost, effective and efficient workers, etc. They have enjoyed different facilities like quotas through the WTO and others. The waste exports trends are also significant in this regard.

In the context of world market, RMG exports are highly attractive in Germany and the increasing trend is pronounced since 2016-17 till 2018-19 respectively. The trend analysis projects that export to other countries gives a steady and static performance which might go

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<sup>44</sup>Abdullah Kafi, Garment Employees Sacked, published in <http://www.dainikamadershomoy.com>, published on May 29, 2020, accessed on June 14, 2020.

higher in the coming years. One of the significant findings relate to the slight increase of export which is also seen in Sweden, Australia, and Russia. The exports potentials for Belgium, Denmark, Ireland and Brazil are similar across the three periods. The illustrations on the socioeconomic profile of garment workers will be conducive to explain export potentials.

## **Chapter IV**

### **A bird's eye view of the socio-economic profile of women in garment industry**

A woman's socio-economic status refers to her quality of life and overall well-being. A person who has a strong financial security can afford a life with reasonable luxury. She becomes a financial contributor for the overall expenditure of the family, help in saving money for the future, and help in children's education. A person's socio-economic status has an effect on her financial security, good health, family & social status, and educational attainment. Due to a good financial backing from her part in the families she gets less discriminated in the families and in society. Her life is valued in all respects. This chapter deals with their general profile, work status, economic profile, and life-standard details.

#### **A. General Profile of Women**

##### **4.1 Age of the respondents**

Usually in any profession the adult women or relatively older women join the working profession. In the scenario of Bangladesh a girl spends about 25 years of her age to finish her secular studies and then goes for a job. Hardly any student does any part time job during his/her studies. All other major professions require higher studies. Hence the candidates are compelled to finish their studies and enter the respectable job. However, a higher degree is not a factor for most of the posts in garment industry. Girls can join here without finishing their studies, or without doing any study at all.

Traditionally it's the young girls who work in this industry. From the research it has been found that the majority of the women working in this industry is under the age 21. The number of girls under 21 and above 50 are totally in contrast to each other. Table 4.1 gives the total view of it.

Table 4.1

Age of the respondents		
Age group	Frequency	Percent
Below 21	100	27.78%
21-25	83	23.06%
26-30	84	23.33%
31-40	56	15.56%
41-50	30	8.33%
Above 50	7	1.94%
Total	360	100%

*Source: Author's field survey, 2019.*

It is quite clear that generally girls who work in the garment industry are under the age of 21 consisting 27.78%. However, the percentage of the girls between the age 21-25 and 26-30 is a bit lower but almost equal to each other which is 23.06% and 23.33% respectively. As the age of the women goes higher the percentage of them also comes down. The age group between 31-40 and 41-50 is just 15.56% and 8.33% respectively. The middle age women hardly work in this sector which is only 1.94% belonging to the age above 50.

#### 4.2 Marital status of the respondents

A good portion of the respondents are unmarried. As stated already that employees in this sector don't need higher degree to join. Hence they join at quite an early age while still unmarried. The table 4.2 indicates the marital status of the respondents.

Table 4.2

Marital status of the respondents		
Marital Status	Frequency	Percentage%
Unmarried	108	30%
Married	240	66.67%
Deserted or divorced	12	3.33%
Total	360	100%

*Source: Author's field survey, 2019.*

Our study found that married people now are more in the garment industry. According to table 4.2 married respondents represent 66.67% of the total respondents; whereas unmarried respondents represent 30%. Only 3.33% employees are either deserted or divorced.

#### 4.2.1 Marital status as per age group

The table above shows the marital status of the total respondents irrespective of their age. Hence, their marital status according to age group is given in the following table 4.2.1

Table 4.2.1

Marital Status as per age group				
Age group	Unmarried	Married	Deserted	Total
Up to 20	87 (87)	13 (13)	0 (0)	100 (100)
21-25	17 (20.48)	63 (75.9)	3 (3.61)	83 (100)
26-30	4 (4.76)	75 (89.29)	5 (5.95)	84 (100)
31-40	0 (0)	52 (92.86)	4 (7.14)	56 (100)
41-50	0 (0)	30 (100)	0 (0)	30 (100)
50 and above	0 (0)	7 (100)	0 (0)	7 (100)
Total	108 (30)	240 (66.67)	12 (3.33)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's Field Survey, 2019.

The table 4.2.1 shows that the women below 20 years are mostly unmarried; only 13% women of this age are married. Hence it is seen that now women in Bangladesh do not get married at a very early stage. Rather the table shows that women between the age 26-30 are married and this is a perfect age to be married and start a family. We can presumably say that garment industry is in a way helping the women to get married at their perfect age.

### 4.3 Religion of the respondents

Though this research was carried out irrespective of religion yet it is interesting to note the religion of those employed in the garment factories. Bangladesh is a Muslim majority country which naturally makes the Muslims as majority employees in any sector. Garment industry is not an exception to it. Table 4.3 indicates the strength of religion of the respondents in garment sector.

Table 4.3

Religion of the respondents		
Religion	Frequency	Percent
Muslim	177	49.17%
Christian	161	44.72%
Hindu	22	6.11%
Total	360	100%

*Source: Author's field survey, 2019.*

Table 4.3 gives the number of employees of different religions. However, the variation in the number of Muslim employees and Christian employees is not much. According to the percentage of the population of different religions in Bangladesh, Muslim employees in garment industry should have been much more.

Population in Bangladesh in terms of religion Muslims consists with 89.1% of the population, Hindus with 10%, and other religions consist the remaining 0.9% which includes Buddhists and Christians.<sup>45</sup> As per the religion where Muslim population is almost 90% accordingly the number of Muslim employees should be more.

Among the surveyed employees, 49.17% are Muslims, 44.72% are Christians and 6.11% are Hindus. Hence, it is seen that our study is proportionately balanced among the employees of two major religions namely Muslims and Christians.

<sup>45</sup> Bangladesh Population (2019), Retrieved from <http://www.worldpopulationreview.com>

#### 4.4 Education of the respondents

Education is the backbone of any nation. ‘Education gives us an understanding of the world around us and offers us an opportunity to use that knowledge wisely. Irrespective of race, creed, and gender, education makes it possible for people to stand out as equal with all the other persons from different walks of life. Overall, education is the platform that makes it possible to defeat all barriers.’<sup>46</sup> Malcolm X says that ‘Education is the passport to the future, for tomorrow belongs to those who prepare for it today.’ Educational qualification decides to keep up a marital status up to the mark. Education decides the status of job they get. However, it is a different scenario for the employees in the garment industry in terms of education. Table 4.4 indicates so.

Table 4.4

Education of the respondents		
Edu. Qual	Frequency	Percent
Illiterate	29	8.06%
Primary	171	47.50%
Secondary	141	39.17%
Higher Secondary	15	4.17%
Graduation and above	4	1.11%
Total	360	100%

*Source: Author's field survey, 2019.*

Table 4.4 illustrates the major crisis of education among the garment employees in Bangladesh. Among 360 surveyed employees 8.06% employees have no formal education at all. 47.50% have only primary education. It is really a wonder that almost 50% of the surveyed employees have only primary level of education. Secondary level of education is occupied by 39.17% employees. It means a total of 94.72% employees covered secondary level of education and this leaves with only 5.18% employees who covered class twelve, graduation and above. 4.17% employees covered class twelve and only 1.11% employees finished their graduation or above studies.

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<sup>46</sup> 70 quotes about Education and the Power of Learning (Sept 5, 2019), Retrieved from <http://www.everydaypower.com>



#### 4.4.1 Education of the respondents according to age group

The educational status according to their age group might show clearly about the distribution of education among the employees. Hence, it is an effort to categorize the distribution of education as per age group. Table 4.4.1 illustrates so.

Table 4.4.1

Educational qualification according to age group						
Age group	Illiterate	Primary	Secondary	Higher Secondary	Graduation and above	Total
<b>Below 21</b>	6 (20.69)	59(34.5)	33 (23.4)	2 (13.33)	0 (0)	100 (27.78)
<b>21-25</b>	6 (20.69)	35 (20.47)	34 (24.11)	6 (40)	2 (50)	83 (23.06)
<b>26-30</b>	11 (37.93)	35 (20.47)	33 (23.4)	3 (20)	2 (50)	84 (23.33)
<b>31-40</b>	3 (10.34)	21 (12.28)	29 (20.57)	3 (20)	0 (0)	56 (15.56)
<b>41-50</b>	2 (6.9)	18 (10.53)	9 (6.38)	1 (6.67)	0 (0)	30 (8.33)
<b>Above 50</b>	1 (3.45)	3 (1.75)	3 (2.13)	0 (0)	0 (0)	7 (1.94)
<b>Total</b>	29 (100)	171 (100)	141 (100)	15 (100)	4 (100)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019.

Table 4.4 shows the total number of employees' total education where the illiterate employees are 8.06%. However the comparison of that education reflects through the age group where it is seen that the present generation below the age 21 received mostly primary level of education. Bangladesh government ensures everyone, especially girls, receives at least primary level of education. 'Bangladesh has made remarkable gains over the past two decades by ensuring access to education, especially at the primary level and for girls. The country's net enrollment rate at the primary level increased from 80 percent to 98 percent in 2015.'<sup>47</sup> Bangladesh ensures primary level of education for free so that everyone receives primary education. 'Bangladesh's Ministry of Primary and Mass Education (MoPME) is responsible for primary education (grades 1 to 5), and the Ministry of Education (MoE) oversees secondary and post-secondary education. The Government of Bangladesh recently

<sup>47</sup> Bangladesh: Ensuring Education for All Bangladeshis (Oct 13, 2016), Retrieved from <http://www.worldbank.org> accessed on 27/11/2019.

announced that it will extend free and compulsory primary education to all students through grade 8, a policy that will require close collaboration between MoPME and MoE.<sup>48</sup>

Bangladesh government not only gives free education to the children, it also provides free meals and expands the programme day by day. 'The Government of Bangladesh has announced that it will expand a cooked school meal programme to reach 400000 children in 2,000 schools across 16 sub-districts. The programme was successfully piloted by the World Food Programme (WFP).'<sup>49</sup>

Besides Bangladesh Government, also there are many NGOs in Bangladesh who work in providing free education to the children. As the education platform is well set by the Government and NGOs the girls receive education. Primary education does help the girls to read and write and then consequently help them to bring up an educated family.

As the fact states above of the opportunities for the present girls to have primary level education, hence it is reflected well in the garment employees as well. Table 4.4.1 shows that the girls are 34.5% who are under 21 received primary level of education and this is the highest of all the ages in this level of education. The other age groups received primary education are 20.47% of 21-25, 20.47% of 26-30, 12.28% of 31-40, 10.53% of 41-50 and 1.75% of above 50 respectively. Hence, it is clear that the young girls (under 21) at present received primary education higher than the other older age groups. Among the surveyed employees illiteracy rate is higher in the ages 26-30 representing 37.93%. The other groups' illiteracy rate is 20.69% below 21, 20.69% of 21-25, 37.93% of 26-30, 10.34% of 31-40, 6.9% of 41-50, and 3.45% of above 50. Secondary education has been received almost equally by the age group of below 21, 21-25 and 26.30 representing 23.4%, 24.11% and 23.4% respectively. The reason behind this education is the government again. Government is giving a lot of facilities to bring up the education among the youth. Though the children have the opportunities for studies still many cannot go further with their higher studies as they get into jobs to support their families financially. That is why the representation in higher secondary group is less among the garment employees. As stated earlier among 360 employees only 15 employees have higher secondary degree. Among this 15 people higher secondary education is distributed by 13.33% under age 21, 40% of age 21-25, 20% of age

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<sup>48</sup> Bangladesh: Ensuring Education for All Bangladeshis (Oct 13, 2016), Retrieved from <http://www.worldbank.org> accessed on 27/11/2019.

<sup>49</sup> Government of Bangladesh expands school meals program (April 10, 2019), Retrieved from <http://www.wfp.org> accessed on 27/11/2019.

26-30, 20% of age 31-40, and 6.67% of age 41-50. As the young girls join the garment industry hence it is rare for those employees to have degree of graduation and above. Among 360 employees only 4 employees have obtained this degree. Naturally girls below 21 years old cannot obtain this degree. Hence this degree is found among two groups of employees namely 21-25 and 26-30 with 50% each.

#### 4.5 Migration patterns of the respondents

This study has been carried out in two districts and sub-districts for non-church owned garment industry. But for church-owned garment industry it covers five districts. In non-church owned garment industry the people are mainly migrants. They come from different places. But Church-owned garment industry are mainly non-migrants. They work mostly from their homes itself. First it is good to look at the total scenario of the migration status.

Table 4.5

Districts of origin of the respondents

Districts	Frequency	Percent
Bagerhat	3	0.83
Bandarban	1	0.28
Barguna	1	0.28
Barishal	2	0.56
Bhola	2	0.56
Bogura	4	1.11
Brahmanbaria	3	0.83
Chandpur	4	1.11
Chapai Nawabganj	4	1.11
Chattogram	2	0.56
Chuadanga	2	0.56
Cox's bazar	1	0.28

Cumilla	3	0.83
Dhaka	8	2.22
Dinajpur	30	8.33
Faridpur	1	0.28
Feni	2	0.56
Gaibandha	2	0.56
Gazipur	20	5.56
Habiganj	1	0.28
Jamalpur	1	0.28
Jashore	7	1.94
Jhalokati	4	1.11
Jhenaidah	1	0.28
Joypurhat	3	0.83
Khulna	55	15.28
Kishoreganj	1	0.28
Kurigram	6	1.67
Kushtia	4	1.11
Lakshmipur	2	0.56
Lalmonirhat	1	0.28
Madaripur	1	0.28
Magura	5	1.39
Manikganj	1	0.28
Meherpur	1	0.28
Moulvibazar	1	0.28
Munshiganj	1	0.28
Mymensingh	7	1.94
Naogaon	1	0.28

Narail	6	1.67
Narayanganj	5	1.39
Natore	60	16.67
Netrokona	2	0.56
Nilphamari	5	1.39
Noakhali	4	1.11
Pabna	6	1.67
Panchagarh	3	0.83
Patuakhali	2	0.56
Pirojpur	1	0.28
Rajshahi	25	6.94
Rangamati	6	1.67
Rangpur	5	1.39
Razbari	1	0.28
Savar	2	0.56
Shariatpur	2	0.56
Shatkhira	7	1.94
Sherpur	6	1.67
Sirajganj	1	0.28
Sunamganj	3	0.83
Sylhet	3	0.83
Tangail	4	1.11
Thakurgaon	2	0.56
Total	360	100

In Bangladesh there are 64 districts; from all the districts the employees come to get jobs in garment industry. Majority of them come to Dhaka or adjacent to Dhaka city. Out of the 360 employees surveyed interestingly they come from 61 districts which cover almost whole Bangladesh. Hence this study gives a glimpse of women garment employees of almost

whole Bangladesh. A few districts show the number of employees much more than the other districts. Those districts are Dinajpur, Khulna, Natore, Rajshahi. Dinajpur has 30 respondents consisting 8.33%, Khulna has 55 respondents consisting 15.28%, Natore has 60 Respondents consisting 16.678% and Rajshahi has 25 respondents consisting 6.94%. It is to be noted that all these districts have Church-owned garment factories. In the Church-owned factories employees come mainly from their own homes. Hence in these districts the number of employees is more. The least number of employees, just 1 each consisting 0.83%, are found in 5 districts namely Bandarban, Barguna, Cox's bazar, Faridpur, Habiganj, Jamalpur, Jhenaidah, Lalmonirhat, Madaripur, Manikganj, Meherpur, Moulvibazar, Munshiganj, Naogaon, Pirojpur, Razbari and Sirajganj, The next group of employees, two each consisting 0.56%, represents in the districts of Barishal, Bhola, Chattogram, Chuadanga, Feni, Gaibandha, Lakshmipur, Netrokona, Patuakhali, Savar (Dhaka), Shariatpur and Thakurgaon, The next group of people is of 3 each consisting 0.83% and are found in Brahmanbaria, Cumilla, Joypurhat, Panchagarh and Sylhet. The next group of 4 people each consisting of 1.11% is found in the districts of Bogura, Chandpur, Chapainawabganj, Jhalokati, Kushtia, Noakhali and Tangail. The next group of people is 5 consisting of 1.39% which represents in the districts of Magura, Narayanganj, Nilphamari and Rangpur. 6 persons representing 1.67% are found in the districts of Kurigram, Narail, Pabna, Rangamati and Sherpur. 7 employees consisting 1.94% represent in the districts of Jashore, Mymensingh and Shatkhira. 8 employees consisting 2.22% are found in Dhaka. Gazipur district also represents quite a big number among the surveyed employees. This district has a lot of garment factories from where a few factories have been chosen for study. Many employees come to the factories directly from homes. This district has 20 employees representing 5.56%.

## **B. Household details**

### **4.6 Household Size of the respondents**

Education level has increased among the youngsters. This resulted then in keeping the family well within their control in terms of numbers. Now the family size is quite small. Table 4.6 shows the total number of employees and their household size.

Table 4.6

<b>Household size of the respondents</b>		
<b>Household group</b>	<b>Frequency</b>	<b>Percentage%</b>
Less than 3	10	2.78%
3-4	152	42.22%
5-7	183	50.83%
8-10	9	2.50%
11-15	6	1.67%
Total	360	100%

*Author's field survey, 2019*

Table 4.6 shows that less than 3 members in a family is very less; it is only 2.78%. Almost half of the employees' family strength is 3-4 comprising 42.22% of the surveyed employees. It proves that at present the family members are aware of making small families. Government recommends people to have 2 children; accordingly this group of people (among the married couples) abides by the government law of having 2 children and this makes 4 members in a family. However, a sharp half of the employees (50.83%) has family members 5-7. This could be the result of number of more children in those families or the inclusion of parents, grandparents, or distant relatives in their families.

#### 4.7 Household types of the respondents

The garment industry employees come from mainly nuclear families. Table 4.7 shows that among the surveyed employees 95.83% come from nuclear families. Only 4.17% members come from joint families.

Table 4.7

<b>Household types of the respondents</b>		
<b>Household type</b>	<b>Frequency</b>	<b>Percentage%</b>
Nuclear	345	95.83%
Joint	15	4.17%
Total	360	100%

*Source: Author's field survey, 2019.*

## C. Work Status

### 4.8 Their role in the factory

It would be a great effort to know employees as to what roles they are involved in the factories. Their salary depends on the types of work they do. Their roles in the factory decide their salary. Table 4.8 speaks about it.

Table 4.8

Their role in the factory		
Role	Frequency	Percent
Helper	35	9.72%
Cutter	23	6.39%
Stitching	223	61.94%
supervisor	26	7.22%
Operator	34	9.44%
Quality controller	13	3.61%
Cleaner	6	1.67%
Total	360	100%

*Source: Author's field survey, 2019.*

Table 4.8 illustrates that the majority of the women are involved in stitching which consists of 61.94% while the rest are helper (9.72%), cutter (6.39%), supervisor (7.22%), operator (9.44%), quality controller (3.61%), and cleaner (1.67%). In other words, women are usually engaged in relatively low grade work. They are seldom given high-grade posts like controller, supervisor, manager etc. where normally men are involved. As obvious fallout of this, we find that the salary of the women workers is much lesser than men. Hence women are discriminated in their work place in terms of works, salary etc. However, this is not within the ambit of our study as we did not take any male workers into consideration.

## D. Economic Profile

### 4.9 Household income of the respondents

Household income does not depend only on the employees except a few of them. Hence life-style also depends on that total family income. Table 4.9 gives the hints upon the household income.



Table 4.9

<b>Household income of the respondents (in BDT)</b>		
<b>Income group</b>	<b>Frequency</b>	<b>Percent</b>
Below 6000	8	2.22%
6001-10000	57	15.83%
10001-15000	117	32.5%
15001-20000	130	36.11%
20001-30000	38	10.56%
30001-60000	10	2.78%
Total	360	100%

*Source: Author's field survey, 2019.*

Table 4.9 shows that only 2.22% employees have the total household income below BDT 6000. Even the household income range between BDT 6001-10000 is not so high; only 15.83% have in this income range. The next household income range between BDT 10001-15000 is among 32.5% employees. Next household income range between BDT 15001-20000 is rather more among the employees. In fact this portion of the employee is 36.11% which is the highest in the whole household income range among the garment employees. Even 10.56% employees have the household income range between BDT 20001-30000. A small portion of the employees (2.78%) have the household income range between BDT 30001-60000. The last portion of the employees enjoys a good household income. However, the majority of the garment employees have household income of BDT 15000-20000 range.

#### **4.9.1 Household income of the respondents according to religion**

Household income of the women in terms of their religion is given in the following table.

Table 4.9.1

<b>Household income of different religion (in BDT)</b>							
<b>Religion</b>	<b>Below 6000</b>	<b>6001-10000</b>	<b>10001-15000</b>	<b>15001-20000</b>	<b>20001-30000</b>	<b>30001-60000</b>	<b>Total</b>
Muslim	3 (1.69)	17 (9.6)	48 (27.12)	76 (42.94)	24 (13.56)	9 (5.08)	177 (100)
Christian	5 (3.11)	39 (24.22)	60 (37.27)	47 (29.19)	10 (6.21)	0 (0)	161 (100)
Hindu	0 (0)	1 (4.55)	9 (40.91)	7 (31.82)	4 (18.18)	1 (4.55)	22 (100)
Total	8 (2.22)	57 (15.83)	117 (32.5)	130 (36.11)	38 (10.56)	10 (2.78)	360 (100)

Note: Figures in the parentheses are now percentages

*Source: Author's field survey, 2019.*

Table 4.9.1 reveals the different income category of different religion. Hindus do not have household income below BDT 6000. But 1.69% Muslims and 3.11% Christians have household income below BDT 6000. Hence among these 3 religions Christians are at the receiving end to have low family income. Hindus are only 4.55% to have household income between BDT 6001-10000; the same amount is earned by 9.6% Muslims and 24.22% Christians. In this category as well Hindus are in a better position than the others. 40.91% Hindus have household income between BDT 10001-15000 which is 27.12% and 37.27% respectively by Muslims and Christians. The next category of household income BDT (15001-20000) is had almost equally in all the three religions; Hindus are 31.82%, Muslims are 42.94%, and Christians are 29.19%. 13.56% Muslims have household income of BDT 20001-30000, whereas the same amount is had by Christians only 6.21% and Hindus 18.15%. In this category also Hindus are in better position. The next group of income which is highest household income is BDT 30001-60000 Where Christians are zero; 5.08% Muslims and 4.55% Hindus have this amount of household income. In this category both the groups (Hindus and Muslims) have almost equal amount highest income.

#### 4.10 Salary of the respondents

The above tables showed the total household income of the garment employees. Household income includes the earning of their other family members as well. Since our dealing was with women employees in garment industry it was necessary to see the amount of wage they receive from their jobs. The following table 4.10 puts forth so.

Table 4.10

Salary of the respondents (in BDT)		
Income group	Frequency	Percent
Below 4000	66	18.33%
4001-6000	126	35%
6001-8000	81	22.5%
8001-10000	60	16.67%
10001-15000	17	4.72%
15001-22000	10	2.78%
Total	360	100%

*Source: Author's field survey, 2019.*

The above table 4.10 shows the meager amount of salary that the garment employees receive. Some of the garment employees (18.33%) receive salary below BDT 4000, and the highest salary receiving employees is just 2.78% who receive salary between BDT 15001-22000. The maximum group of employees is 35% who receive salary between BDT 4001-6000. It shows the servile state of the women employees in the garment industry who run their families with a limited amount of wage.

#### 4.10.1 Salary of the respondents according to ownership

The above table 4.10 showed the poignant state of the women with regard to the salary they receive from their employers. It was a need to categorize the employees according to ownership. The following table 4.10.1 puts forth so.

Table 4.10.1

Salary of the respondents according to ownership (in BDT)							
Ownership	0-4000	4001-6000	6001-8000	8001-10000	10001-15000	15001-22000	Total
Church owned	64 (38.1)	82 (48.81)	14 (8.33)	7 (4.17)	1 (0.6)	0 (0)	168 (100)
Non-church owned	2 (1.04)	44 (22.92)	67 (34.9)	53 (27.6)	16 (8.33)	10 (5.21)	192 (100)
Total	66 (18.33)	126 (35)	81 (22.5)	60 (16.67)	17 (4.72)	10 (2.78)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's Field Survey, 2019

Table 4.10.1 shows the wide difference of salary between the Church-owned employees and non-church owned employees. 38.1% in Church-owned garment receive salary below BDT 4000 and in the same category it is just 1.04% in non-church owned garment sector. It shows the pay in Church-garment sector is very less. Pay is below the minimum salary prescribed by the government. Even the employee whose salary ranges between BDT 4001-6000 is more in the Church-owned garment sector than the non-church garment sector. 48.81% in Church-owned garment sector and 22.92% in non-church garment employee receive the salary between BDT 4001-6000. In this case also the Church pays low salary which is below the minimum wage. However, the non-church owned garment sector

also fails to pay the minimum wage. 22.92% employees getting salary between BDT 4001-6000 proves so. Then as the salary goes higher the number of employees also increases in non-church owned garment sector than Church-owned garment sector. 8.33% employees in Church-owned garment and 34.9% in non-church owned garment sector receive salary range between BDT 6001-8000. This salary also cannot be regarded a good salary. Only 4.17% in Church-owned garment sector and 27.6% in non-church owned garment sector receive salary between BDT 8001-10000. It gives indication that non-church garment sector gives better salary than the Church-owned garment sector. Higher the salary, the fewer the number of employees in the Church-owned garment sector. The next range salary between BDT 10001-15000 is received by only 0.6% in Church-owned garment sector whereas it is 8.33% in non-church owned garment sector. The last range of the salary group between BDT 15001-22000 is not received by anyone in the Church-owned garment sector whereas it is 5.21% in the non-church garment sector. Though the higher salary is received by the employees in the non-church garment sector, however it is not high either. With this salary many of them find difficult to make both the ends meet. Only 8.33% receive salary of BDT 10001-15000 and 5.21% receive salary of BDT 15001-22000. Hence, the salary of the garment women employees remains a concern.

#### 4.11 Expenditure pattern

One's economic condition is not properly understood if one does not see the way they spend money. A proper strong economic condition prompts people to spend money in different ways they can afford. In the same way the economic condition of the garment employees surveyed in this study is reviewed in order to know their distribution of their money in different fields. Following table 4.11 illustrates their percentage of spending for their families.

Table 4.11

Their spending for their families		
Category	Frequency	Percent
Yes	358	99.44%
No	2	0.56%
Total	360	100%

*Source: Author's field survey, 2019.*

The above table 4.11 clearly defines that a majority of them (99.44%) spend money for their family. Their working in the garment industry enables them in contributing their income for their families. It proves the garment industry's presence helps women stand upon their own feet. Only 0.56% employees do not spend money for their families who are presumably unmarried and they have other family members to run their families hence do not depend on these garment employees' income. This also turns out to be good as these employees, though small in number, are able to keep the money fully with them.

#### 4.11.1 The amount of their spending for their families

It has been clear from the table 4.11 that the garment employees spend their earning for their families. However, it was not clear as to how much they spend. Table 4.11.1 shows the percentage of their spending.

Table 4.11.1

<b>The amount of their spending for their families</b>		
<b>Spending (%)</b>	<b>Frequency</b>	<b>Percent</b>
30%	4	1.11%
50%	49	13.61%
80%	213	59.17%
100%	94	26.11%
Total	360	100%

*Source: Author's field survey, 2019.*

In Table 4.11.1 we see that it is a matter of concern that 59.17% employees spend 80% of their earning for their families. It becomes clear now that the majority of the employees (59.17%) are unable to save much from their earning. It allows them to keep a little amount of income either for their other expense or saving. It is a worrying scenario that a good number of them spends all their money as 26.11% employees spend 100% of their income. Consequently this group becomes the least number for spending most and saving none. However, it is due to garment industry they can contribute in their family expenses.

#### 4.11.2 The amount of money they spend for their own

It has been mentioned that a majority of them spend money for their family. Now it is a separate question all together as to among expenses how much they spend specifically only for themselves. Table 4.11.2 indicates the result.

Table 4.11.2

The amount of money they spend for their own		
Amount spent	Frequency	Percent
Up to 30%	346	96.11%
Up to 50%	13	3.61%
Up to 80%	1	0.28%
Up to 100%	0	0%
Total	360	100%

*Source: Author's field survey, 2019.*

Table 4.11.2 gives an eye-catching result where it can be observed that 96.11% employees spend up to 30% of their income for personal expenses. It indicates that the employees do spend some money for their own. However, they spend a limited amount of money for their personal expenses. The rest amount of money either they save or spend for their families. Only 3.61% employees spend up to 50% of their income for personal expenses. Their family may not be dependent on this limited number of employees' income which enables them to spend up to 50% of their income. Not even 1%, in this case 0.28%, employee spends whole of their income for their personal expenses. It can be presumed that nobody joins the industry to earn money only to meet their personal expenses. Each employee has family for whom they join the industry. Hence, garment industry has given them a scope to work for their families.

#### 4.11.3 On the items they spend

So far it has been said that they spend money either for their families or for their personal expenses. However, it was not stated as to on what items they spend money. Table 4.11.3 specifies the items they spend money upon. The questionnaire was distributed centered upon four categories of items which are food, furniture, cosmetics and ornaments. First these items were asked separately and then in groups as many employees spend on variety of items.

Table 4.11.3

Their spending on different items		
Items	Frequency	Percent
Food	80	22.22%
Furniture	5	1.39%
Cosmetics	4	1.11%
Jewellery	4	1.11%
Food and Furniture	125	34.72%
Food and cosmetics	29	8.06%
Food and Jewellery	11	3.06%
Furniture and cosmetics	5	1.39%
Cosmetics and Jewellery	16	4.44%
Food, furniture and Cosmetics	23	6.39%
food, furniture and Jewellery	12	3.33%
Food, Cosmetics and Jewellery	28	7.78%
Furniture, Cosmetics and Jewellery	8	2.22%
Food, furniture, cosmetics and Jewellery	10	2.78%

*Source: Author's field survey, 2019.*

From the research, as table 4.11.3 specifies that 22.22% employees spend their money on food alone. Only 1.39% employees spend money only on furniture alone. Still less, 1.11% each spends money both separately on cosmetics and jewelry. Hence, if individually the item taken then it is the food the employees spend on most. However, together with other items the money spending goes higher. The most number of spending goes on the food and furniture together as 34.72% employees spend on these items. The next highest item of expense goes on food and cosmetics which is spent by 8.06% employees. These three groups fall as the highest majority. The rest of the items are spent less upon. 3.06% spends on food and jewelry, 1.39% on furniture and cosmetics, 4.44% on cosmetics and jewelry, 6.39% on food, furniture and cosmetics, 3.33% on food, furniture and jewelry, 7.78% on food, cosmetics and jewelry, 2.22% on furniture, cosmetics and jewelry, and 2.78% on all four food, furniture, cosmetics and jewelry. Food is the basic need of human being for living. The garment

employees those who join the industry are mostly poor. Hence their money goes on buying food mainly. Because of working in the garment industry they are able to buy food for them and their families.

#### 4.12 Their saving

The previous tables showed the expenses they make for their families. It has been noticed there that some are able to save money, some cannot save anything. Table 4.12 is an effort to show the savings they make.

Table 4.12

Their saving		
Saving amount	Frequency	Percent
10%	74	20.56%
20%	183	50.83%
30%	7	1.94%
40%	44	12.22%
NA	52	14.44%
Total	360	100%

*Source: Author's field survey, 2019.*

Garment industry has been a major ground for many women for saving money and to be economically self-dependent. Table 4.12 shows the amount of money the garment employees are able to save. 20.56% employees are able to save money up to 10% of their income. Still more, 50.83% employees save 20% of their income and this is the highest portion of the employees. It means a little more than half of the employees save 20% of their income. Only 1.94% employees save 30% of their income. But a good number of them are able to save up to 40% of their income. 12.22% employees' saving of 40% of their income indicates an amazing saving portion of the employees. 14.44% of them indicated this as "not applicable" which means they spend the full amount of earning money in different fields like food, cosmetics, furniture, ornaments or other daily necessities. However, though some are not able to save money still they are able to spend their money for different works and this help them to lead standard lives.



### 4.13 Food Details

There has been time for many in Bangladesh who did not have one square meal in a day. Time has changed now when people can afford their daily living bread. However, there are still many who go to bed hungry. Garment industry employees have overcome such agony of starving. Their job in the garment industry has ensured them food. Their food intake is described below:

Table 4.13

Frequency of consumption of food by the respondents

Items	Everyday	Twice a week	Once a week	Once a fortnight	Never	Total
Rice	353 (98.06)	7 (1.94)	-	-	-	360 (100)
Roti	108 (30)	172 (47.78)	55 (15.28)	15 (4.17)	10 (2.78)	360 (100)
Dal	235 (65.28)	107 (29.72)	15 (4.17)	1 (0.28)	2 (0.56)	360 (100)
Eggs	21 (5.83)	130 (36.11)	160 (44.44)	41 (11.39)	8 (2.22)	360 (100)
Fish	114 (31.67)	181 (50.28)	56 (15.56)	9 (2.50)	-	360 (100)
Meat	-	100 (27.78)	155 (43.06)	90 (25)	15 (4.17)	360 (100)
Vegetables	360 (100)	-	-	-	-	360 (100)
Milk	58 (16.11)	40 (11.11)	90 (25)	99 (27.50)	73 (20.28)	360 (100)
Fruits	41 (11.39)	99 (27.50)	63 (17.50)	126 (35)	31 (8.61)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Field Survey, 2019

Rice is the staple food for Bangladeshis. Many people are not able to buy rice due to lack of money but this is not the case with the people employed in the garment industry. The above table 4.13 illustrates about the rice consumption of respondents. As said earlier, rice is the staple food of Bangladesh. Therefore, consumption of rice is very high among the respondents. 98.06% respondents consume rice every day. Only a meager 1.94% of the respondents eat rice twice a week. It shows that working in garment industry has helped the people to reach a state where having a meal (rice) every day is not a rarity. Rice provides carbohydrate to the employees keeping them healthy. They do not go to bed hungry. Gradually people are becoming health conscious too. In a way, some people replace rice with roti occasionally for their health reason. Consumption of roti is increasing day by day. 30% of the participants eat roti every day and 47.78% of the respondents eat roti twice a week

which is the highest on the above table 4.13. Moreover, 15.28% once a week, 4.17% once a fortnight and 2.78% never eat roti.

Dal has a lot of protein. There is saying in Bangladesh that “dal-bhate bangali” means Bengalis are known for eating rice and dal. Dal is very common in any meal in Bangladesh. In fact, doctor suggests that those who cannot afford fish can easily compensate this with dal. The above table 4.13 shows dal or lentil has become another food item which is consumed a lot by the people of all classes in Society. Here 65.28% respondents have dal every day, 29.72% respondents have it twice a week, 0.28% once a fortnight and 0.56% participants have dal never. This shows that almost three-fourth employees eat dal every day.

Eggs have a lot of natural source of vitamins and minerals. Egg is a good source of riboflavin, Vitamin D, and Phosphorus. Egg gives energy, makes immune system strong. Hence, it is good to see the number of respondents eating eggs which is shown by the chart. The table 4.13 shows that eating egg is not very common among the people who live in the lower rank of society. Only 5.83% participants eat egg every day, 36.11% participants take egg twice a week, once a week 44.44%, once a fortnight 11.39% and 2.22% never take eggs. This consumption of egg is less may be due to its price. Each egg usually costs 8-9 taka. That’s why there is a lesser tendency of eating egg every day.

Bengalis are also known for eating fish. As a result they get a lot of protein and vitamin from fish. Some years ago fish was available in any part of marshy land, paddy fields, drain, etc. So people would consume them at free of cost. But that availability of fish in the common place has gone down; so people depend for consumption of fish from market. The above table 4.13 reveals a clear picture that for many of the respondents it is not possible to have it every day. 31.67% eat fish every day, 50.28% eat it twice a week, 15.56% eat it once a week, and 2.50% eat it once a fortnight.

Meat is a good source of proteins, iron, zinc, selenium, phosphorus; along with it, vitamin a, vitamin B, vitamin D, etc. Hence, meat is necessary for people to have. However, due to expense many employees cannot afford all types of meat. But they afford poultry chicken quite easily. It is not very costly. This table above 4.13 gives a clear view of eating meat. 27.78% respondents eat meat twice a week, 43.06% eat once a week, 25% eat once a fortnight and 4.17% never eat meat. This shows that a good number of them eat fish everyday.

Vegetable is such that people consume everyday. The above table 4.13 reveals a clear picture that all the respondents eat vegetables every day means 100% consume vegetables. There is a very good practice of having vegetables among respondents. The important thing is that vegetables which are supplied in cities are mixed with pesticide. Therefore, their health remains at risk. However, people who work in Church-owned organizations most of them live in villages. They have an easy access to fresh vegetables. They even cultivate vegetables in and around their houses and get pure vitamins from them. This helps them to have good health.

Milk has a lot of vitamins like thiamin (Vitamin B1), riboflavin (Vitamin B2), niacin (Vitamin B3), pantothenic acid (Vitamin B5), vitamin B6, Vitamin B12, etc. Consumers get a lot of vitamin by having milk. The above table 4.13 reveals a picture of drinking milk of the respondents. 16.11% respondents drink milk every day, 11.11% drink twice a week, 25% drink once a week, 27.50% drink once a fortnight and 20.28% respondents never drink milk. It is clear that drinking milk is not very common among all these people. It may be due to lack of money and or no easy access to have milk.

Naturally fruits have low fat, calories and sodium. Rather they are rich with different nutrients like dietary fiber, potassium, vitamin C, folic acid, etc. Different fruits have different types of vitamins. Hence, it is essential to consume different types of fruits. This study presumably found that eating fruits regularly among the lower rung of the society is not very common though they eat seasonal fruits when it is available. Only 11.39% respondents eat fruits every day, 27.50% have fruits twice a week, 17.50% have once a week, 35% have once a fortnight which is the highest in percentage in this chart and 8.61% never eat fruits.

#### 4.14 A comparative analysis of the socio-economic variables of the employees of the Church and non-church owned garment factories

Quite a few variables have been discussed above to describe the socio-economic condition of the women employees working in the garment industry. The mentioned variables have been put through t-test analysis below which categorically shown between the Church-owned and non-church owned employees. The t-test analysis has been sketched on their comparative age, religion, educational qualification, marital status, household income, and their work hour.

**Table 4.14.1**

**Comparison of Church and non-church owned employees according to age**

Group	Obs	Mean	Std. Err.	Std. Dev.	[95% Conf. Interval]	
Church	168	31.89881	0.8209215	10.64036	30.27809	33.51953
Non-church	192	23.67708	0.3342855	4.631996	23.01772	24.33645
Combined	360	27.51389	0.4742024	8.997358	26.58133	28.44645
Diff		8.221726		0.8468725	6.556256	9.887196
diff = mean(church) - mean(non-church)				t = 9.7083***		
Ho: diff = 0				degrees of freedom = 358		
Ha: diff < 0		Ha: diff != 0		Ha: diff > 0		
Pr(T < t) = 1.0000		Pr( T  >  t ) = 0.0000		Pr(T > t) = 0.0000		

Source: Author's field survey, 2019

The workers in the non-church factories are predominately in the younger age group as compared to the church-owned factories. We also find the mean difference between the two groups in terms of age to be statistically significant.

**Table 4.14.2**

**Comparison of Church and non-church employees according to religion**

Ownership	Muslim	Christian	Hindu	Total	Mean
Church	19 (11.31)	148 (88.1)	1 (0.6)	168 (100)	1.892
Non-Church	158 (82.29)	13(6.77)	21 (10.94)	192 (100)	1.286
Total	177 (49.17)	161 (44.72)	22 (6.11)	360 (100)	

Computed t for mean diff = 0.606\*\*\* (10.90)

Note: t statistic in parenthesis p<0.05, p<0.01, \*\*\*p<0.001

Source: Author's field survey, 2019

The non-church garment factories have an overwhelming number of Muslim workers as compared to the Church workers which has proportionately more Christian workers. We also find the mean difference between the two groups to be statistically significant.

**Table 4.14.3**

**Comparison of Church and non-church employees according to educational qualification**

Ownership	Illiterate	Primary	Secondary	Higher Secondary	Graduation and above	Total	Mean
Church	7 (4.17)	76 (45.24)	79 (47.02)	6 (3.57)	0 (0)	168 (100)	2.5
Non-Church	22 (11.46)	95 (49.48)	62 (32.29)	9 (4.69)	4 (2.08)	192 (100)	2.36
Total	29 (8.06)	171 (47.5)	141 (39.17)	15 (4.17)	4 (1.11)	360 (100)	
<b>Computed t for mean diff = 0.135 (1.72)</b>							

Note: t statistic in parenthesis p<0.05, p<0.01, \*\*\*p<0.001

Source: Author's field survey, 2019.

The workers in both the non-church and the church-owned factories are mainly primary or secondary qualified. We do not find any statistical significant in the mean difference between the two groups in terms of educational qualification.

**Table 4.14.4**

**Comparison of Church and non-church employees according to marital status**

Ownership	Unmarried	Married	Divorced/Deserted	Total	Mean
Church-owned	36 (21.43)	130 (77.38)	2 (1.19)	168 (100)	1.89
Private owned	72 (37.50)	110 (57.29)	10 (5.21)	192 (100)	1.28
Total	108 (30)	240 (66.67)	12(3.33)	360 (100)	

**Computed t for mean diff = 0.121\* (2.24)**

Note: t statistic in parenthesis p<0.05, p<0.01, \*\*\*p<0.001

Source: Author's field survey, 2019.

The workers in the church-owned factories are predominately married as compared to the non-church church-owned factories. We also find the mean difference between the two groups in terms of marital status to be statistically significant.

**Table 4.14.5**

**Comparison of Church and non-church owned employees according to household income (in BDT)**

Ownership	Below 6000	6001-10000	10001-15000	15001-20000	20001-30000	30001-60000	Total	Mean
Church owned	6 (3.57)	46 (27.38)	63 (37.5)	45 (26.79)	8 (4.76)	0 (0)	168 (100)	13611
Non-Church owned	2 (1.04)	11 (5.73)	54 (28.13)	85 (44.27)	30 (15.63)	10 (5.21)	192 (100)	18381
Total	8 (2.22)	57 (15.83)	117 (32.5)	130 (36.11)	38 (10.56)	10 (2.78)	360 (100)	

**Computed t for mean diff = -4771\*\*\* (-7.97)**

Note: t statistic in parenthesis  $p < 0.05$ ,  $p < 0.01$ , \*\*\* $p < 0.001$

Source: Author's Field Survey, 2019

Higher number of workers in the church-owned factories belongs to middle income household categories as compared to the non-church church-owned factories. We also find the mean difference between the two groups in terms of household income to be statistically significant.

**Table 4.14.6**

**Comparison of Church and non-church owned employees according to salary (in BDT)**

Ownership	0-4000	4001-6000	6001-8000	8001-10000	10001-15000	15001-22000	Total	Mean
Church owned	64 (38.1)	82 (48.81)	14 (8.33)	7 (4.17)	1 (0.6)	0 (0)	168 (100)	4583
Non-church owned	2 (1.04)	44 (22.92)	67 (34.9)	53 (27.6)	16 (8.33)	10 (5.21)	192 (100)	8413
Total	66 (18.33)	126 (35)	81 (22.5)	60 (16.67)	17 (4.72)	10 (2.78)	360 (100)	

**Computed t for mean diff = -3829\*\*\* (-12.85)**

Note: t statistic in parenthesis  $p < 0.05$ ,  $p < 0.01$ , \*\*\* $p < 0.001$

Source: Author's Field Survey, 2019

The workers in the church-owned factories earn mostly salary in the range of BDT 4001-6000 as compared to the non-church-owned factories who are mostly in the salary bracket of BDT 6001-8000. We also find the mean difference between the two groups in terms of salary from their job to be statistically significant.

**Table 4.14.7**  
**Comparison of Church and non-church employees according to work hour**

Hours	Church owned	Non-church owned	Total
Up to 4 hours	9 (100)	0 (0)	9 (100)
4- 6 hours	51 (100)	0 (0)	51 (100)
6- 8 hours	108 (62.07)	66 (37.93)	174 (100)
8-10 hours	0 (0)	108 (100)	108 (100)
Above 10 hours	0 (0)	18 (100)	18 (100)
Total	168 (100)	192 (53.33)	360 (100)
Mean	2.59	3.75	
<b>Computed t for mean diff = -1.161*** (-18.19)</b>			

Note: t statistic in parenthesis p<0.05, p<0.01, \*\*\*p<0.001

Source: Author's field survey, 2019

The workers in the church-owned factories are working mostly for 6-8 hours as compared to the non-church church-owned factories where the workers mainly work for 8-10 hours. We also find the mean difference between the two groups in terms of hours of work they put in their job to be statistically significant.

#### **4.15 Life-standard details**

Money is the sole determinant of the extent of the life-standard attained by anyone. In the case of garment sector employees, we explored their food consumption details in the section above. However, what remained unexplained is their extent of well-being in the context of their family and society. The author wanted to know their life-standard details on a 5-scale basis which are strongly agree, agree, neutral, disagree and strongly disagree. On the question of improving life-standard because of working in garment industry garment employees are very positive. They agree that their life-standard has improved considerably – while around 44% strongly agrees to this, around 55% of the respondents agree to it. Thus a

little more than 99% of the respondents feel that their life standard have improved after working in the garment factories.

Table 4.15

Their improvement on the life-standard		
Improved	Frequency	Percent
Strongly agree	160	44.44%
Agree	197	54.72%
Neutral	3	0.83%
Total	360	100%

Source: Author's field survey, 2019

The Sustainable development Goals (SDGs) set in 2015 by the United Nations were designed to be a ‘blueprint to achieve a better and more sustainable future for all’. The SDGs comprise of 17 integrated goals and Goal 6 emphasize that by 2030 everyone in the world should have access to affordable and safe drinking water. It also insists that the water content should be free of hazardous materials and chemicals. By the same year, everyone also must have access to proper sanitation and hygiene; this goal specifically pays attention to the women and girls in accessing these facilities. In view of this our study wanted to explore to see whether the garment industry employees have access to the above-mentioned facilities.

The global Multidimensional Poverty Index is another international measure of poverty and tries to capture the acute deprivations in health, education, and living standards that a person faces. In the ‘living standard’ dimension, the indicators used are access to clean water, proper sanitation, and also housing materials along with other indicators. Thus, housing materials also becomes an important aspect of measuring living standard in our study. Status in family and society of a person also indicates her place of living standard. Our study in that line is projected in the following table 4.16.



Table 4.16

Life Standard details [Life-standard index (LSI)]						
Material items	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
<b>Improvement in building a better home, access to clean water, and sanitation</b>						
This job helped them to build a better home	66 (18.33)	125 (34.72)	78 (21.67)	77 (21.39)	14 (3.89)	360 (100)
This job helped them to build a tube-well	138 (38.33)	131 (36.39)	39 (10.83)	38 (10.56)	14 (3.89)	360 (100)
This job helped them to make sanitary latrine at home	163 (45.28)	133 (36.94)	35 (9.72)	20 (5.56)	9 (2.50)	360 (100)
<b>Improvement of Status in family and society of the respondents</b>						
Improved status in the family	150 (41.67)	195 (54.17)	15 (4.17)	-	-	360 (100)
Improved status in the society	113 (31.39)	156 (43.33)	68 (18.89)	23 (6.39)	-	360 (100)
Improved Decision making power in family and Society	56 (15.56)	113 (31.39)	136 (37.78)	43 (11.94)	12 (3.33)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019

#### 4.16.1 Improvement in building a better home, access to clean water, and sanitation

Making a good home is a dream of everyone. Every job holder loves to build a better home. In the case of garment industry employees, we get a mixed result. It shows that 18.33% of the participants strongly agree, 34.72% of them agree, 21.67% of them are neutral, 21.39% disagree and 3.89% strongly disagree that this job helped them to build a better home. Only 18.33% employees strongly agree as against 21.39% disagree.

In Bangladesh, people love to have tube well of their own in their own homes. They love to be self-sufficient in every aspect of family life. One of their desires is to have a tube-well at home. This research looked into the matter and found a very positive result. After having this job 38.33% of the respondents strongly agree that this job has helped them to have tube-well at home. 36.39% of them agree, 10.83% and of them are neutral on the same question. In contrast 10.56% of the respondents disagree and 3.89% strongly disagree about this question. However, the first two scales together (74.72%) form positive result that these employees built tube-well at home with the job money from the garment industry.

Bangladesh government has been insisting for years on each family to have a sanitary latrine. Garment employees may not have built such sophisticated bathroom, but they do feel that they have been able to put up toilet at home. This table discusses about whether this job helps respondents to make sanitary latrine at or not. 45.28% of them strongly agree with it which is the highest in percentage. Moreover, 36.94% of them agree and 9.72% of them are neutral. However, there is disagreement too. 5.56% disagree with it and 2.50% strongly disagree about it. Positive aspect is that most people of the first two scales (82.22%) give favourable answer to this question.

#### **4.16.2 Improvement of status in family and society of the respondents**

Bangladesh has made progress in leaps and bounds in closing the gender gap in the last ten years, according to the World Economic Forum's Global Gender Report 2017. Bangladesh considers women's participation as a vital issue in the path of women's empowerment as one of the main drivers of transforming the country's status from low-income to middle-income one. In the social sphere, Bangladesh is a glaring example of the possibilities that can open up when women are involved in decision-making. Thus the garment industry has played a dominating role in bringing the women into the employment sphere, increasing their participation in the workforce and also their autonomy (both in the family and society). The table shows the respondents' perception of their status in their family and society and whether it had improved due to their employment in the garment industry. Improvement in status does not entail that their decision making power has also improved. So, the respondents were separately asked the question regarding their perception of improvement in decision making. The result of the query is given in the following table.

People primarily work, wherever it is, for their families. Every breadwinner wants to take and make the family economically standard and strong. Garment employees are no different from the others. Women who are economically dependent on the others in the family become submissive to the breadwinner, or be controlled by the breadwinner. They can improve their status in the family by lending financial support to it. We wanted to know from the 360 surveyed employees whether this job has improved their status in their families. Their response was overwhelmingly positive. 150 respondents or 41.67% strongly agree that this job has improved their status in their families, 195 respondents or 54.17% agree and 15 respondents or 4.17% are neutral. The first two scales together form 95.83% who are positive

about this query that their improved status in their families is well placed because of working in garment industry.

The respondents were asked about their improved status in the society. Their response was positive. In the above table 31.39% of the respondents strongly agree that this job has improved their status in society and 43.33% merely agree. 18.89% employees remain neutral to this question which means they may agree or may not agree to this status. Only 6.39% respondents disagree regarding their improved status in society. Hence, it can be said that garment industry placed them well in the society which can be seen through by the percentage (74.72%) of first two scales ‘strongly agree’ and ‘agree’ category.

After talking about their improved status in the family and the society now the question comes as to whether they are able to apply their decision making power, or not. Regarding this question 15.56% of the respondents strongly agree, 31.39% agree, 37.78% respondents are neutral and 11.94% disagree that this job has improved their decision making power in family and society. A few of them (3.33%) rather fully disagree that this job has improved their any decision making power.

#### **4.16.3 Life standard details according to ownership**

In the above table 4.16 life-standard details have been discussed in total about the employees’ improvement in building a better home, their access to clean water, sanitation, and their improvement of status in family and in society. Now, these issues are discussed according to ownership by the following table 4.16.3

Table 4.16.3

<b>Life standard details according to ownership</b>						
<b>Ownership</b>	<b>Strongly agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly disagree</b>	<b>Total</b>
<b>Improvement in access to clean water, sanitation, and building a proper house</b>						
<b>This job helped them to build a better home</b>						
Church-owned	33 (19.64)	65 (38.69)	36 (21.43)	27 (16.07)	7 (4.17)	168 (100)
Non-church owned	33 (17.19)	60 (31.25)	42 (21.88)	50 (26.04)	7 (3.65)	192 (100)
Total	66 (18.33)	125 (34.72)	78 (21.67)	77 (21.39)	14 (3.89)	360 (100)
<b>This job helped them to build a tube-well</b>						
Church-owned	66 (39.29)	50 (29.76)	21 (12.5)	22 (13.1)	9 (5.36)	168 (100)
Non-church owned	72 (37.5)	81 (42.19)	18 (9.38)	16 (8.33)	5 (2.6)	192 (100)
Total	138 (38.33)	131 (36.39)	39 (10.83)	38 (10.56)	14 (3.89)	360 (100)
<b>This job helped them to make sanitary latrine at home</b>						
Church-owned	71 (42.26)	51 (30.36)	23 (13.69)	16 (9.52)	7 (4.17)	168 (100)
Non-church owned	92 (47.92)	82 (42.71)	12 (6.25)	4 (2.08)	2 (1.04)	192 (100)
Total	163 (45.28)	133 (36.94)	35 (9.72)	20 (5.56)	9 (2.5)	360 (100)
<b>Status in family and society of the respondents</b>						
<b>Improved status in the family</b>						
Church-owned	96 (57.14)	71 (42.26)	1 (0.6)	-	-	168 (100)
Non-church owned	54 (28.13)	124 (64.58)	14 (7.29)	-	-	192 (100)
Total	150 (41.67)	195 (54.17)	15 (4.17)	-	-	360 (100)
<b>Improved status in the society</b>						
Church-owned	73 (43.45)	70 (41.67)	24 (14.29)	1 (0.6)	-	168 (100)
Non-church owned	40 (20.83)	86 (44.79)	44 (22.92)	22 (11.46)	-	192 (100)
Total	113 (31.39)	156 (43.33)	68 (18.89)	23 (6.39)	-	360 (100)
<b>Improved decision making power in family and society</b>						
Church-owned	38 (22.62)	54 (32.14)	59 (35.12)	15 (8.93)	2 (1.19)	168 (100)
Non-church owned	18 (9.38)	59 (30.73)	77 (40.1)	28 (14.58)	10 (5.21)	192 (100)
Total	56 (15.56)	113 (31.39)	136 (37.78)	43 (11.94)	12 (3.33)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019

Working in garment industry made the women to have a standard life. The money they get from the factory as wage ensures them to have that standard life. Paul-Majumder, P., & Zohir, S. (1994) made a research on this issue that due to getting wages from the factories female workers living standard has improved significantly. They have been able to build better homes, put the electricity line at homes, made tubewell at home, made sanitary latrines

in their families, and so on. Paul-Majumder, P., & Zohir, S. (1994) found that 22% employees had brick-built houses before they joined the garment industry but after they worked in the garment industry this figure rose to 43%. This is the same case with regard to having electricity at their homes. 85% females did not have electricity facilities at home before their work in garment industry, but this figure was just 45% after they joined the garment industry. Our research found out that 99.17% employees are positive about their improved life-standard because of this job.

Our research looked deep into their life-standard details and found that 53.06% employees built a better home after joining the garment industry. Comparison between the employees of two sectors gives a distinct result. 58.33% Church-owned employees and 48.44% of non-church owned employees agree that this job helped them to build a better home. Only 4.17% from Church-owned factory 3.65% from non-church owned factory strongly disagree that this job helped them to build a better home. Hence, it shows that this job increased their life-standard in terms of building nice homes.

Our survey also found that 74.72% employees have been able to make tube-well at home with the salary from the garment factory. Among them 69.05% from Church-owned factory and 79.69% from non-church owned factory strongly admit that this job helped them to make tube-well at home. Only 5.36% Church-owned and 2.6% from non-church owned factory strongly disagrees that this job helped them to make tube-well at home.

Having a sanitary latrine at home is good for a healthy life. This survey found that 82.22% employees have been able to make sanitary latrine at home. Of them, 72.62% employees from Church-owned factory and 90.63% employees from non-church owned factory agrees that this job helped them to make sanitary latrine at home. Only 4.17% employees from Church-owned factory and 1.04% employees from non-church owned factory strongly disagrees that this job did not help to do so. Hence, we can conclude that job in garment industry helped the employees to have a good standard of life.

99.4% Church-owned employees and 92.71% non-church owned employees agree that they have been able to improve their status in the family. 0.6% of Church-owned employees and 7.29% of non-church owned employees remain neutral in this issue. 85.12% employees of Church-owned sector and 65.62% employees of non-church owned sector also agree that that their status in the society has been improved. 14.29% of Church-owned employees and 22.92% of non-church owned employees remain neutral in this issue. On the

other hand, 11.46% of non-church employees disagree that this job has improved their status in the society whereas it is only 0.6% of the church-owned employees.

This research found 46.95% employees who feel that this job has given them the decision making power in families and society. In this regard comparatively church-owned garment employees enjoy more decision making power in families and society. The Church-owned employees are 54.76% and as opposed to 40.11% of non-church owned employees who are positive about the notion of their decision making power in their families and societies. So, it can be said that garment industry has given the women the opportunity to increase happiness in their lives.

#### **4.17 Determinants of Improved Living Standard**

We tried to understand the variables on which the living standard of the garment workers depends. For this purpose, we have estimated a probit regression model. In our probit regression model, the dependent variable representing improved living standard (ILS) is a binary variable that is assigned value '1' for NO and '0' for YES. The variables taken for the study are the age of the workers, their education, permanence of job, house, toilet, ownership, and their feeling of security with the management. The descriptive statistics of the variables are given in the appendix. We have tried to see whether these variables have any impact on the living standard or not. The explanatory variables considered in this model and the underlined hypotheses are stated below.

##### **4.17.1 Age of the respondents (age)**

The age of the worker is an important determinant of the female workers' improved living standard (ILS). With increasing age they acquire skills and knowledge which may allow them to get more salary, more facilities, and getting the mentioned facilities leads them to enjoy an improved living standard. Hence we may hypothesise a negative relation between the value of the dependent variable (ILS) and age.

##### **4.17.2 Years of education (edu\_yrs)**

Education is the backbone of any nation because education allows a person to contribute to the development of the nation. Education imbibes a sense of self-confidence in

the garment employees and they look for better jobs. Hence we may hypothesise a negative relation between the value of the dependent variable (ILS) and years of education.

#### 4.17.3 Job permanent (job\_permanent)

Any employee with her permanent job leads an improved standard life. Permanent job gives an employee confidence to lead her life happily without any worries in the world. Hence we may hypothesise a negative relation between the value of the dependent variable (ILS) and job permanent.

#### 4.17.4 House

A good job ensures the employees to put up a good home for a standard living. In this case, we take binary variable as 0 for YES and 1 for NO to indicate possession of a house after securing the job. Hence we may hypothesise a positive relation between the value of the dependent variable (ILS) and house.

#### 4.17.5 Toilet

A good job ensures the employees to put up a sanitary latrine at home for a standard living. Like the previous one, in this case too we take binary variable as 0 for YES and 1 for NO to indicate possession of a toilet after securing the job. Hence we may hypothesise a positive relation between the value of the dependent variable (ILS) and house.

#### 4.17.6 Ownership

For the case of ownership, we take binary variable 1 for non-church owned and 0 for church-owned. As the non-church owned employees get more facilities than the church-owned employees hence we may hypothesise a positive relation between the value of the dependent variable (ILS) and ownership.

#### 4.17.7 Secure feeling with the management

Any employee in her work place feels happy if she has a good management or authority. Permanent job gives an employee confidence to lead her life happily. In this case too we take binary variable as 0 for YES and 1 for NO. Hence we may hypothesise a positive relation between the value of the dependent variable (ILS) and a feeling of security with the management.

#### 4.18 Probit Regression

The above discussed variables have been taken into consideration to bring out the probit regression which is shown in the following table 4.18

Table 4.18

Table: Binary Probit Results of Determinants of Improved Living Standard

Dependent Variable: Improved Living Standard [No=1; Otherwise=0]		
Improved Living standard	Estimated Coefficients	Marginal Effects of Respective Covariates
Age of the respondents (age)	-0.0088 (-0.95)	-.003449
Years of education (edu_yrs)	-0.0821*** (-3.56)	-.032222
Job permanent (job_permanent) (Yes = 1; Otherwise = 0)	-0.5583*** (-2.6)	-.219044
House (Yes = 0; Otherwise = 1)	0.2255*** (3.14)	.088474
Toilet (Yes = 0; Otherwise = 1)	0.1010 (1.26)	.039628
Ownership (Non-church owned = 1; Church-owned = 0)	0.6879*** (3.19)	.265816
Management secured (mgt_secured) (Yes = 0; Otherwise = 1)	0.3127*** (2.81)	.122678
Constant	-0.5335	
Pseudo R <sup>2</sup>	0.1990	
Log-Likelihood Ratio (LR) statistic	97.72***[7]	
No of observation	360	

Notes: i) \*\*\*  $p < .01$ , \*\*  $p < .05$ , \*  $p < .1$ ; (ii) Figures in first brackets are estimated Z-coefficients; and (iii) Figure in third bracket is degrees of freedom for computed log-likelihood ratio statistic.

Source: Author's field survey, 2019.

#### Results

Age of the employees is inversely related with ILS which is the dependent variable. This implies that as age rises, ILS falls implying that living standard of the employees rises. As the employees become older, they acquire more skills, more experience and become more efficient by “leaving by doing”. Hence, they feel more comfortable with the present jobs and have no fear of losing their jobs. However, we do not find a significant relation with age and the dependent variable. A female employee is more confident of herself with regard to leading a standard life. Education allows her to know her capacity and rights that permits her to look for better jobs or fight for her rights if deprived of certain facilities. Hence, with a rise



in education years, living standard rises. The female garment workers are thus 0.3% more likely and 3.2% more likely to enjoy a higher living standard with growing age and years of education respectively. A permanent job gives an employee job security and with other benefits like health insurance, provident fund, gratuity fund, and festival bonus. This in turn makes the permanent job holding employees lead a standard life. Hence, as per our expectation we find that with rise in permanent job, living standard rises. Permanency of job guarantees improved living standard and around 22% of the garment workers are more likely to enjoy that. As per our expectation, there is a positive relation between the value of the dependent variable (ILS) and house indicating an improved living standard of the employees. The job helped the garment workers to construct a house with 8.8% probability and in the process helped them to secure better living standard. Non-church owned employees have more access to more facilities than the church-owned employees. Their salary, available benefits entitle them to lead a more living standard life than the church-owned employees. Hence, as per our expectation we see a positive relation between the value of the dependent variable (ILS) and ownership. Accordingly, as per our expectation there is a positive relationship between the value of the dependent variable (ILS) and management secured. The workers in the non-church owned garment sector were 27% more likely to enjoy higher living standard while 12.2% were more likely to enjoy higher living standard if they felt secured with the management in the factories.

#### 4.19 Sickness of the employees

Income, work-load, stress, food habit, life-style etc. play a vital role in keeping the people healthy. From our study it has been noticed that falling sick is quite common among the people who work in this industry. Table 4.19 gives the total number of employees in falling sick.

Table 4.19

Sickness of the employees		
Fall Sick	Frequency	Percent
Yes	235	65.28%
No	125	34.72%
Total	360	100%

*Source: Author's field survey, 2019.*

Our Survey proves most of the employees, specifically 65.28%, fall sick. The work environment, nature of work, work stress, food habit, and so on make the employees sick. Among the surveyed employees only 34.72 do not fall sick. More than half of the employees fall sick. Hence, sickness remains a concern for the garment employees.

#### 4.19.1 Frequency of sickness in total

In the previous table 4.19 showed the total number of employees' falling sick. This table shows the frequency of their sickness. Table 4.19.1 puts forth it.

Table 4.19.1

Frequency of sickness in total		
Frequency of sickness	Frequency	Percent
Very rarely	45	12.5%
Sometimes	157	43.61%
Often	21	5.83%
Very often	12	3.33%
Not applicable	125	34.72%
Total	360	100%

*Source: Author's field survey, 2019*

Table 4.19.1 shows that 12.5% employees fall sick very rarely; this is indeed a good sign for the garment industry for blooming as a good number of employees fall sick very rarely. The majority of the employees (43.61%) say that they fall sick sometimes. This also brings a positive impact in garment's industry's boost up. The most beneficial number is "Not applicable" category which denotes no sickness among the employees is 34.72%; this is the second biggest number in this table. This brings the highest positive result as this number of employees remains fully fit for production in the garment industry. The worrying factor would be if the sickness duration would be for 'often' or 'very often' category. However, very few employees fall in this category as these numbers are 5.83% and 3.33% for often and very often category respectively. This brings an all-round better performance by the employees for this industry.

## 4.20 Summing up

This chapter deals with the overall socio-economic profile of women working in the garment industry. It has been found that generally younger women work in this industry. Though they are young, their marital status confirms that most of them are married. While examining religion we find that the proportion of Muslim employees is more than the employees of other religions. In terms of educational qualification we find that most of the employees have completed just primary level of education. Very few employees reach the higher secondary or graduation level of studies. Our surveyed employees are mostly from nuclear families with 3-4 members or 5-7 members in each of their families. Our study also found that the employees mostly migrate from village to cities to work. Of the 64 districts in Bangladesh, our surveyed employees hail from 61 districts which tend to give a holistic overview of the employees from whole Bangladesh.

We also explored employees' economic profile where we find that their total household income is not so high. The wages of the garment employees has been explored thereafter and it is found less as well. 59.17% employees spend 80% of their earning for their families. Hence, it becomes clear now that the majority of the employees (59.17%) are unable to save much from their earning. It allows them to keep a little amount of income either for other expense or savings. It is undoubtedly worrying scenario that a good number of them (26.11%) spends 100% of their income.

Employees of the garment industry are better placed in terms of food and nutrition consumption. No employee goes to bed hungry. They are able to consume all types of foods like fish, meat, dal, fruits etc. The dietary pattern of the employees has a direct bearing on their health and the frequency of falling sick. The mentioned variables have been put through t-test analysis which is shown for both the Church-owned and non-church owned employees. The t-test analysis has been sketched on their comparative age, religion, educational qualification, marital status, household income, and their work hour. This follows the analysis of the employees' life-standard details which covers improvement in access to clean water, sanitation, building a proper home, tube-well, sanitary latrine, and their status in family and society. This chapter then explains the health aspect of the employees to develop further their socio-economic condition. The most important fact is that their life standard has been improved to a great extent after working in the garment industry. Most of the employees do agree that they have been able to put up houses with better building materials, tube-well and

sanitary latrine. We also find that the employees of the garment industry enjoy an improved status in their family and society. Thereafter, a binary probit regression analysis is carried out for their improved living standard. Employees falling sick frequently would have a detrimental effect on the productivity of the garment industry. We find that around 35% of the garment employees never fall sick. However, only 9% of them do fall sick quite frequently and 44% of them fall sick sometimes. Thus, we can say that employment in the garment industry has helped the employees with better food security, which has again helped them to have better health conditions and led to less sickness and better productivity for the industry.

#### **Appendix IV**

Variable	Obs	Mean	Std. Dev.	Min	Max
imp LS	360	.552	.498	0	1
age	360	27.514	8.997	14	70
edu yrs	360	7.144	3.365	0	20
job permanent	360	.233	.621	0	9
house	360	2.578	1.129	1	5
toilet	360	1.831	.985	1	5
Ownership	360	.533	.5	0	1
mgt secured	360	1.764	.859	1	5

## **Chapter V**

### **An exploration on differentials in facilities, management, problems, harassment and other issues in the garment industry of the Church and private factories**

The women are predominantly employed in the garment sector in Bangladesh. There are a number of Church-owned garment factories along with those run by other private companies. However, no study has been carried out on the Church-owned garment industry. Though the Church-owned garment sector is much smaller than the private sector garment industry, still we wanted to touch upon the garment employees of both the sectors as the Church-owned garment employees too have improved their socio economic condition after working in this industry. However, our study found that there are differences among these two sectors in terms of different managerial behaviour pattern, different facilities and many other issues. Hence, this chapter mainly deals with different facilities like accommodation facilities, transportation facilities, factory facilities and harassment issue of the employees of both the sectors- church-owned and non-church owned.

#### **A. Accommodation Facilities**

##### **5.1 Employers giving accommodation**

This research found that most of the employees of Garment industry do not get accommodation provided by the company. Employees manage their own accommodation. Practically all the employees of non-church garment industry stay in rented accommodation. On the other hand, the Church-run garment employees come from their own homes while some of the Church-owned factories (two factories) give accommodation to their employees. The following table 5.1 gives the number of employees who get or do not get accommodation in the factory or provided by the factory

Table 5.1

Employers giving accommodation		
Category	Frequency	Percent
Yes	44	12.22%
No	316	87.78%
Total	360	100%

*Source: Author's field survey, 2019.*

Table 5.1 indicates that out of 360 employees surveyed 44 employees consisting 12.22% say that they are given accommodation by the company. A majority of them, 316 employees, consisting 87.78% are not given any accommodation. Interestingly among those 44 employees who get accommodation are mainly from Church-owned garment industry. The following table 5.1.1 sheds light on this.

Table 5.1.1

Employers giving accommodation according to ownership			
Ownership	Yes	No	Total
Church owned	44 (26.19)	124 (73.81)	168 (100)
Non-church owned	0 (0)	192 (100)	192 (100)
Total	44 (12.22)	316 (87.78)	360 (100)

Note: Figures in the parentheses are now percentages

*Source: Author's Field Survey, 2019.*

The above table shows that those 44 employees (26.19%) who are given accommodation belong to the Church-owned garment industry. However, still a majority of them (73.81%) in the Church-owned garment sector does not get any accommodation. Still it is a milestone to have a little more than 25% of employees enjoying accommodation provided by the organization.

## 5.2 Mode of accommodation

It is apparent from the above discussion that most of the employees are migrants especially in the context of the employees of non-church owned garment industry. Exploring their mode of accommodation in table 5.2 we find that a majority of the employees (42.5%) stay in rented homes while working in garment industry.

Table 5.2

<b>Employees' mode of accommodation</b>		
<b>Place</b>	<b>Frequency</b>	<b>Percent</b>
Own home	121	33.61%
Rented home	153	42.5%
Mess	25	6.94%
Relative's home	17	4.72%
Not applicable	44	12.22%
Total	360	100%

*Source: Author's Field Survey, 2019.*

Interestingly, the next majority of the employees (33.61%) stay at home from where they go to their work places. Later it will be seen that these employees who come from their homes to work place are of Church-owned factories. This follows the next majority group as “Not applicable” which means that they stay in the company’s provided accommodation. In the previous table firstly it was shown whether the company gives them accommodation or not to which 44 employees had said ‘yes’ to it. In the next table it has been revealed that all those 44 employees (12.22%) are from Church-owned garment industry. The percentage of the employees staying in mess (6.94%) and relatives’ home (4.72%) is not significantly large.

### 5.2.1 Mode of accommodation according ownership

It has been shown in terms of number and their stay. Now the table 5.2.1 shows the percentage of it according to ownership.

Table 5.2.1

**Employees' mode of accommodation according to ownership**

<b>Ownership</b>	<b>Own home</b>	<b>Rented home</b>	<b>Mess</b>	<b>Relative's home</b>	<b>Not applicable</b>	<b>Total</b>
Church owned	107 (63.69)	15 (8.93)	0 (0)	2 (1.19)	44 (26.19)	168 (100)
Non-church owned	14 (7.29)	138 (71.88)	25 (13.02)	15 (7.81)	0 (0)	192 (100)
Total	121 (33.61)	153 (42.5)	25 (6.94)	17 (4.72)	44 (12.22)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's Field Survey, 2019.

The percentage of the employees of the Church-owned and non-church owned garment sector is 63.69% and 7.29% respectively who stay in their own homes while working in garment industry. It opens the eyes of the others that a majority of the Church-owned garment sector stays at home and works in the factory. But it is the contrast with regard to employees' stay in rented homes where 71.88% employees of non-church owned garment sector, and only 8.93% employees of Church-owned garment sector stay in rented homes. A considerable number of employees (13.02%) of the non-church owned garment sector stay in mess, whereas there is none among the church-owned garment sector staying in mess. A limited number of employees in both the sectors, stay in their relative's home, however non-church owned garment employees being more. It is 1.19% and 7.81% of Church-owned and non-church owned sector respectively. Then it becomes a contrast again in terms of "not applicable" category where 26.19% of the Church-owned garment employees fall and none from non-church owned garment sector. It is obvious now that in Church-owned garment sector employees stay mainly at homes or company's arranged place. A total of 89.88 % employees of the church-owned sector stay in these two places.



### 5.3 Expense for accommodation

The number of people staying in different places has been analyzed. It leaves no doubt that for accommodation they spend a certain amount of money. Now it is good to see as to what portion of the salary goes for their rent. Table 5.3 illustrates so.

Table 5.3

Employees' portion of salary goes for accommodation		
Portion of salary	Frequency	Percent
Below 20%	108	30%
21%-30%	83	23.06%
31%-40%	29	8.06%
41% and above	2	0.56%
Not applicable	138	38.33%
Total	360	100%

*Source: Author's Field Survey, 2019.*

Table 5.3 shows that among 360 employees 30% employees which is the largest portion of the group paying rent below 20% of their salary. The next largest group of rent payers is 23.06% who pay rent 21%-30% of their salary. The next group is 8.06% who pay 31%-40% of their salary. And the smallest group is 0.56% who pay rent 41% or above of their salary. 38.33% employees fall in the category of 'not applicable' who pay no rent from their salary. They either stay in their own homes, or relatives home.

#### 5.3.1 The portion of salary goes for the accommodation according to ownership

Previous table 5.3 sheds light on the employees' salary portion that goes for house rent; this portion is further elaborated as per ownership. Table 5.3.1 shows it below.

Table 5.3.1

**The Salary portion goes for rent according to ownership**

<b>Ownership</b>	<b>Below 20%</b>	<b>21%-30%</b>	<b>31%-40%</b>	<b>41% and above</b>	<b>Not applicable</b>	<b>Total</b>
<b>Church owned</b>	49 (29.17)	8 (4.76)	2 (1.19)	0 (0)	109 (64.88)	168 (100)
<b>Non-church owned</b>	59 (30.73)	75 (39.06)	27 (14.06)	2 (1.04)	29 (15.10)	192 (100)
<b>Total</b>	108 (30)	83 (23.06)	29 (8.06)	2 (0.56)	138 (38.33)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's Field Survey, 2019.

Table 5.3.1 highlights the percentage of employees paying different category of rent. Percentage wise it is almost equal in both the garment sector employees who are paying rent below 20%. In church-owned garment industry it is 29.17% and in non-church owned garment industry it is 30.73% paying this rent (below 20% of their salary). Combining both together 30% employees pay the house rent below 20% of their salary. Only 4.76% employees in Church-owned garment sector and 39.06% employees in non-church garment sector pay as house rent between 21%-30% of their salary. Hence, a greater number of non-church garment employees pays this amount of rent. Only 1.19% employees of Church-owned garment industry and 14.06% employees of non-church garment industry pay the rent of 31%-40% of their salary. In this category also a greater number of non-church garment employees pay house rent. The next group of house rent is 41% or above which is paid by only 1.04% of non-church owned garment employees and church-owned garment employees do not pay this much amount. Hence, it would not be wrong in stating that church-owned garment employees earn less, spend less. A more interesting fact remains for the next group who do not pay any money for house rent as these employees either stay in their own homes or in relatives' homes. In this category also the church-owned garment employees give a surprising data where it is seen that 64.88% employees do not pay any house rent; in non-church owned garment industry it is 15.10% who do not pay any house rent. One would not be wrong in commenting that the Church-owned garment employees are able to set aside or keep the house rent money as savings. Overall together in both the sector it is 38.33% employees do not pay house rent. It indicates that garment sector women employees' work with such an environment that allows them save house rent.

## B. Transportation Facilities

### 5.4 Company gives transportation

Some garment factories give transport facilities to a very limited number of employees who hold higher positions in the factory. This study was carried out for the women employed in garment employees and a very few of them hold higher posts. As a result they do not have the opportunity to get this facility from their employer. The following table 5.4 illustrates this picture.

Table 5.4

Company gives transportation		
Category	Frequency	Percent
Yes	2	0.56%
No	314	87.22%
NA	44	12.22%
Total	360	100%

*Source: Author's Field Survey, 2019.*

The table 5.4 shows that majority of the employees (87.22%) say that their company does not give them transport facilities. Only 2 of them (0.56%) have the privilege of receiving the company transport as they hold relatively higher post. The rest 12.22% give the option of not applicable indicating that they either stay in their own homes, or relatives' home, or friends' home which are close to the work places requiring no transport to reach the factory.

#### 5.4.1 Company gives transportation according to ownership

Previous table 5.4 shed light on the company's stand on providing transportation facility to their employees. This portion is further elaborated as per ownership. Table 5.4.1 shows it below.

Table 5.4.1

**Company gives transportation according to ownership (%)**

<b>Ownership</b>	<b>Yes</b>	<b>No</b>	<b>Not applicable</b>	<b>Total</b>
Church-owned	0 (0)	124 (73.81)	44 (26.19)	168 (100)
Non-church owned	2 (1.04)	190 (98.96)	0 (0)	192 (100)
Total	2 (0.56)	314 (87.22)	44 (12.22)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's Field Survey, 2019.

According to ownership on company's giving transportation facility we find that (Table 5.4.1) none of the employees from Church-owned garment have access to transport facility and 26.19% has found it inapplicable as they stay in the accommodation provided by the company within the factory premise itself. On the other hand, 99% of the employees from non-church owned garment employees express directly that the company does not provide any transport facility for them. This means they either walk, or come by rickshaw, bus or by some other mode of transportation to reach the work place.

## 5.5 The mode of transportation

As it has been discussed earlier and now also it is observed that 44 employees consisting 12.22% get accommodation provided by the church-owned garment industry. This means others come from either own home, or rented home, or relatives' home, or mess. They require transportation to come to the work place. The following table 5.5 gives the total view of employees' transportation.

Table 5.5

**Transportation details****The mode of transportation**

<b>Mode of Transport</b>	<b>Foot</b>	<b>Rickshaw</b>	<b>Bus</b>	<b>Others</b>	<b>Not applicable</b>	<b>Total</b>
Church-owned	103 (61.31)	13 (7.74)	2 (1.19)	6 (3.57)	44 (26.19)	168 (100)
Non-church owned	124 (64.58)	7 (3.65)	45 (23.44)	16 (8.33)	0 (0)	192 (100)
<b>Total</b>	<b>227 (63.06)</b>	<b>20 (5.56)</b>	<b>47 (13.06)</b>	<b>22 (6.11)</b>	<b>44 (12.22)</b>	<b>360 (100)</b>
<b>Distance they cover walking to reach factory (one-way)</b>						
<b>Ownership</b>	<b>1 to 2 km</b>	<b>2.1 to 3 km</b>	<b>3.1 to 4 km</b>	<b>Above 4 km</b>	<b>Not applicable</b>	<b>Total</b>
<b>Church-owned</b>	92 (54.76)	7 (4.17)	3 (1.79)	1 (0.60)	65 (38.69)	168 (100)
<b>Non-church owned</b>	38 (19.79)	59 (30.73)	23 (11.98)	4 (2.08)	68 (35.42)	192 (100)
<b>Total</b>	<b>130 (36.11)</b>	<b>66 (18.33)</b>	<b>26 (7.22)</b>	<b>5 (1.39)</b>	<b>133 (36.94)</b>	<b>360 (100)</b>
<b>Time taken to reach the factory</b>						
<b>Ownership</b>	<b>1-20 min</b>	<b>21- 40 min</b>	<b>41 min-1 hr</b>	<b>Above 1 hr</b>	<b>Not applicable</b>	<b>Total</b>
<b>Church-owned</b>	97 (57.74)	18 (10.71)	5 (2.98)	4 (2.38)	44 (26.19)	168 (100)
<b>Non-church owned</b>	37 (19.27)	36 (18.75)	41 (21.35)	78 (40.63)	0 (0)	192 (100)
<b>Total</b>	<b>134 (37.22)</b>	<b>54 (15)</b>	<b>46 (12.78)</b>	<b>82 (22.78)</b>	<b>44 (12.22)</b>	<b>360 (100)</b>

Note: Figures in the parentheses are now percentages

Source: Author's Field Survey, 2019.

The table 5.5 suggests that majority (63.06%) of the garment employees come to the work place on foot. A very few employees (5.56%) come to their work place by rickshaw. Rickshaw fare is quite high in Bangladesh and cannot be afforded by the majority of the low-paid garment employees. A limited number of employees (13.06%) come to the work place by bus. This can be presumed that these employees stay quite far from the factory which forces them to commute by bus. 6.11% employees use the other mode of transportation which may include lift by friends, come by taxi, and so on.

61.31% of church-owned and 64.58% of non-church owned employees come to factory on foot. This means a majority employees of both the sectors come to factory on foot. 7.74% of church-owned and 3.65% of non-church owned employees use rickshaw to come to the factory. Almost a quarter of the employees of non-church owned garment industry come to factory by bus. In Bangladesh, traffic jam is very severe; this forces the employees to start well before time and reach home late. This deprives them of spending quality time with family and relatives. On the other hand, church-owned employees live mainly near the factory; hence they do not require bus to come to the factory. However, only 1.19% employees of church-owned garment industry come to factory by bus. Similarly for them,

using other modes of transportation is much less which is 3.57% as against 8.33% of the non-church owned garment employees. The rest 44 employees (26.19%) belonging to church-owned garment industry does not need any mode of transport as they live within the work-premise provided by the authority.

### **5.5.1 Distance they cover on foot**

The first part of the tables gives the account of 63.06% employees who come to factory on foot. We now explore further to understand the distance that these employees traverse on foot. Majority of these employees (36.11%) walk 0 to 2 km to reach the factory, 18.33% walks 2.1 to 3 km to reach the factory, 7.22% employees walk 3.1 to 4 km and 1.39% employees walks above 4 km to reach the factory. These employees walk quite far enough to reach the factory because due to low salary they cannot afford public or private transport. That is why the majority of the employees tries to stay in mess, or rented home within 2 km of distance from the factory. In this table, there are 133 employees consisting of 36.94% fall in the group ‘not applicable’ because they do not go to factory on foot. They either stay in the accommodation provided by the company or they traverse by bus, or rickshaw, or any other mode of transport.

The table above suggests that a majority number of employees (54.76%) from church-owned garment industry walk for 0 to 2 kilometers. Then more the kilometer fewer the number of employees in Church-owned industry is seen. 4.17% respondents walk for 2.1-3 kilometers. Only 1.79% respondents walk from 3.1 km to 4 kilometers. This shows that employees in church owned garment factory walk less distance to reach their factory. It keeps them fit physically, mentally and psychologically. In this group 38.69% respondents fall in the ‘not applicable’ category indicating that they stay either in the factory premise or come by any other form of transport.

However, as mentioned for the non-church owned garment employees, majority (30.73%) of them walk for longer distance (2.1-3 kilometers). Only 19.79% employees from the non-church owned garment factory walk from 1 to 2 kilometers to reach the factory. Quite a good number of people (11.98%) walk for 3.1 to 4 kilometers to reach the factory. Furthermore, 2.08% respondents say that they regularly walk for above 4 kilometers. This is just one way walk and becomes 8 kilometers up-down. Hence this hampers their health badly.

In this group 35.42% fall in the 'non applicable' category which means they do not walk to factory.

### **5.5.2 Time taken for the employees to reach the factory**

So far it has been witnessed how far they walk to reach the factory. Now an attempt has been made to show as to how much time do they take to reach the factory.

The third part of the same table 5.5 suggests that a majority of them (37.22%) take 1-20 min to reach the factory. This is to be noted that this is overall time and need not necessarily be walking time. This can be by any transport. Taking 1-20 min to reach the factory saves employees' time to do household works. 15% respondents say that they take 21-40 minutes to reach the factory. 12.78% employees take 41 minutes to 1 hour of time to reach the factory. This takes much of their time for commutation hampers them from doing household works. It becomes worse if anyone takes more than 1 hour. A good number of respondents (22.78%) take more than 1 hour to reach the factory. This is a big concern for them as they take more time for going to their work place. A total of 12.22% employees remain on 'not applicable' ground as they might stay in the place provided by the factories in their premises itself. One can say that this could be for the employees of Church-owned garment employees because Church-owned garments do provide accommodation for its employees.

57.74% of the employees in the church-owned sector take 1-20 min to reach their work place. It keeps the Church-owned employees spirited to work better in the work place. On the other hand, only 19.27% of non-church owned employees take 1-20 min to reach the work place. Even less number of employees from Church-owned garment factory take 21-40 min to reach their work place. It proves so if it is observed that 10.71% of Church-owned garment employees and 18.75% of non-church owned garment employees take this time (21-40 min). So, in this regard also Church-owned employees have the advantage of being a bit relaxed while commuting to the factory. Very few employees (2.98%) of the church-owned enterprises take 41 min-1 hour to reach the factory. On the other hand, it is 21.35% employees from non-church owned garment industry that take this much time. Still worst, 40.63% employees from non-church owned garment employees take more than 1 hour to reach their workplace. But only 2.38% employees from Church-owned garment factory take

this much time to reach the factory. An enormous number (40.63%) of the non-church owned sector have to traverse for more than an hour to reach their workplace. The garment employees come from faraway place to the cities to work in these factories. But they do not get any reasonable staying place near the factories. Hence, they find a relatively cheaper place to stay far from the factories. Traffic congestion is a major problem for the garment workers bothering them every day wasting a lot of human working hour (Khan et al., 2018). The increasing traffic congestion not only has negative impact on the users but also on the whole social and economic activities and consequently has an impact on national income.

Thus traffic congestion has a huge adverse impact on the garment workers' living standard. Negative impact on health includes tiredness, mental stress, headache, breathing problem, unexpected sweating, hearing problem, eye problem, puking, suffocation, respiratory problem, dust allergy, heart disease, fever, dehydration, and digestion problem. Moreover, there are some negative social impacts of congestion like stress and irritation, less social activities, negative influences on choice of location of residence and transport, business or employment, and so on.

### **C. Factory Facilities**

All employees want to work in a safe environment that is not detrimental to their health. Even the ILO Constitution puts forth certain rules and principles ensuring protection to the employees from diseases, sickness and injury while employed in the factories. ILO convention 155 on Occupational Safety and Health insists on actions to be taken by the governments and the enterprises by improving work conditions and providing occupational health and safety. Our studies of secondary materials gave us an in depth knowledge that many buildings, built for other purposes, have been converted into garment factories without the necessary permission. Some buildings had added extra floors which were beyond their safe capacity; as a result many buildings collapsed - Rana Plaza is one of them which collapsed on 24<sup>th</sup> April, 2013 killing 1,135 employees and injuring more than 2500 employees (Chowdhury, 2017). Likewise, sudden conversion of ordinary buildings into garment buildings have led quite often to safety problems like lack of electrical circuits, unsafe equipment, fire exit doors, canteen facilities, and so on (Campaign, 2012).



Khondker, et al. (2005) gives an outlook of the garment sector in Bangladesh where he pin points about wage discrimination, low literacy levels, informal recruitment, short contracts of job, and irregular payment. They also point out the inefficiency of the garment buildings in many ways like low roofs, narrow staircases, absence of lunch rooms, closed environment, absence of separate toilets for women or their common rooms, unavailability of clean drinking water, and other issues in the garment factories in Bangladesh.

## 5.6 Factory facilities according to ownership

After studying the secondary materials on the issues of factory facilities we also took up some of these variables in our questionnaire. The following table 5.6 presents our quest on this issue.

Table 5.6

<b>Factory facilities according to ownership</b>			
Ownership	Yes	No	Total
<b>Factory having canteen</b>			
Church-owned	0 (0)	168 (100)	168 (100)
Non-church owned	139 (72.4)	53 (27.6)	192 (100)
Total	139 (38.61)	221 (61.39)	360 (100)
<b>Factory having fire exit door</b>			
Church-owned	60 (35.71)	108 (64.29)	168 (100)
Non-church owned	176 (91.67)	16 (8.33)	192 (100)
Total	236 (65.56)	124 (34.44)	360 (100)
<b>Factory having fire extinguisher</b>			
Church-owned	78 (46.43)	90 (53.57)	168 (100)
Non-church owned	192 (100)	0 (0)	192 (100)
Total	270 (75)	90 (25)	360 (100)
<b>Factory having dining hall</b>			
Church-owned	63 (37.5)	105 (62.5)	168 (100)
Non-church owned	176 (91.67)	16 (8.33)	192 (100)
Total	239 (66.39)	121 (33.61)	360 (100)
<b>Factory having ambulance</b>			
Church-owned	0 (0)	168 (100)	168 (100)
Non-church owned	50 (26.04)	142 (73.96)	192 (100)
Total	50 (13.89)	310 (86.11)	360 (100)
<b>Factory having room for children</b>			
Church-owned	36 (21.43)	132 (78.57)	168 (100)
Non-church owned	49 (25.52)	143 (74.48)	192 (100)
Total	85 (23.61)	275 (76.39)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019

### **5.6.1 Canteen**

Bangladesh Labour Act (BLA), 2006 insists that the factory should have a canteen facility with standards in building construction, well equipped furniture, and well accommodation inside. A managing committee is to be formed with the worker's representation in it and this committee should decide the foodstuff to be served and their charges thereby.

Our studies on the facility of having canteen in the factories find that 38.61% employees responded to having canteens in the factories while 61.39% employee does not have any canteen facility. Hence, there remains a concern for many garment factory employees being deprived of canteen facility in the factories. After categorizing those employees in ownership wise it becomes clear that the employees of church-owned factories responded to not having canteens in their work premises. They generally bring food from their homes and have it during lunch break. Many of them do not carry any food as they have shorter duration of work like 4 hours, 5 hours, etc. Hence, they go back home and eat. Those who work for 6-8 hours daily carry food.

On the contrary, among the employees of the non-church owned factories, 72.4% of them responded to having canteen facilities. Some factories give lunch break and employees go back to the residents who stay close by to have lunch at that time. Others carry lunch with them while they come for work in the morning. This study found that some factories have small kitchens where they cook food mainly for the major staffs like managers, supervisors, contractors etc.

### **5.6.2 Fire exit door**

Bangladesh Labour Act (BLA), 2006 insists that every established factory must have at least one alternative stairway connection on each floor in case of any fire. Such incident occurred as well where employees died of stampede when fearing a fire they wanted to exit through a narrow staircase (Ahmed, 2006). Hence, fire exit doors are must in the factories. Our studies on the facility of having fire exit door in the factories find that 65.56% employees responded to having fire exit doors in the factories while 34.44% employee does not have any fire exit door facility. Hence, there remains a concern for many garment factory employees being deprived of fire exit door facility in the factories. After categorizing those employees

ownershipwise it becomes clear that the majority employees (64.29%) of church-owned factories responded to not having fire exit doors in their work premises. On the contrary, among the employees of the non-church owned factories, 91.67% of them responded to having fire exit door facilities. However, if the structure of the church-run factories is seen it is observed that the factories are mainly one-floor (ground floor) factory which has many doors around. This allows them to be danger free in spite of having no conventional fire exit door as they have natural doors around to be used in case of danger or fire.

But non-church owned garment factories need to have fire exit doors. Their factories consist of many floors and they are prone to catch fire. In the history of Bangladesh garment factories many factories were burnt by fire. If a sudden fire takes place, employees need to exit through fire exit doors. Hence, government and BGMEA should make sure that all factories have fire exit doors.

### **5.6.3 Fire extinguisher**

There is a high probability of factories catching fire. As a precaution, factories need to have fire extinguishers. However, this survey found that some factories do not have fire extinguishers. Our studies found that 75% employees responded to having fire extinguishers in the factories while 25% does not acknowledge of having fire extinguishers.

After categorizing the existing facilities among the two sectors of garment industry it was found that Church-owned garment factories have less number of fire extinguishers. Earlier it has been said that the Church-owned garment employees work in just one floor mainly where they have access to many doors. As they do not have any major need for having fire exit doors, so the same notion applies not to having fire extinguishers as well. Accordingly our studies found that 53.57% employees acknowledged the church-run factories of not having fire extinguishers and 46.43% of them do have fire extinguishers. So, it is the sign of the time for the church-run factories to arrange for fire extinguishers in the factories. Though they have many open doors, but they do not guarantee to extinguish fire. They require fire extinguishers to extinguish fire.

However, all the factories owned by the non-church have fire extinguishers. However, some employees raised concern of not having adequate fire extinguishers and also about the efficiency of people in using the fire extinguishers in times of fire. They say that they do not

know how to handle or operate the fire extinguishers. Hence, they can be trained as to how to use the fire extinguishers. Nonetheless they rely on the expert employees of the factories who will use it in times of fire; but it is more helpful if everybody knows how to use it.

#### **5.6.4 Dining hall**

It is necessary to have a dining hall in any factory. The table 5.6 indicates that a majority of the employees (66.39%) enjoy their meals in the dining hall; however, a good number of them (33.61%) do not have the privilege of having their meals in dining halls in the factories.

In the Church-run garment industry they have a lot of spaces on the ground floor, or corridor, or green fields where they comfortably sit and have their meals. Our studies found that the non-church owned garment employees (91.67%) have their food in the dining halls while only 62.5% employees of the church-owned garment factories responded to having dining halls. Though it is a negative aspect on the part of church-owned garment factories not to have dining halls, the employees of the church-run garment industry say that they do not miss to have dining halls. They replied to us that they are happy to have their meals on the open grounds, or corridor and enjoy their meals in the laps of nature. They also get fresh air, and pleasant wind while having meals in the open spaces.

#### **5.6.5 Ambulance**

Where there are thousands of employees employed in the garment factories, there is a high probability of some of them falling sick. Ambulance becomes a savior in such times of crises. The busy traffic in Bangladesh does not allow the normal transports to take the patients to the hospital fast. Hence, ambulance comes handy to expedite the process of patient transfer to the hospitals or nursing homes. However, our studies found that most of the garment factories do not have ambulance. Only 13.89% employees admit to have ambulance in their factories and 86.11% do not have ambulance in their factories. All the relevant authorities like the BGMEA, BKMEA and government should ensure that the factories have ambulance.

After categorizing those employees ownership wise it becomes clear that the employees of church-owned factories responded to not having ambulance in their work premises. On the contrary, among the employees of the non-church owned factories, 26.04% of them responded to having ambulance facilities, but the majority of them (73.96%) do not have ambulance in their factories. Bangladesh garment industry has to look into this matter and take some serious steps.

#### **5.6.6 Room for children**

The employees who have children need to be kept in a separate room so that the mother employees can work comfortably in the factories. Bangladesh Labour Act (BLA), 2006 insists that every factory (especially who have forty or more workers) should provide a room for the employees' children under six years. Factories also should employ a trained woman to look after those children. Factories also should ensure that the concerned room has enough ventilation facilities and it should be accessible to the mothers so that mothers can come and meet their children from time to time. The concerned room should be well furnished with suitable cots or cradles along with necessary beddings for the children. There should be chairs as well beside the cots for the mothers to sit and feed their children. The factory act also suggests the factory owners to keep suitable toys for the older children who will also have the access of a fenced and shady open air play-ground.

But our field survey found that Bangladesh garment factories mostly do not have such room for the married women with children. Our studies on the facility of having room for children in the factories find that 23.61% employees responded to having room for children in the factories while 76.39% employee does not have this facility. However, our studies found that there are no cots in those rooms; children are made sleep on plain sheets on the floors. Children also do not have access to play-ground or toy facilities.

After categorizing those employees ownershipwise it is observed that 21.43% employees of church-owned factories responded to having room for children in their work premises and 78.57% of them do not have. Likewise, 25.52% employees from non-church owned garment sector admit to having separate room for their children and 74.48% says no to it. This raises concern that the majority of the factories do not provide room for the employees' children. It is a need at present to provide such rooms.

## D. Other facilities

Any factory is entitled to give certain facilities to its employees like provident fund, gratuity fund, festival bonus, etc. This boosts up the economic life of the employees for present and future and raises their life-standard as well. Hence, it is a good attempt to look into the factories to see whether they give these facilities to their employees or not.

Table 5.7

Other facilities			
Ownership	Yes	No	Total
<b>Employees receive provident fund</b>			
Church-owned	108 (64.29)	60 (35.71)	168 (100)
Non-church owned	119 (61.98)	73 (38.02)	192 (100)
Total	227 (63.06)	133 (36.94)	360 (100)
<b>Employees receive gratuity fund</b>			
Church-owned	0 (0)	168 (100)	168 (100)
Non-church owned	13 (6.77)	179 (93.23)	192 (100)
Total	13 (3.61)	347 (96.39)	360 (100)
<b>Employees receive festival bonus</b>			
Church-owned	93 (55.36)	75 (44.64)	168 (100)
Non-church owned	190 (98.96)	2 (1.04)	192 (100)
Total	283 (78.61)	77(21.39)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019

### 5.7.1 Provident fund

Provident fund can be said in another term as 'pension fund'. This fund allows the employees to have lump sum amount at the end time of retirement. However, this is not fully pension fund because pension fund gives a lump sum amount at the time of exit from job as well as monthly pension payment later on. But Provident fund gives one-time payment at the end of their service period. Bangladesh Labour Act (BLA), 2006 insists that all the workers who are member of any provident fund are entitled to receive provident fund. They should not be deprived of provident fund due to discharge or termination of service, dismissal, or retrenchment from jobs. Our studies on the facility of employers' providing provident fund find that 63.06% employees responded to having provident fund facility from the employers while 36.94% employee does not have any provident fund facility.

However, the percentage of employees of both the sectors receiving provident fund vary. The above table 5.7 positively defines well that the majority of the employers provide provident fund. 64.29% of church-owned employees and 61.98% of non-church owned employees responded positively that their companies provide them with provident fund facilities. However, the number of the employees who are not receiving provident fund is not less either. 35.71% of church-owned garment employees and 38.02% employees of non-church owned garment employees are not entitled to provident fund. These employees do not seem to have a bright future after their service period.

The amount of the provident fund differs among both the sectors' employees. Church-owned garment employees remain at their company for a longer period. Many employees are found there working for even 15-20 years. Hence, their provident fund goes high. On the other hand, the employees in the non-church owned garment sector work for a shorter period of time. Naved et al. (2018) surveyed and this survey by us also found that employees in this sector work mainly 1-4 years and this naturally does not bring them a good amount of provident fund. However, this is no denying that this money does not come to any use to them. This money helps them sustain their socio-economic life well. Even though they work for shorter periods in each factory still they get provident fund from each which helps them build their economic life well.

### **5.7.2 Gratuity fund**

Gratuity fund is a fund given by the employer as a gratitude to their employees for their service for the company. They receive this fund at the end of their service period. Bangladesh Labour Act (BLA), 2006 insists that all the workers are entitled to receive gratuity fund. The above table 5.7 gives the outlook of our studies on the employees' receiving of gratuity fund. It gives a disappointing result as very few employees admit to having gratuity fund facility from their employers. Our studies found only 3.61% employees responded that their companies give gratuity fund. Almost all the surveyed employees (96.39%) happen to work in such factories where they would not receive provident fund after their service period. This naturally would not give a positive result while we see the employees as per ownership wise. The finding gives a contrast result among the employees of two sectors. The table shows that no church-owned garment employee admits to having gratuity fund. Even among non-church owned garment sector only 6.77% employees respond

to having gratuity fund and the rest (93.23%) employees respond not to having any gratuity fund.

### **5.7.3 Festival bonus**

In Bangladesh, Eid is the common festival for Muslims. Hence, garment factories provide Eid bonus to its employees. Bangladesh Labour Act (BLA), 2006 insists that all the workers are to be allowed for eleven days of paid festival holiday. But for church-run garment factories, Christmas is the main festival and its employees are also mainly Christians. Hence, this sector gives Christmas bonus. Our studies found that most of the employees, excepting some of them, get their respective festival bonus. Our studies confirmed that 78.61% employees receive festival bonus and 21.39% employees do not.

After categorizing those employees in ownership wise it becomes clear that 55.36% of church-owned employees receive festival bonus and 44.64% do not receive. A point to be noted that church-run garment industry pays the employees on the basis of their work. They have no pay scale job excepting for only a handful of employees holding the managerial posts. Based on this issue the authority does not provide festival bonus to all.

But the employees of non-church owned garment sector are lucky to get festival bonus. 98.96% employees responded to having festival bonus from their employers. However, some employees expressed their opinion to us that they have to fight sometimes with the authority for early salary and festival bonus before the festival. This allegation is quite true as every year news comes out in print media and broadcast media showing employees' protest for their salary and bonus (Bhuiyan, 2013).

## **E. Management details [Management Index (MI)]**

A majority of people feel trapped and discontent in their jobs mainly due to the relationship they share with their bosses. The main reason why employees self-terminate their contracts is their dissatisfaction with reporting heads. Thus, the behaviour of the management



is an important parameter when job satisfaction is taken into consideration. A significant factor that ensures job satisfaction relates to employees knowing how much the company cares about them. This must be showcased to the employee from time to time. Frequent communication in the form of paid incentives, rewards, or informal recognition will undoubtedly boost the employees' morale and make them feel better about working for the company. Employers should also have the freedom to offer regular, constructive feedback to employees regarding their performance or their scope for growth.

## 5.8 Management details

In any company the employees look forward to an easy going boss with whom they can easily relate. An autocratic boss or unsocial boss creates a distance between him/her and with his employees. Employees love to give 100% if they get good support from the boss. Garment industry, especially the authority, also was examined by us and found the following prevailing:

Table 5.8

Management details						
Management details	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
Behaves well with employees	193 (53.61)	140 (38.89)	15 (4.17)	11 (3.06)	1 (0.28)	360 (100)
Makes employees feel secured	163 (45.28)	140 (38.89)	37 (10.28)	19 (5.28)	1 (0.28)	360 (100)
Stands by the employees in their crisis situations	144 (40)	91 (25.28)	68 (18.89)	48 (13.33)	9 (2.50)	360 (100)
Gives employees timely promotion	17 (4.72)	31 (8.61)	166 (46.11)	116 (32.22)	30 (8.33)	360 (100)
Gives employees holidays	82 (22.78)	179 (49.72)	66 (18.33)	28 (7.78)	5 (1.39)	360 (100)
Makes employees work overtime	64 (17.78)	90 (25)	29 (8.06)	122 (33.89)	55 (15.28)	360 (100)
Pays employees for overtime work	29 (8.06)	42 (11.67)	116 (32.22)	120 (33.33)	53 (14.72)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019

The questionnaire had a range of questions outlining the behaviour of the management towards the employees. The questions were mainly whether the management

behaves well with employees, makes employees feel secured, Stands by the employees in their crisis situations, gives employees timely promotion, gives employees holidays, makes employees work overtime, and pays employees for overtime work. The above table portrays that majority of the employees (53.61%) strongly agree that the management behaves well with them. The reactions of the 38.89% respondents (though less in percentage) also support the fact that the management behaves well with them. Only 4.17% remains neutral either due to their unpleasant experience or due to their inability to assess the situation. A very few respondents (3.06%) disagree in addition to (0.28%) strongly disagreeing. The finding shows that though the management behaves well still it can work on improving its relationship with the employees as some of the employees are dissatisfied with the behavior of the management.

Regarding the question of whether the employees feel secure with the management happens to be just a follow up of the previous question. Hence this is quite evident too that the employees will feel secure with the management. The above table illustrates that the majority of the employees (45.28%) strongly agree and (38.89%) agree that they feel secure with the management as opposed to (5.28%) those who disagree. Thus the majority (84%) feel secure with the management indicates that the management is either friendly or employee oriented. It could be also that the management prefers to retain them for the profit of the association or company. However, in either way, the employees get benefitted and become at ease with the management. The remaining 10.28% of the employees who remain neutral communicate that they are either scared or unconcerned of the management's proceedings.

The above table illustrates that 65.28% of the employees strongly agree or agree that the management stand by them in times of their difficulties. However, still a good number of the employees (15.83%) disagree or strongly disagree with this view. Besides, a good number of the employees (18.89%) choose to remain neutral in giving their views perhaps they are either scared of the authority or do not have much expectation from the management. The employees (65.28%) who agree that the management stands by them may be close to the authority or have often received support from the management.

The garment industry is such an industry which does not have promotion as such for most of the employees as they are involved in stitching. Getting promotion is usually the desirable goal of most of the employees but promotion does not come easily to the employees

of the garment industry given their work status. The above table shows that only 13.33% of the employees agree that they get promotion as opposed to the majority 40.55% of the employees who express that they do not get promotion at all. The surprising element is that 46.11% of the employees choose to remain neutral in expressing their views regarding promotion. It could be that they have given up their hopes of getting promotion or they are not interested in it either.

Holiday is necessary for any employee of any profession. Majority 72% of the employees either strongly agree or agree that they do get holidays from their work and only 9.17% of the employees strongly agree or agree that they do not get any holidays. Since the majority (72%) accepts that they get holidays the statement of the handful (9.17%) of employees remains questionable. There are paid holidays as per the norms. When they take holidays beyond their entitlement, they are not paid. Most of the employees do not like to take holidays more than what is really necessary, because they do not want to lose their salary. In any sector employees love to do overtime work for extra income.

The employees those who agree regarding the management making them work for overtime, state that since their sector prefers to make more income and profit, its management is often under pressure. The pressure is mainly to meet the deadlines or to maximize the production and the subsequent benefits. The above table states that 42.78% of the employees either strongly agree or agree that the management makes its employees work overtime as opposed to 49.17% of the employees who disagree or strongly disagree that there is hardly any overtime in the their sector. Nevertheless, there are apparent occasions when the management asks its employees to go for overtime as and when needed. On certain occasions the employees are willing to go for overtime, whereas, on certain occasions the employees have no option but to agree to abide by the demands of the management due to fear of displeasing the management.

In the context of whether the garment employers get payment for their overtime work or not, a good number of employees deny getting any extra payment in spite of working overtime. 19.72% of the employees either strongly agree or agree state that they do not get any extra payment for working overtime as opposed to 48.05% of the employees either disagree or strongly disagree that they get paid for their overtime work. The reason for not paying for working overtime is that the management thinks that the employees are not daring

enough to raise their voices against such a system and structure either due to the fear of losing their jobs or not getting promotion in the future as such acts might displease the employers. Hence, the employers can get away without paying overtime to the employees. Besides, it is surprising to know that a good number (32.22%) of the employees choose to remain neutral in expressing their views in this regard.

### **5.9 Management details according to ownership**

The previous table 5.8 shows the employees of both the sectors together with regard to the management details. However, the result of this varies greatly while shown separately ownership wise. The following table 5.9 illustrates this.

Table 5.9

<b>Management details according to ownership</b>						
<b>Ownership</b>	<b>Strongly agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly disagree</b>	<b>Total</b>
<b>Management behaves well with the employees</b>						
Church-owned	123 (73.21)	45 (26.79)	0 (0)	0 (0)	0 (0)	168 (100)
Non-church owned	70 (36.46)	95 (49.48)	15 (7.81)	11 (5.73)	1 (0.52)	192 (100)
Total	193 (53.61)	140 (38.89)	15 (4.17)	11 (3.06)	1 (0.28)	360 (100)
<b>Employees feel secure with the management</b>						
Church-owned	114 (67.86)	54 (32.14)	0 (0)	0 (0)	0 (0)	168 (100)
Non-church owned	49 (25.52)	86 (44.79)	37 (19.27)	19 (9.9)	1 (0.52)	192 (100)
Total	163 (45.28)	140 (38.89)	37 (10.28)	19 (5.28)	1 (0.28)	360 (100)
<b>Management stands by them in times of their problems</b>						
Church-owned	105 (62.5)	62 (36.9)	1 (0.6)	0 (0)	0 (0)	168 (100)
Non-church owned	39 (20.31)	29 (15.1)	67 (34.9)	48 (25)	9 (4.69)	192 (100)
Total	144 (40)	91 (25.28)	68 (18.89)	48 (13.33)	9 (2.5)	360 (100)
<b>Employees get timely promotion</b>						
Church-owned	3 (1.79)	3 (1.79)	94 (55.95)	57 (33.93)	11 (6.55)	168 (100)
Non-church owned	14 (7.29)	28 (14.58)	72 (37.5)	59 (30.73)	19 (9.9)	192 (100)
Total	17 (4.72)	31 (8.61)	166 (46.11)	116 (32.22)	30 (8.33)	360 (100)
<b>Management gives them holiday</b>						
Church-owned	55 (32.74)	106 (63.1)	7 (4.17)	0 (0)	0 (0)	168 (100)
Non-church owned	27 (14.06)	73 (38.02)	59 (30.73)	28 (14.58)	5 (2.6)	192 (100)
Total	82 (22.78)	179 (49.72)	66 (18.33)	28 (7.78)	5 (1.39)	360 (100)
<b>Management makes them work overtime</b>						
Church-owned	1 (0.6)	2 (1.19)	10 (5.95)	105 (62.5)	50 (29.76)	168 (100)
Non-church owned	63 (32.81)	88 (45.83)	19 (9.9)	17 (8.85)	5 (2.6)	192 (100)
Total	64 (17.78)	90 (25)	29 (8.06)	122 (33.89)	55 (15.28)	360 (100)
<b>Management pays them for overtime work</b>						
Church-owned	4 (2.38)	1 (0.6)	71 (42.26)	60 (35.71)	32 (19.05)	168 (100)
Non-church owned	25 (13.02)	41 (21.35)	45 (23.44)	60 (31.25)	21 (10.94)	192 (100)
Total	29 (8.06)	42 (11.67)	116 (32.22)	120 (33.33)	53 (14.72)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019

### **5.9.1 Management behaves well with the employees**

The above fact finding portrays that (as per ownership) majority of the Church-owned employees (73.9%) strongly agree and (26.79%) agree that the management behaves well with them. None of the employees remain neutral, disagree or strongly disagree in this regard. They do not hesitate to voice their concerns when needed. It is because Christianity imparts the value of being concerned about the welfare of the others. When it comes to the non-church-owned sector, only (36.46%) strongly agree and (49.48%) agree that the management behaves well with them. While (5.73%) disagree and (0.52%) strongly disagree regarding the positive behavior of the management, (7.81%) choose to remain neutral either due to their fear of the management or due to their passivity in reaction. When we compare both the Church and Non-Church owned sectors, the former is more concerned with the upliftment of the employees. The employees are more free and at ease with the management in the Church-owned sectors.

### **5.9.2 Employees feel secure with the management**

The above table 5.9 illustrates that there are huge differences between the employees of Church-owned and non-church owned sectors with regard to their feeling secure with the management. While all the employees in the Church-owned sector are positive about this question, and 70.31% employees of the non-church owned sector (strongly) agree that they feel secure with the management. While not even a single employee in the Church-owned sector feels insecure with the management and 10.42 employees of the Non-Church owned sector feel so. It is because the Church-owned sector gives scopes for the employees to voice out their concerns and thereby the authority does the needful accordingly. The Church also believes that the management ought to be at the service of the employees by being friendly and accommodative.

### **5.9.3 Management stands by them in times of their problem**

In the Church-owned sector, the majority of the employees (99.4%) agree that the management stands by them in times of their difficulties, whereas in the non-church sector only 35.41% of the employees agree about the management's support in times of their

difficulties. While no employee of Church-owned sector disagrees with this statement, in the Non Church-owned sector 34.9% choose to remain neutral and 29.69% disagree about getting any support from the management at the time of their problems. In the Church-owned sector the employees get maximum assistance from the management since it believes in the welfare of the employees keeping the value of Christianity. The employees can interact with the management without any hesitation but it is not the case with the non-Church owned sector.

#### **5.9.4 Employees get timely promotion**

The above table illustrates that in both the sectors getting promotion for the employees is not so common. In the Church-owned sector only 3.98% of the employees agree that they get promotion while 40.48% of them do not avail this facility. In the Church-owned sector the promotion is very rare because the church-owned employees mainly do the hand-stitching works.

In the non-Church-owned sector 21.87% of the employees accept that they get promotion as opposed to 37.28 of the employees who do not get promotion. A good number of the employees 55.95% and 37.5% from Church-owned and Non-church owned-sectors respectively remain neutral regarding this matter. Hence in this regard the non-church owned garment employees have the upper edge for promotion.

#### **5.9.5 Management gives them holiday**

The above table portrays that there are striking differences in the Church-owned and Non-church owned sectors when it comes to giving holidays to their respective employees. In the Non-church owned sector only 52.08% of the employees are positive that the management grants them holidays as opposed to the Church-owned sector's 95.75% who affirm that the management grants them holidays. While in the Church-owned sector none of them disagrees, but in the Non Church-owned sector 17.18% employees disagree.

#### **5.9.6 Management makes them work overtime**

The table above shows that there is a remarkable difference between Church-owned and Non Church-owned sectors when it comes to making the employees work overtime. In

the Church-owned sector only 1.25% of the employees agree that they are made to do overtime as opposed to 78.64% of the employees in the Non Church-owned sector agreeing in this regard. 92.26% of the employees of the Church-owned sector state that they are not made to do any overtime as opposed to 11.45% of the non-church owned employees who say that they are not made to do any overtime. While only 5.95% of the Church-owned sector and 9.9% of the non-church owned sector remains neutral in this regard. The Church-owned sector does not prefer to make the employees work overtime because it does not believe in profit making unlike the non-church owned sector. It also, in a way, encourages the employees to spend more time with their family members and have enough time for their physical rest.

#### **5.9.7 Management pays them for overtime work**

In Church-owned sector only 2.98% of the employees agree that the management pays for working overtime as opposed to 34.37% of the non-church owned employees agreeing in this regard. The percentage of giving overtime payment in the Church-owned sector is minimum (2.98%) because they do not make the employees work overtime unless it is really necessary and unavoidable. And when the employees are made to work overtime the Church-owned sector perhaps compensates it by giving more holidays during Church related festivals and by giving gifts during the celebrations. 42.19% from non-church owned sector state that they do not get any payment for working overtime.

#### **E. Problem Details [Harassment index (HI)]**

Problem is part and parcel for the employees, somewhere less, somewhere more, in any industry. Problem faced by garment employees of Bangladesh is also common. They are categorically expressed below:



Table 5.10

**Problem details**

Problems	Very less	Less	Neutral	More	Very much	Total
Employees feel insecure in the factory	213 (59.17)	58 (16.11)	16 (4.44)	37 (10.28)	36 (10)	360 (100)
Bad behaviour of the management	197 (54.72)	80 (22.22)	24 (6.67)	53 (14.72)	6 (1.67)	360 (100)
Bad behaviour of colleagues	213 (59.17)	95 (26.39)	39 (10.83)	13 (3.61)	-	360 (100)
Physical harassment in the factory	316 (87.78)	40 (11.11)	2 (0.56)	2 (0.56)	-	360 (100)
Sexual harassment in the factory	348 (96.67)	11 (3.06)	-	1 (0.28)	-	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019

The above table 5.10 shows that more than half of the employees (59.17%) feel secure in their jobs. Feeling insecure or secure depends on, to some extent, the behaviour of management with their employees. The above table 5.10 gives the opposite scenario of the employees of both the sectors with regard to their feeling insecurity in jobs. Almost all the Church-owned garment employees feel fully secure.

Behaviour of colleagues influences the employees to feel good or bad in the organizations. Colleagues can give peace of mind or disturbance of mind to the other colleagues. In the garment industry a majority of employees feel that they are happy with the behaviour of their colleagues. The overall feeling of happiness with the behaviour of colleagues is projected through the table above which is a satisfying factor that 85.56% employees say that bad behaviour of colleagues is quite less. It is heartening to know that the employees feel at ease working with their colleagues and a good friendly atmosphere exists in the factories. A total of 10.83% employees remain silent and do not comment on this issue which means they may be or may not be happy with the behaviour of colleagues. In any industry everything cannot be like a bed of roses. Hence, in the garment industry a very limited number (3.61%) feels the behaviour of the colleagues not so pleasant.

Normally women are at the receiving end of facing physical harassment in any sort of work place. Garment industry also has such ill practice to some extent. The total scenario of

physical harassment is notified at one glance through the table above. The good thing is that right now there is very less physical harassment in the garment industry in Bangladesh. This survey found that 87.78% employees say that there is very little physical harassment in the garment factories. It is a very positive sign for the employees that they can go to factories without much tension or fear of being physically harassed. Now-a-days the implementation of labour law, human rights, etc. has reduced physical harassment on the employees to a large extent. The next biggest group in this parameter is 11.11% employees who also feel that physical harassment in the factories is less now. Only 0.56% employees remained silent on commenting on this issue and the same number of employees says positively that there exists physical harassment very strongly.

Sexual harassment takes place with the garment employees to some extent. The garment employees are mainly under the age 30 and they are mostly migrated from rural area to city area which made them vulnerable. Besides, the top positions in the garment factories are mainly held by the men who try to exploit the women. However, the good thing is that the majority of the workers admit that there is no sexual harassment in the factories at present. At a glance the sexual harassment data is projected in the table above. The admiring aspect of present day garment industry is that 96.67% employees feel that there is very little sexual harassment in the factories now. 3.06% employees feel that there is less sexual harassment taking place in the factories. Only 0.28 employees (only 1 employee) raised her concern that sexual harassment exists enormously.

### **5.11 Problems details according to ownership**

The previous table 5.10 shows the employees of both the sectors together with regard to their problem details. However, the result of this varies greatly while shown separately ownership wise. The following table 5.11 illustrates this.

Table 5.11

<b>Problem details according to ownership</b>						
<b>Ownership</b>	<b>Very less</b>	<b>Less</b>	<b>Neutral</b>	<b>More</b>	<b>Very much</b>	<b>Total</b>
<b>Employees feel insecure in job</b>						
Church-owned	167 (99.4)	1 (0.6)	0 (0)	0 (0)	0 (0)	168 (100)
Non-church owned	46 (23.96)	57 (29.69)	16 (8.33)	37 (19.27)	36 (18.75)	192 (100)
Total	213 (59.17)	58 (16.11)	16 (4.44)	37 (10.28)	36 (10)	360 (100)
<b>Bad behaviour of management</b>						
Church-owned	167 (99.4)	1 (0.6)	0 (0)	0 (0)	0 (0)	168 (100)
Non-church owned	30 (15.63)	79 (41.15)	24 (12.5)	53 (27.6)	6 (3.13)	192 (100)
Total	197 (54.72)	80 (22.22)	24 (6.67)	53 (14.72)	6 (1.67)	360 (100)
<b>Bad behaviour of colleague</b>						
Church-owned	167 (99.4)	1 (0.6)	0 (0)	0 (0)	-	168 (100)
Non-church owned	46 (23.96)	94 (48.96)	39 (20.31)	13 (6.77)	-	192 (100)
Total	213 (59.17)	95 (26.39)	39 (10.83)	13 (3.61)	-	360 (100)
<b>Physical harassment in the factory</b>						
Church-owned	167 (99.4)	1 (0.6)	0 (0)	0 (0)	-	168 (100)
Non-church owned	149 (77.6)	39 (20.31)	2 (1.04)	2 (1.04)	-	192 (100)
Total	316 (87.78)	40 (11.11)	2 (0.56)	2 (0.56)	-	360 (100)
<b>Sexual harassment in the factory</b>						
Church-owned	168 (100)	0 (0)	-	0 (0)	-	168 (100)
Non-church owned	180(93.75)	11 (5.73)	-	1 (0.52)	-	192 (100)
Total	348 (96.67)	11 (3.06)	-	1 (0.28)	-	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019

### 5.11.1 Employees feel insecure in job

The survey found that almost most of the employees of Church-owned garment employees do feel secure in their jobs. This is a positive sign in the Church-run garment factories that the employees feel satisfied and secure. More than half of the non-church owned employees (53.65%) feel secure in their jobs. However, worry remains for 19.27% employees and 18.75% employees who feel more and very much respectively insecure in their jobs. A portion of the employees (8.33%) remain neutral in commenting about it which indicates their confusion regarding their state. In other words they occasionally may feel insecure and occasionally secure.

### **5.11.2 Bad behaviour of management**

As Church-owned employees feel secure in their jobs, so it is predictable that their management behaves well with them. That is why they express (99.4%) that bad behaviour of management is very less. It leaves one to conclude that the management of Church-owned garment behaves extremely cordial with their employees. Similarly, more than half of the employees 56.78% belonging to non-church owned garment industry express their happiness with the behaviour of management. The alarming signal is that 30.73% employees find that the behaviour of management is bad or very bad. The neutral category of employees (12.5%) could fall in either category of feeling uneasy or easy towards the behaviour of management.

### **5.11.3 Bad behaviour of colleagues**

The above table 5.11 illustrates the employees' feeling of behaviour of their colleagues with them. Like the previous problems this problem also is less among the church-owned employees. Almost the whole group of Church-owned employees (99.4%) says that the behaviour of their colleagues is not bad. There is nobody here seeing the behaviour of colleagues as bad or worse. If one looks at the background of their behaviour he or she will notice that employees of church-owned employees come from the same back ground, same religion, same locality; they know one another very well which make them behave well towards each other. This makes them happy not only in their work place but outside their work place as well. They live in harmony, peace and tranquility. In the non-church garment sector employees come from different religion, different background, different places; that is why concern, respect, love and care for each other are less than the church-owned employees. This reflects so when one sees 6.77% employees say that the behaviour of the colleagues is very bad. Still better, when 23.96% employees insist that they are very happy with the behaviour of their colleagues. In total it is noticed that more than half of the employees are satisfied with their colleagues' behaviour. This sound relationship between the employees brings a rise in productivity. This relationship keeps them mentally happy as well.

#### **5.11.4 Physical harassment in the factory**

It has been mentioned that the Church owned employees are very safe from physical harassment. The percentage shows 99.4% employees say that physical harassment is very less in the factories. The management of the Church-owned garment industry is controlled by the nuns. Nuns are known to be more loving, caring, helpful, affectionate, and responsible. This prompts them to behave well with their employees in the work place. In this sector 77.6% of non-church owned employees feel that the existence of physical harassment is very slight in their factories. The next big number (20.31%) also acknowledges that the physical harassment in the factories is less. Only 1.04% employees feel to experience physical harassment. The authority has to look into this matter so that there is no physical harassment on the employees.

#### **5.11.5 Sexual harassment in the factory**

The above table (5.11) distinctly shows that 0.52% employee from non-church owned sector faced sexual harassment. In the church-owned garment sector 100% employees say that there is no sexual harassment in the factories. In the church owned garment sector, the females (especially the nuns) are the authority. They spread love rather than any abuse. Hence, the employees in the garment sector feel very much comfortable with them knowing that they will not be sexually exploited. In the non-church owned garment sector also, the majority of them (99.48%) admit the existence of sexual harassment in the factories is less. Only 0.52% employees (only 1 employee) say the existence of sexual harassment is more in the factories. This type of case has to be handled seriously by the authority.

### **G. Harassment Details**

#### **5.12 Harassment in the factory**

Violent acts or harassment in the form of physical, mental and psychological is seen to occur towards the women workers in the readymade garment industry in Bangladesh. The issue of Harassment is prevalent in any workplace though the supervisors, factory managers deny that it exists (Morris and Pillinger, 2018). Gender roles and gender inequalities underpin harassment in the factories. In the workplace the supervisors may not be directly involved in

causing harassment but they do extend abusive actions over the workers who are mainly women in order to show their power (Morris and Pillinger, 2018). Earlier studies by some of the authors like Akhter, Rutherford, and Chu (2019) found that female workers are shouted, insulted, and criticized by the supervisors. Shouting has been the common form of abusive on the garment employees. Women also complain of being humiliated by the supervisors. Women have a feeling that they are maltreated like maids occasionally. Supervisors keep the employees on toes by screaming at them randomly. But the women do accept all insults, humiliations and harassments on the ground of not losing the jobs.

Women employees do admit that they experience less physical abuse than its verbal counterpart. The common type of physical abuse have been like pinching, slapping, throwing pieces of clothes at their faces, and even goes to the extent of pushing them. Sexual abuse also cannot be ruled out to a certain extent in Bangladesh garment industry. In the case of Bangladesh, Human Rights Watch has documented sexualized threats on women employees from the side of supervisors and managers. Women unanimously express that if they cannot reach the work target or make mistake in their work, then the supervisors, or bosses try to harass them. Women feel panicked and powerless in front of the physical strong male supervisors. Male supervisors' powers are not only in terms of their physical strength but also in terms of their position in the workplace.

Most of the women indicate that they experience regular threats of losing their jobs which would then make them economically vulnerable. As a result they are forced to compromise with those harassments. In most of the factories they do have complaint box but the women do not dare to put any complaint letter in it for it might bring more retaliation from their supervisors and bosses.

Women also confess that their work place harassments do affect them even post work time when they go back home. They remain sad and tensed at home because of such workplace harassment; this in turn cause them sleep deprivation and mentally ill. Women also feel bad that after such harassments from the supervisors/bosses the latter never make an apology to the employees. It is a matter of fact that harassments on the women employees take place not only from the side of supervisors and bosses, it sometimes also comes from their colleagues too. Begum et al. (2010) has shown that bad behaviour of the colleagues in the work place make the employees stressful. The garment factory in a way should act as a second home to the employees as they spend about 12 hours a day in it. Good behaviour

among the co-workers would make them more productive. But stress from the colleagues, bosses and supervisors make them stressful and less productive.

### 5.13 They suffer from harassment in the factory

Our study has been found that there exists harassment in the garment industry. Hence, it was matter of interest for us to see as to how many employees among our surveyed employees face harassment. Our result is in the following table 5.13

Table 5.13

#### They suffer from harassment in the factory

Harassment	Frequency	Percent
Yes	111	30.83%
No	249	69.17%
Total	360	100%

*Source: Author's field survey, 2019*

The total scenario among both the garment employees gives 30.83% employees admitting their experience of harassment in the factories. However, the majority of them (69.17%) do not experience so. This makes us say that harassment in the factory does exist though not in a big number. However, it would be very satisfying if the harassment ratio was complete zero.

#### 5.13.1 They suffer from harassment in the factory according to ownership

This would be incomplete if the employees who experience harassment are not shown distinctly ownership wise. The following table 5.13.1 sheds light on it.

Table 5.13.1

**They suffer from harassment in the factory according to ownership**

<b>Ownership</b>	<b>Yes</b>	<b>No</b>	<b>Total</b>
Church-owned	0 (0)	168 (100)	168 (100)
Non-church owned	111 (57.81)	81 (42.19)	192 (100)
Total	111 (30.83)	249 (69.17)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019

The table above 5.13.1 clearly and correctly indicates that 0% employees suffer from harassment in the Church-run garment industry. In other words, 100% church-run garment employees say that they do not suffer from harassment in the factories. It is a good sign on the part of the church-run garment authority that they do not harass their workers. Church-run employees treat their employees not as workers, but as co-workers. This makes them to have a different but positive outlook towards their employees. At the same time employees are known to one-another as they come from neighbouring homes; hence harassment does not come from their colleagues as well.

But in the case of non-church garment sector the authority metes out harsh treatment to their employees. They try to get the work done by any means from their workers which automatically results in harassment. Moreover, the employees are strangers to one another as they come from different regions, socio-economic background, culture, and religion. So they fail to harness for themselves a common group where their mental anxieties might be shared. Based on the whole, harassment aspect, this study found 57.81% from non-church owned garment sector who confirmed facing harassment in the work place. It is a concern that more than half of the surveyed employees feel harassed. A little less than half of the employees (42.19%) in this sector does not feel harassed in the factories. Thus this makes the employees in non-church owned garment sector less happy and has an adverse impact on job-satisfaction than the church-run garment sector employees in the factories.



## 5.14 The Type of harassment they suffer from

The following table 5.14 shows the various types of harassment faced by the garment sector employees:

Table 5.14

**The type of harassment they suffer from according to ownership**

Ownership	Psychological or mental	Others	Physical, Psychological or Mental	Psychological or mental and sexual	Not Applicable	Total
Church-owned	0 (0)	0 (0)	0 (0)	0 (0)	168 (100)	168 (100)
Non-church owned	101 (52.6)	5 (2.6)	3 (1.56)	4 (2.08)	79 (41.15)	192 (100)
Total	101 (28.06)	5 (1.39)	3 (0.83)	4 (1.11)	247 (68.61)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019

As stated earlier that Church-owned employees do not face any sort of harassment. Hence, the above table 5.14 focuses on harassment of the non-church owned employees. Accordingly, it is seen that more than half of their employees (52.6%) suffer from psychological or mental harassment. This happens due to work pressure. Authority binds them to finish a particular work within a short stipulated time; in course of time they get shouts from the bosses, are threatened to be sacked, and so on. It keeps them under psychological or mental pressure. 2.6% employees suffer from other sort of harassments. Only 1.56% employees have harassment of physical, psychological or mental and 2.08% employees are the worst sufferers as they suffer from psychological, mental and sexual harassment. Authority must look into this matter for the safeguard of these few employees.

We also explored the type of harassment existing in the non-church garment industry. It is found that amongst all sort of harassment, the dominant category of harassment is psychological or mental. Among our surveyed employees 52.6% employees suffer from psychological or mental harassment. Among the psychological suffering, one aspect is the fear of losing job which comes from the boss's constant threat of sacking them from jobs.

Threatening behaviour of the supervisors and bosses keep the employees psychologically stressed. Threatening is a common occurrence amongst the garment employees as they can be sacked quite easily and this is used as bait by the authority. During COVID times, it has been seen that the garment employees were threatened to join the industry, or else were in the danger of losing their jobs. Hence, in the midst of the corona virus risks, the employees had to come back from their home to join work. They had to traverse hundreds of miles on foot as there were no available transportation facilities during those times due to shutdown orders by the government.

Table 5.14.1

**The type of mental harassment they suffer from**

<b>Type of Mental Harassment</b>	<b>Church-owned</b>	<b>Non church-owned</b>	<b>Total</b>
Verbal abuse from Boss	0 (0)	26 (13.54)	26 (7.22)
Excessive demand of work	0 (0)	49 (25.52)	49 (13.61)
Threatened with the sack	0 (0)	5 (2.60)	5 (1.39)
Insults from colleagues	0 (0)	31 (16.15)	31 (8.61)
Not applicable	168 (100)	81 (42.19)	249 (69.17)
Total	168 (100)	192 (100)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019

The above table 5.14.1 describes that there are mainly four types of mental harassment which are verbal abuse from boss, excessive demands of work, threatening to sack, and insults from colleagues. From the table, it is observed that 13.54% of employees are verbally abused by their bosses and are shouted at, 25.52% of employees face excessive demand of work, 2.6% of the employees are threatened with the sack. A good number of employees complain that they are insulted by their colleagues (16.15%) as well. On the other hand, church-owned garment employees do not have excessive demand of work, or verbal abuse from boss, or insult from their colleagues, or threatened with the sack; hence they remain mentally sound and this leads them to possess better physical health.

### 5.15 The perpetrators involved in the harassment of the employees in the factories

We have observed that harassment, whatever sort it may be, is practically non-existent in the Church-run garment industry and most of the non-church owned garment industries are spaces of harassments. Now the question remains to be answered as to who harasses them in the factories. In other words, we need to know the identities of the perpetrators for their harassment. The following table 5.15 sheds light on this.

Table 5.15

**The perpetrators involved in the harassment of the employees in the factories**

<b>Persons Harass</b>	<b>Frequency</b>	<b>Percent</b>
Colleagues	8	2.22%
Boss	32	8.89%
Supervisors	25	6.94%
Colleagues and boss	3	0.83%
Boss and supervisors	23	6.39%
Colleagues and supervisors	11	3.06%
Colleagues, boss and supervisors	4	1.11%
Others	5	1.39%
Not Applicable	249	69.17%
Total	360	100%

*Source: Author's field survey, 2019.*

The above table 5.15 gives the detailed list of the perpetrators for the harassment of the employees. The table shows that in many instances the colleagues alone harasses the employees (2.22%). The bosses are the ones who are more responsible for giving troubles to the employees. 8.89% employees feel that bosses harass them in different ways. However, it needs to be noted that comparatively the percentage of troubling boss is rather less in the garment industry as compared to other industries. It is so because here the garment

employees work under different heads. Hence, big bosses directly do not control all the employees. The big bosses work through supervisors, group managers, line-chief, time-keeper, etc. In this list, supervisors consist 6.94% who are responsible for the harassment of their employees. Other than this, the suffering employees insist that boss and supervisors together are responsible for 6.39% for the harassment. Besides, 3.06% employees feel that colleagues and supervisors both are responsible for their harassment. 0.83% employees feel that colleagues and boss both are responsible respectively for the harassment. 1.11% employees say that all of them (colleagues, boss, and supervisors) are responsible for their harassment and 1.39% employees hint that apart from those specified above, some others are responsible for such harassment.

### 5.16 Their complaint about harassment to the authority

It is now clear that non-church owned garment employees face harassment of different sorts. Hence, it will be seen now as to those employees of non-church owned garment sector complain about their harassment to the authority or not. The following table 5.16 gives the data of it.

Table 5.16

**Their complaint about the harassment to the authority according to ownership**

Ownership	Yes	No	Not applicable	Total
Church-owned	0 (0)	0 (0)	168 (100)	168 (100)
Non-church owned	25 (13.02)	88 (45.83)	79 (41.15)	192 (100)
Total	25 (6.94)	88 (24.44)	247 (68.61)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019

The above table 5.16 tells that 13.02% of employees report about their complaint to the authority. Strangely, majority of them (45.83%) do not complain about their harassment to the authority. Studies found that employees fear retaliation and this prevents them from not complaining. In the cases when they are mentally harassed by the boss then they are at a loss

and do not know where and whom to complain. Some cannot tell about this problem especially if they face physical or sexual harassments; they feel they would be stigmatized once they reveal it. They also feel that they may be sacked if they complain. Some also feel that complaining will not bring any positive result, so they prefer to keep quiet.

### 5.17 Result of their complaint to the authority

Just above it has been discussed that some of them do complain about their problems to the authority. It is interesting to see whether they get expected result of their complaint or not. The following table 5.17 highlights the result.

Table 5.17

**Result of their complaint according to ownership**

<b>Ownership</b>	<b>Yes</b>	<b>No</b>	<b>Not applicable</b>	<b>Total</b>
Church-owned	0 (0)	0 (0)	168 (100)	168 (100)
Non-church owned	8 (4.16)	18 (9.38)	166 (86.46)	192 (100)
Total	8 (2.22)	18 (5)	334 (92.78)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019

The table above 5.17 shows that only 4.16% employees of non-church owned sector get result of their complaint. 9.38% employees do not get any result of their complaint, or authority does not take any action after getting their complaint. This demotivates them and others not to complain in future. Rather, it has also been observed that these complaints results in further problems for them. All the employees of the Church-owned employees fall under the category 'not applicable' because they do not have any harassment issue.

### 5.18 Harassment on the way to factory and home

Harassment takes place normally in the factories. However, harassment can take place while commuting to or from the factories. Hence, we were curious to know about this phase of their life. The result of harassment on the way is shown in the table 5.18 below:

Table 5.18

**Facing harassment on the way to factory and home**

Response	Frequency	Percent
Yes	52	14.44%
No	260	72.22%
Not applicable	48	13.33%
Total	360	100%

Source: Author's field survey, 2019

This study found that a major number of employees do not face any harassment on the way. Surveyed employees confirmed that 14.44% employees face harassment on the way to or from the factories. A majority of them (72.22%) say that they do not face any harassment on the way. A country like Bangladesh has the common problem of eve teasing and garment industry's girls also become victims to it.

**5.18.1 Harassment on the way to factory and home according to ownership**

In the above table we have found some of the employees (14.44%) face harassment on the way to/from factory. Hence, we would categorically study those employees as to in which sector do they belong. The following table 5.18.1 illustrates this.

Table 5.18.1

**Facing harassment on the way to factory and home according to ownership**

Ownership	Yes	No	Not Applicable	Total
Church-owned	0 (0)	120 (71.43)	48 (28.57)	168 (100)
Non-church owned	52 (27.08)	140 (72.92)	0 (0)	192 (100)
Total	52 (14.44)	260 (72.22)	48 (13.33)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019

The above table 5.18.1 shows that 27% of the employees from non-church owned garment factories face harassment on their way to the factories while not a single employee of the church-owned garment industry face this predicament. A deeper analysis reveals that the age of the employees in the Church-owned garment industries are mostly high and they are married too. Also they do not commute a long distance to reach the factory. They travel from their homes and the local people know them thoroughly. This makes the wrongdoers reluctant to harass these local people fearing backlash.

However, a lot of young and unmarried girls work in the non-church owned garment sector. Other than this, they stay mostly in rented homes, or mess and this is far away from their homes. The local wrongdoers take advantage of this and start eve teasing and harassing them on the way. The table gives a worrying result as 27.08% employees admit facing harassment on the way; though, the majority of them (72.92%) admit facing no such harassment. But the Church owned garment sector has 28.57% employees who do not give direct answer to it indicating that they may or may not face harassment on the way.

## H. Medical Facilities

### 5.19 Medical facilities details [Medical Facilities Index (MFI)]

This study has covered quite a few aspects in medical facilities area. They are described below.

Table 5.19

#### Medical facilities details

Facilities	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
Company gives medical leave	212 (58.89)	148 (41.11)	-	-	-	360 (100)
Company gives medical leave with pay	2 (0.56)	108 (30)	31 (8.61)	190 (52.78)	29 (8.06)	360 (100)
Company gives maternity leave with pay	10 (2.78)	74 (20.56)	43 (11.94)	166 (46.11)	67 (18.61)	360 (100)
The authority visits the sick	110 (30.56)	69 (19.17)	24 (6.67)	110 (30.56)	47 (13.06)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019

Any employee is entitled to get medical leave no matter in whatever industry she is in. This survey found that garment industry employees too get their medical leave. The above table 5.19 gives the view of it. Keeping the concept “Health is wealth” in mind the company is generous to grant medical leaves. It is obvious from the above table in which 100% of the employees strongly/agree to have been receiving medical leaves. Whenever the employees apply for leave due to health related issues – either of themselves or of their family members – the company understands enough to consider the case. This shows that both the parties are aware of the norms of the government regarding this matter. The table shows that no employee falls in the category of neutral, disagree, or strongly disagree.

The above table (5.19) positively gave the result that all employees get medical leave. However, it is not clear yet as to whether they get medical leave with pay or not. The table shows that only 30.56% of the employees agree that they are given medical leaves with pay as opposed to 60% employees who disagree of getting medical leave with pay. Leave without pay is a very painful situation for the employees since they are at loss both sides: spending money for the treatment and at the same time lose salary from the company. This affects them both psychologically and economically. 8.61% of the employees remain neutral in giving their views in this regard. This could be either they are not affected by it or it does not matter to them.

Every woman is entitled to get maternity leave. Garment employees also get maternity leave. But it will be interesting to see whether they are given maternity leave with pay or not. The above table 5.16 shows that only 23.34% of the employees agree that the company gives them maternity leave with pay. The majority (64.72%) of the employees state that they do not get paid for maternity leave. Since the maternity leave is for a longer duration – unlike other leave – the companies hesitate to pay them. The 23.34% who say they get paid even for maternity leave could be in good terms with the management for which they may be given special privilege. Or may be having relatively higher position; or they are paid but with a little amount.

Now-a-days love for the sick from the employers has come down as they (employers) mean only business. However, still some employers extend their love and care when their



employees fall sick. The employees are in fact the future and the present of a company. Their welfare is supposed to be one of the major concerns of the management. But unfortunately only 49.73% of the employees agree that the management visits them when they are sick. 43.62% of the employees state that the management does not bother to visit those employees who face health problems and are unable to report for duty. This shows that the health and struggles of the employees do not matter to the management. They are more interested in professional relationship than personal touch. The remaining 6.67% of the employees who choose to remain neutral in giving their opinion in this regard give the impression that they are not affected by the passivity of the management.

## 5.20 Medical facilities according to ownership

The previous table 5.19 shows the employees of both the sectors together with regard to their medical facilities details. However, the result of this varies greatly while shown separately ownership wise. The following table 5.20 illustrates this.

Table 5.20

Medical facilities according to ownership						
Ownership	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
<b>Company gives medical leave</b>						
Church-owned	117 (69.64)	51 (30.36)	-	-	-	168 (100)
Non-church owned	95 (49.48)	97 (50.52)	-	-	-	192 (100)
Total	212 (58.89)	148 (41.11)	-	-	-	360 (100)
<b>Company gives medical leave with pay</b>						
Church-owned	0 (0)	0 (0)	3 (1.79)	144 (85.71)	21 (12.5)	168 (100)
Non-church owned	2 (1.04)	108 (56.25)	28 (14.58)	46 (23.96)	8 (4.17)	192 (100)
Total	2 (0.56)	108 (30)	31 (8.61)	190 (52.78)	29 (8.06)	360 (100)
<b>Company gives maternity leave with pay</b>						
Church-owned	1 (0.6)	2 (1.19)	8 (4.76)	110 (65.48)	47 (27.98)	168 (100)
Non-church owned	9 (4.69)	72 (37.5)	35 (18.23)	56 (29.17)	20 (10.42)	192 (100)
Total	10 (2.78)	74 (20.56)	43 (11.94)	166 (46.11)	67 (18.61)	360 (100)
<b>The authority visits the sick</b>						
Church-owned	106 (63.1)	58 (63.1)	3 (1.79)	0 (0)	1 (0.6)	168 (100)
Non-church owned	4 (2.08)	11 (5.73)	21 (10.94)	110 (57.29)	46 (23.96)	192 (100)
Total	110 (30.56)	69 (19.17)	24 (6.67)	110 (30.56)	47 (13.06)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019

### **5.20.1 The company gives medical leave**

The above table 5.20 shows the same result as per ownership wise which will categorize the employees for receiving medical facilities as per ownership. The above table shows that all the employees of both the (Church-owned and Non Church-owned) sectors agree that they get medical leaves. In the Church-owned sector 69.64% strongly agree as opposed to 49.48% in the Non Church-owned sector. In the Church-owned sector the percentage is high because the Church is relatively more concerned about the health of the employees and their family members in comparison to the Non Church-owned sector. In the Church-owned sector 30.36% agree as opposed to 50.52% in the Non Church-owned sector.

### **5.20.2 The Company gives medical leave with pay**

While talking about medical leave with pay according to ownership it is discovered that in the Non-Church owned sector 57.29% of the employees agree that they get medical leaves with salary. In the Church-owned sector not even a single person agrees that they get salary if taken leaves. The reason could be that the Church-owned sector is not a profit making sector. It cannot afford to pay them without work. Besides, the church-owned employees work on contract basis. They get paid according to the works they complete. However, it compensates in various other ways such as it often bears the cost of the medicines (or in certain cases the cost of the diagnosis) of the poor and the deserving employees. Most of the Churches have dispensaries where the treatment is either partially or completely free. If it does not have any dispensary then it recommends the employees to other Christian health centers so that they get concession in their treatment. 98% of the employees in the Church-owned sector state that they do not get salary if they take medical leaves. Only 28.13% of the employees in the Non-church owned sector state that they are not given salary if they take medical leaves. Otherwise a total of 57.29% of the non-church owned employees are positive about getting leave with pay.

### **5.20.3 The Company gives maternity leave with pay**

While talking about maternity leave with pay it shows that in the Church-owned sector only 1.79% of the employees agree that they get paid when they take maternity leaves. In the Non-church sector 42.19% of the employees agree that they get paid for their maternity leave. Of this 4.69% employees strongly agree to this question that they are paid for maternity leave. In the Church-owned sector 93.46% of the employees state that they do not

get paid if they take maternity leaves as opposed to 39.59% of the employees who give the same opinion in this regard.

However, as the table indicates that in the Church-owned sector even if the employees do not get paid for the maternity leaves they get compensated in various other ways. If there are Church-owned health centers nearby the employees get benefits as the women employees could get admitted there for delivery cases with maximum concession.

#### **5.20.4 The authority visits the sick**

As the question arises whether the employers visit the sick it shows that there is a remarkable difference between the approaches of the Church-owned and Non-church owned authorities when it comes to the matter of visiting those employees who are sick. In the Church-owned sector 97.62% of the employees state that the authority comes to visit and sympathize with the sick. It is because in Christianity visiting the sick is a moral and religious obligation. Besides giving the sick persons moral support and human touch they also pray over the sick for speedy recovery. Besides, the authority tries to guide and help them to go for proper diagnosis and treatment. If need be it reaches out to the sick both in cash and in kind. In the Non-church owned sector only 7.81% of the employees state that they get visited by the management when they are sick. Even though they get visitors it is very minimum. Hence, love and care are missing in non-church owned garment sector. Only 0.6% of the employees in the Church-owned sector state that the authority does not go to visit them when they are sick as opposed to 81.25% of the employees giving the same view in Non-church owned sector. The reason for this could be that the Non-church owned sector does not often believe in personal touch and relationship with the employees. They mean professional relationship and business. Hence, visiting the sick is not a major concern for them. Whereas, the authority in the Church-owned sector makes it a point to keep track of the employees who are sick and help them out in whatever ways possible. It is a Christian virtue.

#### **5.21 Construction of Job Satisfaction Index**

After analyzing and considering all the above factors we have resorted to the usage of a 5-point Likert Scaling where each of the above factors were taken into consideration and each index was constructed as a simple average of the responses. We separately computed

Management Index (MI) from Table 5.8, Harassment Index (HI) from Table 10, Life Standard Index (LSI) from Table 4.16 of chapter 4 and Medical Facility Index (MFI) from Table 5.19. In this study, MI, HI, LSI, MFI, Salary and hours spent in the job are reduced to a single index of Job Satisfaction (JSI) using the Principal Component Analysis (PCA). The Principal Component Analysis is a useful technique normally used for transforming a large number of variables in a data set into principal components. The principal components are a smaller and much more coherent set of uncorrelated factors. Each component is a linear weighted combination of the initial variables. The weights for principal component are given by the eigen vectors of the correlation matrix or the covariance matrix, if the data were standardized. The variance for each principal component is represented by the eigen value of the corresponding eigen vector.

The various index variables are shown below:

Table 5.21

**Descriptive statistics of the calculated indices**

Index	Observations	Mean	Std. Dev.	Minimum	Maximum
Management index (MI)	360	2.47	0.52	1	4
Harassment index (HI)	360	1.57	0.75	1	4.17
Life standard index (LSI)	360	2.02	0.57	0	3.57
Medical facilities index (MFI)	360	2.77	0.46	0	4
Salary of the employees (in BDT)	360	6626.467	3405.431	2000	22000
Daily work hour (in hours)	360	8.108333	1.710833	4	12

*Author's own calculation*

Other than the above four index of variables we have also taken salary and hour into consideration to compute the job satisfaction index (JSI) using the Principal Component Analysis (PCA). A fleeting glance at the set of six indicators reveals that they are either positive or negative. The indicators are arranged from best to worst values. In view of this, they are required to be first normalized before any statistical tool is applied. The ‘best’ and ‘worst’ values of an indicator are first identified at the start of the normalization process. Needless to say, these values depend on whether the indicator is positive or negative, highest value treated as the ‘best’ for positive indicator and ‘worst’ for negative indicator and similarly the lowest value treated as

the ‘worst’ for positive indicator and ‘best’ for negative indicator. The normalized values are then computed using the following formula:

$$NV_{ij} = 1 - \left[ \frac{\{Best X_i - Observed X_{ij}\}}{\{Best X_i - Worst X_i\}} \right]$$

Normalized values always lie between 0 and 1. Once the normalized values are obtained for all the indicators, we proceed to assign factor loadings and weights. PCA is then conducted and factor loadings are used as weights from the rotated matrix (using the varimax rotation technique)<sup>50</sup> to generate the job satisfaction index for each employee. Higher scores for the Index shows higher job satisfaction and lower score indicates lower job satisfaction.

The Kaiser-Mayer-Olkin (KMO) measure compares the magnitudes of the observed correlation coefficients to the magnitudes of the partial correlation coefficients. The maximum value of KMO can be 1. Kaiser (1974) recommends that the KMO statistic should have a bare minimum value of 0.5 and is termed as a ‘mediocre’ result by Hutcheson and Sofroniou (1999). Table 5.21.1 shows the results of the KMO and Bartlett’s Test.

Barlett’s Test of Sphericity<sup>51</sup> (1954) also helps to show the strength of relationship among the variables and reveals whether the correlation matrix is an identity matrix or not. The results of our analysis showed that the correlation matrix is not an identity matrix and hence, can be factorized. Its test value is also statistically significant (at significance level of 0.00). These diagnostic procedures indicate that PCA was appropriate for our data.

Table 5.21.1

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.603
Bartlett's Test of Sphericity	Approx. Chi-Square	439.168
	df	15
	Sig.	.000

<sup>50</sup> Typical rotational strategies are: varimax, quarimax, and equamax. In general, the goal in utilizing a strategy is to obtain a clear pattern of high loadings for some variables and low for others. The concept of factor loadings refers to the correlations between the variables and the factors. The varimax is a variance maximizing strategy where the goal of rotation is to maximize the variance (variability) of the factor (component), or put another way, to obtain a pattern of loadings on each factor that is as diverse as possible.

<sup>51</sup> The Barlett’s Test tests the null hypothesis that the variables in the population correlation matrix are uncorrelated (Krishnan, 2010).

Accordingly we have also shown the KMO (Kaiser-Meyer-Olkin) and Bartlett's table where KMO is 0.603 which is reasonable for job satisfaction index and this is highly significant. This shows that we can do PCA on this data; Bartlett's Test of Sphericity test value is also statistically significant which is 439.168. So this diagnostic procedures indicate that PCA was appropriate for our data.

Then we conducted the PCA on six indicators (MI, HI, LSI, MFI, SALARY AND HOUR) and they are reduced to a single index of Job Satisfaction (JSI). The Principal Component Analysis is a useful technique normally used for transforming a large number of variables in a data set into principal components. The principal components are a smaller and much more coherent set of uncorrelated factors. Each component is a linear weighted combination of the initial variables. The weights for principal component are given by the eigen vectors of the correlation matrix or the covariance matrix, if the data were standardized. The variance for each principal component is represented by the eigen value of the corresponding eigen vector. After conducting the PCA we obtained the job satisfaction index which is below.

Table 5.21.2

<b>Job Satisfaction Index</b>			
Job Satisfaction Level	Church-owned	Non-Church owned	Total
High Satisfaction (0-0.21)	6 (3.57)	2 (1.04)	8 (2.22)
Satisfaction (0.22-0.375)	147 (87.5)	25 (13.02)	172 (47.78)
Moderate Satisfaction (0.376-0.499)	15 (8.93)	76 (39.58)	91 (25.28)
Low Satisfaction (0.5 and above)	0 (0)	89 (46.35)	89 (24.72)
Total	168 (100)	192 (100)	360 (100)

Note: Figures in the parentheses are now percentages

Source: Author's field survey, 2019

When we have done the job satisfaction index we find that lower values indicate higher level of satisfaction and higher values indicate lower level of satisfaction. With this view we grouped job satisfaction index into four groups with value ranging from 0 to 0.21 as first group indicating the high level of job satisfaction, second group 0.22-0.375 indicating

just satisfaction, third group 0.376-0.499 indicating moderate level of job satisfaction, and fourth group as 0.5 and above indicating low level of job satisfaction.

Accordingly we find that 3.57% Church-owned garment employees experience high level of job satisfaction, whereas 1.04% employees of non-church owned garment employees experience the same. The majority of the Church-owned employees (87.5) are satisfied with their job, whereas it is just 13.02% for the non-church owned employees. So it is observed that Church-owned employees are more satisfied than the non-church owned employees. It gives authentic proof when we see the next two categories of job satisfaction level. On the group 'moderate satisfaction' non-church owned employees are 39.58% whereas on the same group Church-owned employees are just 8.93%. It is all the more contrary when we see the last group of job satisfaction. 46.35% employees of non-church owned employees low level of job satisfaction, but no church-owned employee has low level of job satisfaction. This means that almost half of the non-church owned employees do not have job satisfaction. So, we see that though the church-owned employees do not have many facilities still they are happy with their job.

## **5.22 Determinants of Job Satisfaction Index (JSI)**

We have tried to understand the variables on which the JSI depend. The variables taken for such study are the age of the workers, their religion, their education, their household size, presence of written contract, and their marital status. We have tried to see whether these variables make any impact on Job satisfaction or not. The explanatory variables considered in this model and the underlined hypotheses are as follows:

### **5.22.1 Age of the worker (AGE)**

The age of the worker is an important determinant of the female workers' job satisfaction index. With increasing age they acquire skills and knowledge which may drive them to demand more salary, more facilities, and failing to get them leads to job dissatisfaction. Hence we may hypothesise a negative relation between the value of the dependent variable (JSI) and age.

Amin et al. (1998) found in their study that 47% of the women join the garment industry before the age 15. Gradually their happiness fades away if they do not get expected facilities and then they try to move to other factories. However, they are not afraid of being sacked from their present factories as they are confident enough to get job elsewhere. Unicef

(2015) found in their studies that among 185,000 employees, 59% of them was below the age of 18 years. They also found that their work capacity gets better over the years.

### **5.22.2 Religion of the Workers (RELIGION)**

This study was conducted between the employees of Church-owned and non-church owned employees. The non-church owned factories are more of formal sectors and the church-owned factories are more of informal sector. Hence, facilities wise non-church owned factories will perform better. This study found three groups of religion namely Muslims, Christians, and Hindus working in this industry. Muslims and Hindus work mainly in non-church owned factories and Christians work more in Church-owned factories. Christians gets more care, protection and love from the authorities. We had coded Muslims as 1, Christians as 2, and Hindus as 3. Hence, we may hypothesise a negative relation between the value of the dependent variable (JSI) and Religion.

### **5.22.3 Years of Education of the workers (edu\_yrs)**

Education is measured by years of schooling. Education increases the opportunities for the employees to become self-employed or go for better jobs. They are not afraid of losing their jobs as they are confident enough to get jobs elsewhere. Hence we may hypothesise a negative relation between the value of the dependent variable (JSI) and years of education.

Jahan (2012) in his study found that 39.3% employees finished their primary level of education. However, they remain set with their work in the garment industry. Absar (2002) says that women migrate from rural to urban areas in search of job or better life style with just primary-level education or no formal education. Wahra and Rahman (1995) quoting Rupantur (1995) projects that 20 percent of the girls have no formal education; 30 percent of the girls have completed the 5th standard; 20 percent of the girls have completed have completed secondary school education. This leaves them to work in the garment industry as they do not get job in other sector with this level of education. However, if they have education they can get better jobs in garment industry or elsewhere.



#### **5.22.4 Household size**

When the household size of the employees is bigger the responsibilities of the women also gets bigger in the families. This affects their production capacity in the work places. Our surveyed employees are mostly (66.67%) married who do their household works at home, take care of their husbands and children. Hence, we may hypothesize a positive relation between the value of the dependent variable (JSI) and household size.

#### **5.22.5 Written contract**

A written contract of an employee gives her more encouragement, hope and opportunities in her work. It ensures her future in the garment industry. The absence of written contract makes the employees feel insecure. Accordingly, we may hypothesise a negative relation between the value of the dependent variable (JSI) and Written Contract.

Jamaly et al. (1996) interviewed women and found none of them had written contract. Kabeer and Mahmud (2004) found in their study that written contract makes the employees more satisfied. Ali et al. (2017) find in their study that absence of written contract cause dissatisfaction among the employees. Written contract gives an employee more security.

#### **5.22.6 First Job**

Any first job makes the employees insecure and dissatisfied. In garment factory the employees are easily hired and fired. Initially they are happy, but gradually their happiness fades away. Firing or sacking is more applicable for the employees who hold the job for the first time. Accordingly, we may hypothesise a positive relation between the value of the dependent variable (JSI) and First Job.

Table 5.23  
Results of Multiple Regression Analysis of  
Determinants of Job Satisfaction Index by Sample Respondents

Dependent Variable: Job Satisfaction Index (JSI)		
Explanatory Variables	Estimated Coefficients	t-statistics
Age of the respondents (age)	-0.00547 (0.000797)	-6.87***
Religion of the respondents (religion) (Muslim=1; Christian=2; Hindu=3)	-0.0533 (0.0118)	-4.52***
Years of education (edu_yrs)	-0.00971 (0.00205)	-4.73***
Household size (hhold_size)	0.000679 (0.00409)	0.17
Written Contract (written_contract) (Yes = 1; Otherwise = 0)	-0.0491 (0.0178)	2.75***
First Job (first_job) (Yes = 1; Otherwise = 0)	0.0251 (0.0146)	-1.72*
Constant	0.683	
Adjusted R <sup>2</sup>	0.2873	
F Statistics	25.12***	
No of observations	360	

Note: Standard errors in parentheses \*\*\* p<0.01, \*\* p<0.05, \* p<0.1  
Source: Author's Field Survey, 2019.

### Results:

Age of the employees is inversely related with JSI which is the dependent variable. This implies that as age rises, JSI falls implying that job satisfaction of the employees rises. As the employees become older, they acquire more skills and become more efficient by “leaving by doing”. Hence, they feel more comfortable and secure in their present jobs without fearing any job loss. We find that as the religion code rises, JSI falls implying job satisfaction rises. This implies that as the religion of the employees changes from Muslim to Christians to Hindus, we find that JSI falls and job satisfaction rises. This result also reinforces the fact that job satisfaction in the Church-owned garment industry is more satisfied where the employees are mostly Christians. According to our expectation the coefficient has been found negative. A girl employee with more education does not worry of losing job as she trusts herself that she will get job elsewhere easily. If educated employees

are not happy in one place they discontinue their work in the factories and try to move elsewhere. Hence, with rise in education JSI falls and job satisfaction rises. Household size of the employees is directly related with JSI which is the dependent variable. This implies that as household size increases JSI rises implying that job satisfaction of the employees falls. According to our expectation the coefficient has been found positive. A written contract of an employee gives her more encouragement, hope and opportunities in her work. It ensures her future in the garment industry. With the presence of written contract, JSI falls implying job satisfaction rises. Our studies found that it is a negative co-efficient. It is a binary variable. Written contract was found from the categories either Yes (1) or No (0). We have tried to see whether the workers have written contract or not. Our study found that if they have written contract their satisfaction level goes high and vice-versa. If it is their first job, then JSI rises implying that job satisfaction falls. Any first job makes the employees insecure and unsatisfied. In garment factory, the employees are easily hired and fired especially those employees who join the industry for the first time. Hence, there is a sense of fear in these employees.

### **5.23 Summing up**

This chapter deals with different facilities, management, problems and harassment of garment industry. For each aspect firstly all employees were grouped together and then they were categorically divided according to the ownership of factories. Among facilities firstly accommodation facilities were touched upon where we have observed that most of the employees do not get accommodation facility from the employers. Hence the employees mostly stay in rented houses. However, most of the church-run garment industry employees stay in their own homes because their work place is at a walkable distance from their homes. Since, the non-church owned garment employees stay in rented house, our study finds that a majority of the employees spend 20% of their salary for their accommodation.

After accommodation facility we looked into the transportation facility. In our utter surprise we found that only 1% employees receive transportation facility from the employers. Needless to say, those 1% employees hold higher position in the non-church garment sector. Most of the employees (63.06%) commute to the factories on foot. The other positive aspect is that the majority of those walking employees walk between 1 to 2 km only. A good number of employees take about 1-20 min to reach the factories.

Then we look into the different facilities in the factories where we discuss about canteen, fire exit door, fire extinguisher, dining hall, ambulance and room for children. Most

of the variables have negative impact indicating that they do not have these things in the factories. Excepting having fire extinguisher and dining hall all other variables have negative result indicating that they do not have these things in the factories. It is interesting to note that Church-run garment factories do not have fire exit door, dining hall or canteen, but still they do not complain about lack of these facilities because church-run factories are one-storey building that has a lot of doors around; the employees even eat in the open environment or corridor with much joy.

We also touch upon other facilities like provident fund, gratuity fund and festival bonus. Among these variables the employees positively receive provident fund. Most of them (in fact almost all of them) do not receive gratuity fund. The positive aspect is that most of the employees (78.61%) receive festival bonus.

The next section deals with the management details showing the margins on the management's behaving well with employees, employees' feeling secure with the management, management's standing by the employees in their crisis situations, management's giving timely promotion, management's giving necessary holidays, management's allowing employees work overtime, management's paying the employees for overtime work. Results for these variables are shown together first, but later shown according to ownership.

The next section deals with the problems of the employees based on the issues of the employees' sense of insecurity in the factory, bad behaviour of the management, bad behaviour of the colleagues, physical harassment in the factory, and sexual harassment in the factory. All the employees of the Church-owned factory feel secure with their jobs, whereas it is 53.65% for non-church owned factory. This is the way church-owned garment employees show a positive response for all other variables, which is not the case for non-church owned factory employees.

The last section concentrates on the harassment issue. We have discussed about their response to harassment, the types of harassment they face, the type of mental harassments they face, whether they complain to the authority about their harassment and whether they get expected result of the complaint, and whether they face harassment on the way to/from the factory. Church-owned garment industry has no harassment issue. But a good number of non-church owned employees (57.81%) do confess that they face harassment in the factories. The boss and supervisors are the main perpetrators for causing harassment on the employees. Among the various types of harassment the dominant harassment is psychological or mental (52.6%). The major part of psychological harassment is that the employees face excessive

demand for work and insults from colleague or boss. Though they face harassment but they (45.83%) do not complain about their harassment to the authority on the ground of fear of losing jobs or facing more retaliation from the authority. Our study finds that harassment does not occur only on the factory premises; it also takes place while going or coming from/to the factories. Their harassment also affects them in the post work hour at homes.

We have looked then into the medical facilities of the employees regarding whether they get medical leave with pay, maternity leave with pay, and whether the authority visits the sick during their sickness. They get medical leave, but they do not get medical leave with pay (98.21% of Church-owned and 28.13% of non-church owned employees). Similarly many of them (93.46% from Church-owned and 39.59% from non-church owned factory) do not get maternity leave with pay. 100% Church-owned employees experience visit by their authority when they fall sick, but it is only 20.25% employees from non-church owned sector who get visited.

Then we have resorted to the usage of a 5-point Likert scaling where each of the above factors was taken into consideration. We separately computed Management Index (MI), Harassment Index (HI), Life Standard Index (LSI) and Medical Facility Index (MFI). In this study, MI, HI, LSI, MFI, Salary and hours spent in the job are reduced to a single index of Job Satisfaction (JSI) using the Principal Component Analysis (PCA). Then we also tried to understand the determinants of JSI using probit regression technique. The variables taken for such study are the age of the workers, their religion, their education, their household size, issue of their written contract, and their marital status. We have tried to see whether these variables make any impact on Job satisfaction or not. We found that though the church-owned employees lack some facilities still they are satisfied with the job. We then went on making multiple regression analysis of determinants of job satisfaction index by sample respondents. We have got significant result with the age, religion, years of education, written contract, and first job.

## Appendix V

	JSI	age	religion	edu_yrs	Hhold size	Written contract	First job
JSI	1						
age	-0.4183	1					
religion	-0.354	0.2717	1				
edu_yrs	-0.1849	0.0035	0.0155	1			
hhold_size	0.0746	-0.1676	0.0707	-0.1352	1		
written_co~t	0.2414	-0.2076	-0.2266	0.1898	0.0247	1	
first_job	-0.1283	-0.0075	0.1702	-0.1607	0.0721	-0.341	1

## **Chapter VI**

### **Summary, Conclusions and Policy Recommendations**

#### **6.1 Summary and Conclusions**

Ready-made garment industry is undoubtedly one of the major manufacturing industries in Bangladesh since the eighties. History says that once upon a time Bengal's Muslin and Jamdani clothes were popular in Europe and other countries. However, in 1774 British sanctioned a law that the people from the subcontinent would have to buy clothes from England. In this way the garment industry was suppressed in the subcontinent. However, the garment industry in the subcontinent and particularly in Bangladesh gradually reached its peak after its independence. It currently brings two-thirds of its foreign exchange for Bangladesh. Garment industry is the main source of foreign exchange of Bangladesh now and it has become a key export division.

While one talks about the development of garment industry of Bangladesh, Desh Company comes to the forefront as it had played a revolutionary role in expanding garment industry in Bangladesh by making a joint venture with a Korean company, Daewoo. The Desh-Daewoo alliance was pivotal in establishing a global apparel market in Bangladesh at a significant juncture. As Daewoo Company in South Korea had a quota restriction after the signing of Multi Fibre Agreement (MFA) in 1974, it was looking for an opportunity in other country to continue its business. Thereafter, Daewoo Company signed a deal with Desh Garment in Bangladesh for five years. The result was incredible. Within six years, i.e., 1980/81-86-87, export value of Desh garment reached more than \$5 million. This is the way Desh-Daewoo alliance played a significant role for the development of garment industry in Bangladesh.

During the financial year 1977-1978, only 1 lakh of Bangladesh taka (BDT) came from exporting garments which rose to 1 crore in the year 1980. In a matter of one decade in the financial year 1989-90 this earned BDT 2000 crore. In the year 1990-1991 it earned BDT 2700 crores which was 44.48% of country's total export earnings. Now it generates more than 84 percent (84.21% as per BGMEA) of export earnings for Bangladesh and contributes more than 11% to the GDP which was only 3% in 1991. In the 1980s, there were only 50 factories employing a few thousand people. At present there are about 7602 garment factories in Bangladesh ("Dainik Amadershomoy" report on 29 May, 2020). About five million people

at present are employed in the garment industry of Bangladesh. Of these five million employees 85% are women. It empowered women to a great extent. The important factor is that a large number of unskilled or semiskilled women employees contribute a lot to the growth of garment industry. Their income makes them stand on their own feet, become socially acceptable and helps them to lead a standard life.

Bangladesh Labour Law 2006 protects the basic or fundamental rights of female employees. Bangladesh also abides by the law of the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and ILO Convention 111 on Discrimination in Employment and Occupation.

Now, Bangladesh garment industry has become the second biggest apparel exporter behind China in the whole world. This industry has made major contributions in pulling out the poverty stricken people of Bangladesh from the mires of extreme poverty. However, in garment industry the women employees face a lot of problems: get low paid jobs, more hours of work, lack of overtime pay, absence of maternity leave with pay, absence of yearly bonus, less holidays, low rest period, and lack of room for keeping children. However, it was the garment industry which had initiated the case of women empowerment, or improved their social status, and economical status. Hence, this was a sign of the time to make an in depth study of the garment industry of Bangladesh particularly from the viewpoint of women empowerment and their status in the garment industry.

This study looks into four objectives which are: i) to identify the factors that affect the socio-economic condition of female garment workers in Bangladesh, ii) to explore an empirical analysis on the trends of exports of Bangladesh garments, iii) to explore the differentials in facilities and working conditions of the female garment workers employed in the various privately-operated factories, and those operated by the Church, and iv) To investigate the channels of discrimination minutely in terms of education levels and harassments and a thorough comparison will be made in tune with levels of satisfaction and happiness between the privately-operated garment factories and those run by the Church.

Church-owned authority runs garment industry in a small scale manner which was not studied earlier by any author. Hence, exploring a study in the church-run garment industry is a new dimension. For non-church owned garment industry two districts namely Dhaka and Gazipur have been chosen because most of the factories of Bangladesh exist in these two districts. A total of 11 factories from these places have been chosen for research. To get a comparative analysis of research an equal number of Church-run factories (11 factories) have



been chosen. However, Christian percentage in Bangladesh is 0.5% and they are spread in whole Bangladesh. So, it is difficult to get 11 factories in these two districts. As a result 5 districts (Dhaka, Rajshahi, Dinajpur, Natore and Khulna) have been selected to explore 11 factories. Most of the factories of the Church (excepting two in Khulna and one in Dinajpur) are run by the nuns.

The target number of employees was minimum - 15 from each factory. However, in some factories more than 15 employees participated in the questionnaire session. Accordingly, 192 employees from non-church owned garment industry and 168 employees from church-owned garment industry are the respondents of this research. Hence, the total number of respondents is 360 employees for this research. The sampling method used is convenient sampling method or purposive sampling method. This research work is conducted mainly on the basis of primary data. In the following, we present some important findings that have come up from our study.

At present, there are 7602 garment factories in whole of Bangladesh (DainikAmadershomoy, 20 May, 2020). In these factories, about 5 million employees work and women consist 85% of them. Bangladesh has ranked second in the global apparel exports and grabbed 6.43% market share, according to recent World Trade Organization (WTO) report. From the financial year 2009-10 to 2018-19 the export earnings kept on increasing every year. Export earnings in 2009-10 was 12496.72 million USD dollars, whereas it is 34133.27 million USD dollars in 2018-19. The regression results confirm that the exports will expand in the near future as predicted.

Time series plot of Percentage of BD's garment industry's merchandise export shows the growth with increasing trend but with ups and downs. The future prospects of merchandise exports are empirically tested through regression model. Bangladesh garment industry has exhibited potentials in this segment for future.

Time series plot of RMG's share of total export exhibits increasing trend till 2015-16 but it dips down a bit in 2016-17, and again keeps increasing. This is also in tune with the above findings. Over time, the prospects are highly pronounced.

This study showed the export of different categories namely woven, knit. Time series plot of both woven & knit versus year shows increasing trend persistently which motivated us to conduct the regression analysis. This analysis confirms the future prospects in this segment. This study was made on the highest apparel exporting items which are namely shirts, trousers, jackets, t-shirts and sweaters. The time series plot of shirts shows an upward

rising trend. Due to the decline in the trade prospects during 2015-16 till 2017-18, the nature of the trend line is declining. This may be attributed to the depressing demand for manufacturing across the globe. However the fast recovery results to the surge in exports since 2017-18.

Bangladesh has been exporting its products to a good number of countries (51 countries) in the world. On the basis of BD's RMG exports to world for the three fiscal years, the average growth rate of exports for all the export destinations of BDs RMG garments is computed as 21.38% respectively from the above table. Based on this average value, the export destinations can be classified as, above average export countries, below average export countries and countries where the exports are negative.

It is observed that among the above average export growth rate destinations, RMG exports are highly attractive in Poland and the increasing trend is pronounced since 2016-17 till 2018-19. The next highest is Japan where there is a consistent rise in the level of exports. The exports potentials for India and China are similar across the three periods. However for other countries, the export potentials are modest but not highly impressive. For below average export destinations, BD's garments reap export earnings from Belgium, Denmark, France, Germany, Italy, Ireland, Netherlands, Spain, Sweden, U.K., Czech Republic, Croatia, Australia, Brazil, Russia, and other countries. For negative export destinations, BD's garments reap export earnings from Turkey, Slovakia, Slovenia, Greece, and Romania.

In overall terms , chapter three illustrates the current trends and future prospects of garment industry in Bangladesh with reference to its nature of products and selected export destinations.

The socio-economic profile of women in garment industry has been studied from the point of view of their general profile, work status, economic status, and life-standard details.

The majority of the women working in this industry is under the age 21 (27.78%). This study found that minimum age of women in the non-Church factories is much less than that of the Church-owned factories. The girls below 20 years are more (35.42%) in non-church owned garment industry, whereas it is only 19.05% in the Church-owned garment industry. In the year 1995 there used to be 60% of young women in the industry whose age would be between 16 to 20 years of age. (Wahra and Rahman(1995)). It shows that the number of younger girls employed in the garment industry are now comparatively less than before.

The above phenomenon may also be corroborated by the fact that now we observe more “married” girls working in the garment industry. Our study found that that now the number of unmarried girls is less than the married girls. 30% girls are unmarried and 66.67% employees are married. However, only 21.43% is unmarried in the Church-owned garment industry whereas it is 37.50% in the non-church owned garment industry.

Garment employees are mostly migrants. Zohir and Paul-Majumder (1996) found that 69% female workers working in the garment industry come from rural areas. Our study also found that non-church owned garment employees are mostly migrants, and they stay around the place of work. It is contrary to the church-owned garment industry where 63.69% employees regularly commute from their home to the work place .

Girls in the garment industry do not have much formal education. Paul Majumder (1996) found that the girls in garment industry are mostly uneducated who sell their services of the labour. However, our study found that almost half of the surveyed employees have primary education (47.5%) and illiterate women (those who have no formal education) are just 8.06%. This helps them to be aware of themselves, to be sensitive of their families, to keep account of their money, and to teach their children good manner. More importantly their little education and small income from the garment industry will ensure that they spend it to educate their children. In the process the next generation will be more educated, with a more standard job which will help them to lead a standard life. This is how, we expect, that general level of poverty of the country will be gradually eradicated and the living standard of the people will be high in near future. This will certainly help the people to surpass the poverty line. There is, however, a difference in educational qualification between the women employed in the garment factories owned by Church and non-Church entrepreneurs. There are more illiterate women in the non-church owned garment industry compared to the Church-owned garment industry. The secondary education level is higher again in the Church-owned garment industry which is 47.02% as compared to 32.29% in the non-church owned industry.

Among our surveyed employees most of them (95.83%) come from nuclear families. Church-owned employees are 2.98% and non-church owned employees are 2.6% who have family members less than 3. 44.05% Church-owned employees and 40.63% non-church owned employees have family members of 3-4. Hence, it shows that a good number of the employees come from small families.

Though this study was carried out irrespective of employees' religion yet it is interesting to note their religion. Among our surveyed employees 49.17% Muslims, 44.72% Christians and 6.11% Hindus work in the garment industry. However, 88.1% Christians work in the Church-run garment industry and 82.29% Muslims work in the non-church owned garment industry.

The majority of the women are involved in stitching which consists of 61.94% while the rest are helpers (9.72%), cutters (6.39%), supervisors (7.22%), operators (9.44%), quality controllers (3.61%), and cleaners (1.67%).

A wide difference of salary is seen between the Church-owned employees and non-church owned employees. 38.1% in Church-owned garment sector receive salary below BDT 4000 and in the same category it is just 1.04% in non-church owned garment sector. 48.81% in Church-owned garment sector and 22.92% in non-church owned garment sector receive salary between BDT 4001-6000. There is a flexibility of work hours in the Church-owned garment industry. They work for less hours, even for four hours, and their maximum work hour is eight; but the employees in the non-church garment industry work at least for eight hours.

Even the household income range among the employees is not so high. 15.83% employees have household income between BDT 6001-10000. The next household income range between BDT 10001-15000 is among 32.5% employees. Next household income range between BDT 15001-20000 is rather more among the employees. In fact this portion of the employee is 36.11% which is the highest in the entire household income range group among the garment employees.

Their economic condition is not properly understood if one does not see the way they spend money. This study found that a majority of them (99.44%) spend money for their family. 59.17% employees spend 80% of their earning for their families. It becomes clear now that the majority of the employees (59.17%) are unable to save much from their earning. It is observed that 96.11% employees spend up to 30% of their income for their personal expenses. Only 3.61% employees spend up to 50% of their income for personal expenses.

This study found that 22.22% employees spend their money on food alone. Only 1.39% employees spend money only on furniture alone. 34.72% employees spend on food and furniture. Their food consumption was studied and found that 98.06% employees take

rice every day, 30% employees take roti every day, 65.28% have dal every day, 5.83% have egg every day, 31.67% have fish every day, 27.78% have meat every day, 16.11% have milk every day, and 11.39% have fruits every day. Hence it is observed that garment industry helped them to have physical sustenance.

This job enabled them save some money. 20.56% employees are able to save money up to 10% of their income. A little more than half of the employees (50.83%) save 20% of their income, and 12.22% employees save 40% of their income.

To check the mean difference a paired T-test analysis was carried out among the garment employees of both the sectors with regard to quite a few variables. It has been found that the mean difference between the age of the employees in the two groups is highly significant. Mean of religion of Church-owned and non-church owned are 1.892 and 1.286, respectively. Computed t for mean difference for religion is 0.606\*\*\* (10.90) and this is statistically significant. Mean of educational years of the Church-owned employees are 2.5 and non-church owned are 2.36. Computed t for mean difference for educational qualification is 0.135 (1.72) and in this case we did not find any statistical significance. Mean of marital status of Church-owned and non-church owned are 1.89 and 1.28 respectively. Computed t for mean difference for marital status is 0.121\* (2.24) and this is statistically significant. Mean of household income of Church-owned and non-church owned are 13611 and 18381, respectively. Computed t for mean difference for household income is -4771\*\*\* (-7.97) and this is statistically significant. This is followed by the salary of the employees where the mean difference of two groups' salary is 4583 and 8413 respectively. Computed t for mean difference for salary is -3829\*\*\* (-12.85) and this is statistically significant. Average salary is less for church-owned employees as their work hour is also less. Mean of work hour of Church-owned and non-church owned are 2.59 and 3.57, respectively. Computed t for mean difference for work hour is -1.161\*\*\* (-18.19) and this is statistically significant.

The positive impact on the socio-economic condition of the employees has been justified by seeing their improvement of the life-standard where we found that almost everyone agreed to the fact that their life-standard has been markedly improved. Our study found that 53.05% employees have been able to put up a good home, 74.72% employees built tube-well at home, and 82.22% employees made sanitary latrine at home. While exploring their status in their families and society we found that 95.84% and 74.72% employees admitted that their status in family and society respectively has been improved. Other than

this, 62.51% employees also admitted that their employment status has improved their decision making power in family and society. While categorizing ownership-wise we found that 58.33% Church-owned employees and 48.44% of non-church owned employees agree that this job helped them to build a better home. 69.05% of Church-owned employees and 79.69% of non-church owned employees admitted that this job helped them to make tubewell at home. 72.62% employees from Church-owned factory and 90.63% employees from non-church owned factory admit that this job helped them to make sanitary latrine at home. 99.4% Church-owned employees and 92.71% non-church owned employees admit their status in the family has improved. 85.12% employees of Church-owned sector and 65.62% employees of non-church owned sector admit that their status in the society has improved. 54.76% Church-owned employees and 40.11% non-church owned employees admit that because of the job in garment industry their decision making power in their families and societies has improved.

After seeing the life-standard details a binary probit regression has been conducted for the improved living standard (ILS) taking ILS as dependent variable where the explanatory variables taken are age of the respondents, their education, job permanence, house, toilet, ownership, and their secure feeling with the management. As the employees grow older, they feel more comfortable with the present jobs and have no fear of losing their jobs. However, we do not find a significant relation with age and the ILS. With a rise in education years, ILS also rises. The female garment workers are thus 0.3% more likely and 3.2% more likely to enjoy a higher living standard with growing age and years of education respectively. There is a negative relation between the value of the dependent variable and education and this is highly significant. Permanency of job guarantees improved living standard and around 22% of the garment workers are more likely to enjoy that and there is a negative relation between the value of the dependent variable and house and this is highly significant. The job helped the garment workers to construct a house with 8.8% probability and in the process helped them to secure better living standard and this has been found highly significant. As expected we see a positive relation between the value of the dependent variable (ILS) and ownership. Similarly, we also find, in line with our expectation, that there is a positive relationship between the value of the dependent variable (ILS) and the sense of insecurity with the management.

Their socio-economic condition has been viewed also from the point of view of their sickness. We found that in general only 43.61% employees (majority in the sickness group

table) fall sick sometimes. This indicates that sickness ratio among the garment employees is not very high at present.

Majority of the employees of non-church garment industry manage their own source of accommodation in a rented place while most of the Church-owned garment employees regularly come from their own homes (63.69%). Besides, 26.19% Church-owned employees get accommodation provided by the Church-owned factory authority within the factory premises itself.

30% of the employees spend below 20% of their salary for their expense of accommodation. We can presumably say that this group is able to save some amount of money. Since most of the church-owned employees stay in their own homes hence their spending is less on accommodation. But 39.06% of non-church owned employees spend 21%-30% of their rent for accommodation expense.

Garment factories give transport facilities, to a very limited number of employees, who hold higher positions in the factory. Our study found that only 1% gets transport facilities. 87.22% employees do not get any transport facility provided by the employers. Our study made an attempt to enquire into the mode of transportation of the employees. Most of the garment factory employees reach the factory on foot. 61.31% of church-owned employees and 64.58% of non-church owned employees reach the factory on foot. However, Church-owned employees walk for a less distance to reach the factory as their homes are close by the work place. 54.76% employees of Church-owned factory and 19.79% employees of non-church owned employees walk for 1 to 2 km to reach the factory. 11.98% of non-church owned employees as opposed to 1.79% of Church-owned employees who walk for 3.1 to 4 km. Hence, it is time consuming for the garment employees to reach the work place. For most of the Church-owned employees (57.74) employees take just 1-20 min to reach the factory. But among non-church owned employees the majority of them (40.63) take above 1 hour to reach the factory.

There appears to be huge disparities in terms of facilities pertaining to canteens, dining halls, fire exit doors, fire extinguishers, and ambulance. No church-run factory has any canteen facility while 72.4% of the employees of non-church owned factories reported to have canteen facilities. The same picture is noticed in the context of dining halls too (62.5% of them do not have). Again only 35.71% Church-owned employees claim to have fire exit doors and the rest (64.29%) does not have so and half of them (53.57%) do not have fire

extinguishers in the factories. The church-owned garment factories reportedly have no ambulance. 78.57% of Church-owned employees and 74.48% of non-church owned employees say that they have no extra room in the work place to keep their children.

In terms of other facilities like provision of provident fund, gratuity, and festival bonus, the disparity persists. No church-owned employee gets gratuity fund and only half of the respondents reported receiving festival bonus (55.36%) and 44.64% of them do not receive festival bonus. Even most of the non-church owned garment employees (93.23%) do not receive gratuity fund.

Our study into the management details found that 100% of the Church-owned employees agree that management behaves well with them; on the other hand 85.94% employees of the non-church owned employees feel good with the behaviour of the management. 100% church-owned factory employees feel secure with the management, but 70.31% employees of non-church owned factory feel secure with the management. In the Church-owned sector, most of the employees, agree that the management stands by them in times of their difficulties. They also affirm that the management is generous and understanding enough to grant them holidays and are not made to work overtime. But many non-church owned factory employees (29.69%) admit that their employers do not stand by them in time of their problems and 34.9% employees remain neutral in answering this query. Garment industry is such a sector where promotion is a rare case for the employees. 52.08% employees from non-church owned garment sector agree to get necessary holidays and the rest either disagree to it or remain neutral to it. 78.64% employees from non-church owned garment sector say that they work overtime and among them 42.19% employees disagree to get paid for their overtime work and 23.44% of them remain neutral to this query.

Our study also looked into the problem details of the employees. 100% Church-owned employees feel secure with the job, whereas it is 53.65% for the non-church owned employees. Worry remains for 38.02% employees of non-church owned sector who feel more insecure in their jobs. Almost everyone in the church-owned garment sector say that the behaviour of the management is not bad. The alarming signal is that nearly 30.73% non-church owned employees find the behaviour of management bad or very bad. Almost the whole group of Church-owned employees (99.4%) says that the behaviour of their colleagues is not bad and this is 72.92% with regard to non-church owned sector employees. Physical



harassment is quite less in both the sectors. Sexual harassment is also almost completely absent excepting 0.52% employees belonging to non-church garment sector.

A section is dedicated for the issue of harassment. 30.83% employees do confess that they face harassment in the factory. However, the majority of them (69.17%) do not experience so. While categorizing this issue between two sectors we found that Church-owned employees do not face harassment at all in the factories, but 57.81% of non-church owned employees admit to suffer from harassment in the factory. Among the type of harassment the employees suffer from is psychological or mental (52.6%). Among the mental sufferings are verbal abuse from Boss, excessive demand of work, and insults from colleagues. We also found out the perpetrators involved in the harassment of the employees in the factories are boss, supervisors, and colleagues. 45.83% employees do not complain about their harassment to the authority. We also found out the harassment they face while they commute to or from the factory. 27.08% from non-church employees admit to facing harassment on the way.

We also did an in-depth analysis of the medical details. Everyone agreed that they get medical leave. However, 98.21% of Church-owned sector employees and 28.13% of non-church owned employees do not get medical leave with pay. Similarly most of them (93.46% of church-owned and 39.59% of non-church owned) do not get maternity leave with pay. The interesting fact is that 100% church-owned employees agree that their authority visit them while they fall sick; but 80.75% non-church owned employees say that their authority does not visit them while they are sick.

We have taken various factors into consideration and resorted to the usage of a 5-point Likert scaling where each of the above factors were taken into consideration and each index was constructed as a simple average of the responses. We separately computed Management Index (MI), Harassment Index (HI), Life Standard Index (LSI) and Medical Facility Index (MFI). In this study, MI, HI, LSI, MFI, Salary and hours spent in the job are reduced to a single index of Job Satisfaction (JSI) using the Principal Component Analysis (PCA).

We then tried to understand the determinants of JSI using probit regression technique. The variables taken for such study are the age of the workers, their religion, their education, their household size, issue of their written contract, and their marital status. We have tried to see whether these variables make any impact on Job satisfaction or not. We found that age,

religion, and number of years spent in education are negatively related to the JSI. On the other hand, existence of a written contract has a positive relation. In a separate model, we took the variable 'first\_job' implying whether the present job is their first one. It was found that the variable 'first\_job' is negatively related with JSI. We have found that though the church-owned employees lack some facilities still they are satisfied with the job. We then went on making multiple regression analysis of determinants of job satisfaction index by sample respondents. We got significant result with the age, religion, years of education, written contract, and first job.

## **6.2 Policy Recommendations**

According to the ministry of labour, the wage structure is to be renewed after every five years. The government declared the minimum wage in 2013 for the garment employee which was BDT 5,300 per month. Accordingly, in 2018 the new wage structure has been set up BDT 8000 as the minimum wage. The wage board should strictly see that the wage structure is followed by the employers. Commodity price of the market goes high frequently but wage structure is reviewed after every five years which may not be consistent with what is happening with the open market situation. The ministry of labour should oversee the market behaviour regularly and set up new wage structure accordingly. Church-owned garment industry's wage structure should be given special attention.

Bangladesh exports clothes to about 51 countries; as a part of market diversification strategy government should diversify its market to many more countries. As a part of product diversification strategy Bangladesh garment industry must upgrade the products according to the new fashion trends. Bangladesh can initiate B2B e-commerce platforms through which the business persons can get maximum benefit.

Education level of the garment employees is quite low. Our study found that 4.17% employees from Church-owned sector and 11.46% employees from non-church owned sector are illiterate. Our study also found that 47.5% garment employees have just primary level of education. Garment owners or government can give them incentive for education in open school so that they can study beside their work.

Our research found that 77.78% employees do not have written contract of their job. Church-run garment industry is worst in this case where 100% of them do not have written

contract and 58.33% non-church owned employees do not have written contract. Government should form a committee to ensure that all garment employees especially church-owned garment employees have written contract of the jobs.

Our research found that 79.44% garment employees' job is not permanent. While categorizing this aspect according to ownership wise we found that 100% Church-owned employees and 61.46% non-church owned employees do not hold this job as permanent post. Government should make a law that after a certain number of years it should be made permanent.

40.63% of non-church owned employees take more than 1 hour to reach the factory. It takes up tremendous amount of their energy which bears negative effect on their health. Hence, non-church owned garment industry can arrange for accommodation within the work premise itself. Establishment of hostels by the employers for women employees is necessary. Church-owned authority can be their role model because 26.19% employees of them get accommodation provided by their employers. If they do not provide accommodation, BGMEA must ensure that garment factories provide transports for its employees. If they do not provide transport then they must give travel allowance to their employees.

Our study found that Church-owned employees work for 4-8 hours, whereas non-church owned employees work for 8-12 hours. Government should impose law strictly that employees should not work (especially for non-church owned employees) for more than 8 hours. If they work beyond that then overtime pay should be as per the law.

Our research found 28.13% employees from non-church owned garment sector admit that they are dismissed from job and 19.27% employees among them admit that they are dismissed without a proper procedure. Government must form a committee who will see that no garment factory sacks its employees without a proper procedure.

No church-run factory has any canteen facility while 72.4% of the employees of non-church owned factories reported to have canteen facilities. The same picture is noticed in the context of dining halls too. Moreover, 35.71% Church-owned employees claim to have fire exit doors and the rest (64.29%) do not have so and half of them (53.57%) do not have fire extinguishers in the factories. 78.57% of Church-owned employees and 74.48% of non-church owned employees say that they have no extra room in the work place to keep their

children. Hence, it is high time the government makes sure to provide stimulus bonus to the factories to have these facilities.

Our study found that 35.71% of Church-owned employees and 38.02% non-church owned employees do not receive provident fund. No Church-owned employee and 93.23% of non-church owned employees do not receive gratuity fund. 44.64% of church-owned employees do not receive festival bonus, but most of the non-church owned employees receive festival bonus. Hence government should play a major role in ensuring these facilities to all the employees.

Among the other facilities like provident fund, gratuity fund, and festival bonus there is a disparity among both the sector's garment employees. No employee of Church-owned garment industry and 93.23% of the non-church garment industry do not receive gratuity fund. One reason for this could be non-permanence of job for the garment employees. Both Naved et al. (2018) and our analysis found that employees in this sector work mainly 1-4 years which does not encourage the employers to provide these facilities. Government can take an active role to make their job permanent and it can strongly apply the Bangladesh Labour Act (BLA), 2006 to the employers to enforce these facilities. Bangladesh government should provide stimulus package to the garment industry in times of crisis. Bangladesh government should ensure the basic facilities to have for the employees like canteen, ambulance, dining hall, and so on. Church-owned garment industry should be given special attention with regard to these facilities. Government can donate fire extinguishers to the garment factories. BGMEA and Govt. can ensure that the employees have welfare facilities like gratuity funds, festival bonus, and gratuity fund.

Our research found that most of the garment employees (excepting 14.44% employees) save some amount of their money. To ensure that the garment employees can put that saved money in a secured place the garment owners can open their bank account at the time of their joining in the industry.

100% Church-owned factory employees feel secure with the management, but about 30% employees of the non-church owned sector do not feel secure with the management. Hence, government can arrange for such course for the employers so that their behavioural pattern with their employees becomes friendly. 100% Church-owned employers stand by their employees in times of their problems, but 29.69% non-church owned employers do not stand by their employees in their difficult times. Hence, government and world garment

buying agency can arrange a short duration course frequently for the employers to make them employee friendly employers.

52.08% employees from non-church owned garment sector agree to get necessary holidays and the rest either disagree to it or remain neutral to it. Hence, government can make a committee who will oversee that all the employees get necessary holidays. 78.64% employees from non-church owned garment sector say that their employers make them work overtime and among them 42.19% employees disagree to get paid for their overtime work and 23.44% of them remain neutral to this query. Hence, government can make such a team who will monitor this overtime pay issue.

While studying the problem in details we found that 38.02% employees from non-church owned sector do not feel secured in their job. Hence, the employers can make a counseling desk where the employees can easily go there and share their problems. Likewise, 30.73% of the non-church owned employees find management's behaviour is very bad. Hence, management must organize one to one meeting with the employees where the employees can share their grief and pain. Government should ensure that every factory puts grievance box so that employees can freely express their grief and pain in writing.

57.81% employees of non-church owned sector suffer from harassment in the factories. The employers should form a committee in the factory who will oversee this part and take necessary action. 52.6% employees in the non-church owned sector suffer from psychological or mental harassment. Hence, the garment employers should employ a full time counselor who will sit in a cell in the factory and this should be accessible to all the employees. Government must ensure that the perpetrators involved in harassment should be sacked from the garment factories and punished according to the law. If necessary, the garment owners will give legal support to the victims. 27.08% from non-church employees admit to facing harassment on the way. Hence, the employers should have a good rapport with the government, police, and leaders so that they can take necessary actions against those perpetrators.

98.21% of Church-owned sector employees and 28.13% of non-church owned employees do not get medical leave with pay. Likewise, 93.46% of church-owned and 39.59% of non-church owned employees do not get maternity leave with pay. Similarly, 80.75% employees from non-church owned industry say that their authority does not visit them when they are sick. Hence, the government must make a committee who will ensure

that every mother has maternity benefit from its employers. Government must see that every garment employee gets medical leave with pay. Garment owners can think of reimbursing the cost of treatment to the employees (a certain amount of medical bill) when they fall sick.

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## PHOTO GALLERY





# **Non-Church Owned Factories**



## Crown Fashion, Gazipur



**The author is at the knitting area**



**The author is in front of the washing machines**



## Denim Asia Ltd., Shafipur, Kaliakoir, Gazipur



**Room for keeping  
children of the employees**



## Muazuddin Knit Fashion Ltd., Shafipur, Kaliakoir, Gazipur



The author at the dyeing area



In front of a knitting machine



The front portion of the factory



The author is at the entrance of the factory

MUAZUDDIN TEXTILE LTD.											
BUYER ORDER SHEET (TO BE FILLED BY BUYER)											
BUYER	ORDER NO.	COLOR	ORDER QTY.	ORDER DATE	ORDER TIME	ORDER TIME	ORDER TIME	ORDER TIME	ORDER TIME	ORDER TIME	ORDER TIME
STUDIO SAMA	1311	NERO	2080	07/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		BIANCO	2080	07/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		FUMA	10440	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		SOAKLITTO	10440	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		BLOUTIE	10440	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		GIALLI	10440	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		VE-MILIT	10440	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		EIPOLLA	10440	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		TOTAL	10440	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		Y'ORGANIC 4RB-SHL	19010	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		BRIGHIDIA	19010	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		CYD	19010	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		TOTAL	19010	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00

MUAZUDDIN TEXTILE LTD.											
BUYER ORDER SHEET (TO BE FILLED BY BUYER)											
BUYER	ORDER NO.	COLOR	ORDER QTY.	ORDER DATE	ORDER TIME	ORDER TIME	ORDER TIME	ORDER TIME	ORDER TIME	ORDER TIME	ORDER TIME
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		FUMA	10440	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		SOAKLITTO	10440	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		BLOUTIE	10440	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		GIALLI	10440	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		VE-MILIT	10440	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		EIPOLLA	10440	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		TOTAL	10440	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		Y'ORGANIC 4RB-SHL	19010	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		BRIGHIDIA	19010	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		CYD	19010	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00
		TOTAL	19010	10/09	10:00	10:00	10:00	10:00	10:00	10:00	10:00

An order from buyer



## Mark Mood, Gazipur



**At the cutting section**



**At the knitting area**



## Irene Knitwear Ltd., Demra, Dhaka





## Regan Textile, Nodda, Dhaka



## Zoom sweaters Ltd., Demra, Dhaka





## **Stitch Magazine, Ahulia, Savar, Dhaka**



**The author shows the tags made the employees**

## Tex Apparel, Uttara, Dhaka



**At the cutting section**

**The author with a colour sheet**



**The buyer places order with exact weight and colour of clothes**

ITEM	QTY	UNIT	PRICE	TOTAL
1. 100% Cotton T-shirt	1000	PC	1000	1000000
2. 100% Cotton T-shirt	1000	PC	1000	1000000
3. 100% Cotton T-shirt	1000	PC	1000	1000000
4. 100% Cotton T-shirt	1000	PC	1000	1000000
5. 100% Cotton T-shirt	1000	PC	1000	1000000
6. 100% Cotton T-shirt	1000	PC	1000	1000000
7. 100% Cotton T-shirt	1000	PC	1000	1000000
8. 100% Cotton T-shirt	1000	PC	1000	1000000
9. 100% Cotton T-shirt	1000	PC	1000	1000000
10. 100% Cotton T-shirt	1000	PC	1000	1000000

**Purchase order from the buyers**



**Choosing and rejecting of colour**



[illegible]

## Employees busy in making caps

**Angora fashions Ltd., Demra, Dhaka**



**In the office of supervisor**

**Supervisor's office**





# **Church-owned Factories**

## **Monipuripara Stitching Centre, Tejgaon Church, Dhaka**



**Employees busy in exhibiting  
one of their works**



**Employees busy in working  
along with the sister-in-charge**



**This work has the same  
picture on both the sides**

**Jagoroni Women Samiti, Tejgaon Church, Dhaka**



**Employees busy in working**



## **St Angela Stitching Centre, Bonpara Church, Natore**



**Author is with some of the employees**



**The co-ordinator of this group is standing in the middle**

## **St Rita Women Development Centre, Gupalpur Church, Natore**



**Employees busy in making garment product**



**Employees busy in working on the floor**



**Employees working on the corridor**



**Some of their works along with the sister-in-charge**



## **Mother Luiza Stitching Centre, Dingaduba Church, Rajshahi**



**An employee at the table busy in drawing.  
They do the stitching on the drawings.**



**Employees with one of their  
works along with sister-in-charge**



**The author among some of the employees**

## **St Paul Stitching Centre, Kosba Church, Dinajpur**



**Some of their works**



**They make this type of dress for the priests**



**With some of the employees along with the sister-in-charge**

**Caritas Silk Factory, Shuihari Church, Dinajpur**



**Exhibition of their works in the store of the factory campus**



## **Rose Stitching Centre, Sunadanga Church, Khulna**



**A glimpse of their work**



**Employees busy in working**



**With the sister-in-charge  
and a glimpse of their work**



**Inspecting their work closely**



**The sister-in-charge  
shows some of their works**



**An employee busy in drawing**

**Carabati Women Centre, Muzgunni Church, Khulna**



**Employees exhibiting some of their works**



**The person on the left of the author  
is the coordinator of the group**



**Dalit Sangha Stitching Centre, Muzgunni Church, Khulna**



**With one of the employees and her works**

## **Questionnaire (Blank)**

### **English Version**

#### **Socio-economic Conditions of Women Workers: A Study of Garment Industry in Bangladesh**

##### **A. Personal Details**

- 1) Name: \_\_\_\_\_
- 2) Age: \_\_\_\_\_
- 3) Religion: a) Islam b) Christian c) Hindu d) Others
- 4) Marital Status: a) Single b) Married c) Deserted or Divorced
- 5) Education: a) Illiterate b) Primary c) Secondary d) Higher-Secondary  
e) Graduate & above
- 6) Place of residence: \_\_\_\_\_
- 7) Household size (at home): \_\_\_\_\_
- 8) Household type (at home): a) Nuclear b) Joint
- 9) Household income (total): \_\_\_\_\_
- 10) Do you fall sick? a) Yes b) No
- 11) If yes, then how often do you fall sick? a) Very rarely b) Sometimes c) Often  
d) Very often e) Not Applicable (NA)
- 12) What sickness do you get more? Ans. \_\_\_\_\_

##### **B. Job Details**

- 1) Type of Garment: a) Private (Non-church owned) b) Church owned
- 2) Name of your garment: \_\_\_\_\_
- 3) Your role in the factory: a) Cleaner b) Helper c) Cutter d) Stitcher e) Operator  
f) Supervisor/manager
- 4) If not any of the above roles, then what is your role? Ans: \_\_\_\_\_
- 5) How did you secure this job? a) By exam b) By interview  
c) By source d) By relatives



**D. Food Details**

Sl No	Items	Every Day	Twice a week	Once a Week	Once a fortnight	Never
1	Rice					
2	Roti					
3	Dal					
4	Egg					
5	Fish					
6	Meat					
7	Veg					
8	Milk					
9	Fruits					

### **E. Accommodation Details**

- 1) My Company gives me the facility of accommodation: a) Yes b) No
- 2) If not, then how do I manage accommodation a) Own home b) Rented home c) Mess  
d) Relative's home e) Not applicable
- 3) The portion of my salary goes for the accommodation: a) 10-20% b) 21-30% c) 31-40%  
d) 41% and above e) Not applicable

### **F. Transportation facility Details:**

- 1) Your company provides you with transport facilities: a) Yes b) No c) Not applicable
- 2) If Not, then how do you commute? a) On foot b) On a rickshaw c) By bus  
d) Others e) Not applicable
- 3) If you go on foot, then how far do you walk generally to reach the factory?  
a) 1 – 2 km b) 2.1 – 3 km c) 3.1 – 4 km d) Above 4 km e) Not applicable
- 4) How much time does the commutation take to reach the factory?  
a) 1 – 20 min b) 21 – 40 min c) 41 min – 1 hour d) Above 1 hour e) Not applicable

### **G. Life-standard Details**

- 1) This job has improved my life-standard.  
a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree
- 2) This job has placed me in a good position in my family.  
a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree
- 3) This job has placed me in a good position in the Society.  
a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree
- 4) This job has given me decision making power in the family and Society.  
a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree
- 5) This job helped me to build a better home.  
a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree
- 6) This job helped me to make a tube-well at home.

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

7) This job helped me to make a sanitary latrine in my family.

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

#### **H. Problems faced by women in the garment industry**

Sl. No	Particulars	Status (1-5)
1	Insecurity in job	
2	Bad behaviour of Management	
3	Bad behaviour of colleagues	
4	Problems of accommodation	
5	Physical harassment	
6	Sexual harassment	

i. Very less, ii) Less, iii) Neutral, iv) more, v) Very much

#### **I. Harassment Details**

1) Do you suffer from harassment in the factory? a) Yes b) No

2) If yes, then what sort of harassment do you suffer from?

a) Mental/psychological b) Others c) Physical, mental/psychological  
d) Mental/psychological and sexual e) Not applicable

3) Who harasses you in the factory normally?

a) Colleagues b) Boss c) Supervisors d) a and b e) b and c f) a and c g) a, b and c  
h) Others i) Not applicable

4) What sort of mental harassment do you suffer from?

a) Shout from the boss b) Excessive demands of works c) Threatening to sack d) Insults  
from colleague or boss e) Not applicable

5) Do you complain normally about the harassment to the authority?

a) Yes b) No c) Not applicable

6) Do you get expected result of the complaint?

a) Yes b) No c) Not applicable



7) Do you face harassment on the way to Factory and home as well?

a) Yes b) No c) Not applicable

#### **J. Factory Facilities Details**

1) Do you have Canteen in the factory? a) Yes b) No

2) Do you have Toilet in the factory? a) Yes b) No

3) Is there Fire Exit door in the factory? a) Yes b) No

4) Are there fire extinguishers in the factory? a) Yes b) No

5) Is there a dining room in the factory? a) Yes b) No

6) Is there a room in the factory to keep children (those who have children.)?

a) Yes b) No c) Not applicable

7) Is there any ambulance in the factory? a) Yes b) No

#### **K. Medical facilities Details**

1) My Company gives me medical leave.

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

2) My company gives medical leave with pay.

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

3) My company gives maternity leave with pay.

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

4) The authority visits me when I am sick

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

#### **L. Other facilities Details**

1) My company gives me provident fund a) Yes b) No

2) My company gives me gratuity fund a) Yes b) No

3) My company gives me festival bonus a) Yes b) No

#### **M. Management Details**

1) The management behaves well with me.

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

2) I feel secured with the management.

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

3) The management stands by me in times of my problem.

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

4) I get promoted in time.

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

5) The management gives me needed holiday.

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

6) The management makes me work overtime.

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

7) The management pays me for overtime work.

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

## Bengali Version

মহিলাদের আর্থ-সামাজিক অবস্থা : বাংলাদেশের পোশাক শিল্পের উপর একটি গবেষণা

### ক) ব্যক্তিগত বিবরণ

- ১। নাম :.....
- ২। বয়স :.....
- ৩। ধর্ম : ক) ইসলাম খ) খৃষ্টান গ) হিন্দু ঘ) অন্যান্য
- ৪। বৈবাহিক অবস্থা : ক) অবিবাহিতা খ) বিবাহিতা গ) পরিত্যক্ত বা ডিভোর্সি
- ৫। শিক্ষা : ক) নিরক্ষর খ) প্রাথমিক গ) মাধ্যমিক ঘ) উচ্চ মাধ্যমিক ঘ) স্নাতক বা তার উপর
- ৬। বাসস্থান : .....
- ৭। পরিবারের সদস্য-সদস্যা সংখ্যা:.....
- ৮। পরিবারের ধরন : ক) একক খ) যৌথ
- ৯। বাড়ীর আয় :.....
- ১০। আপনি কি অসুস্থ হয়ে পড়েন? ক) হ্যাঁ খ) না
- ১১। যদি হ্যাঁ হয়, তাহলে কত ঘনঘন? ক) কদাচিৎ খ) মাঝে মাঝে গ) প্রায় ঘ) খুব ঘনঘন ঙ) প্রযোজ্য নয়
- ১২। কি অসুখ আপনার বেশি হয়? উত্তরঃ : .....

### খ) চাকরির বিবরণঃ

- ১। গার্মেন্ট এর ধরন : ক) বেসরকারী খ) মডেলী দ্বারা পরিচালিত
- ২। আপনার কারখানার নাম : উত্তরঃ : .....
- ৩। কারখানায় আপনার ভূমিকা কি? ক) পরিচ্ছন্ন কর্মী খ) হেল্পার গ) কাটার ঘ) সেলাই কাজ ঙ) অপারেটর

### চ) সুপারভাইজর/ ম্যানেজার

- ৪। যদি উপরের কোনটিই না হয় তাহলে কি? উত্তরঃ : .....
- ৫। আপনি এখানে কিভাবে চাকরি পেয়েছিলেন? ক) পরীক্ষা দিয়ে খ) ইন্টারভিউ গ) কারও মাধ্যমে ঘ) আল্লীদের দ্বারা
- ৬। এটা কি আপনার প্রথম চাকরি? উত্তরঃ ক) হ্যাঁ খ) না
- ৭। আপনার এই চাকরি কি লিখিত কন্ট্রাক্ট? উত্তরঃ ক) হ্যাঁ খ) না
- ৮। আপনার চাকরি কি স্থায়ী? উত্তরঃ ক) হ্যাঁ খ) না
- ৯। আপনি এখানে কতদিন চাকরি করেছেন? উত্তরঃ ক) ১ বছর খ) ২ বছর গ) ৩ বছর ঘ) ৪ বছর বা বেশি
- ১০। আপনার বেতন কত? উত্তরঃ : .....
- ১১। এই কারখানায় দিনে আপনি কত ঘন্টা কাজ করেন? উত্তরঃ : .....
- ১২। আপনি কি এই চাকরিতে অনিরাপত্তায় ভোগেন? উত্তরঃ ক) হ্যাঁ খ) না
- ১৩। কোম্পানী কি যে কোন সময় তার কর্মচারীদের বরখাস্ত করেন? উত্তরঃ ক) হ্যাঁ খ) না
- ১৪। কোম্পানী কি কোন নিয়ম অনুসরণ করেন তার কর্মচারীদের বরখাস্ত করার জন্য? উত্তরঃ ক) হ্যাঁ খ) না

### গ) টাকার বিবরণঃ

- ১। আপনি বেতনের টাকা কি পরিবারের জন্য খরচ করেন? উত্তরঃ ক) হ্যাঁ খ) না
- ২। আপনার পরিবারের জন্য বেতনের কত অংশ ব্যয় করেন? উত্তরঃ ক) ৩০% পর্যন্ত খ) ৫০% পর্যন্ত গ) ৮০% পর্যন্ত ঘ) ১০০% পর্যন্ত
- ৩। আপনি বেতনের টাকা থেকে কত অংশ জমা করেন? উত্তরঃ ক) ১০% খ) ২০% গ) ৩০% ঘ) ৪০% ঙ) প্রযোজ্য নয়
- ৪। বেতনের কত অংশ শুধুমাত্র নিজের জন্য ব্যয় করেন? উত্তরঃ ক) ৩০% পর্যন্ত খ) ৫০% পর্যন্ত গ) ৮০% পর্যন্ত ঘ) ১০০% পর্যন্ত
- ৫। কোন জিনিসে আপনি বেশি ব্যয় করেন? ক) খাদ্য খ) আসবাবপত্র গ) কসমেটিক্স ঘ) অলংকার
- ৬। ক ও খ চ) ক ও গ ছ) ক ও ঘ জ) খ ও গ বা) খ ও ঘ ঞ) গ ও ঘ ট) ক, খ ও গ ঠ) ক, খ ও ঘ ড) খ, গ ও ঘ ঢ) ক, খ, গ ও ঘ

ঘ) খাদ্য বিবরণঃ

ক্র. নং	খাদ্যের নাম	প্রত্যেক দিন	সপ্তাহে দুবার	সপ্তাহে ১ বার	১৪ দিনে ১ বার	কখনো না
১	ভাত					
২	রুটি					
৩	ডাল					
৪	ডিম					
৫	মাছ					
৬	মাংস					
৭	শাখসবজি					
৮	দুধ					
৯	ফল					

ঙ) বাসস্থান (থাকার জায়গা) এর বিবরণঃ

- ১। আমার কোম্পানী আমাকে থাকার সুবিধা দেয়? উত্তরঃ ক) হ্যাঁ খ) না  
 ২। যদি না দেয় তাহলে আমি কোথায় থাকি? উত্তরঃ ক) নিজের বাড়ীতে খ) ভাড়া বাসায় গ) মেসে  
 ঘ) আত্মীয়ের বাড়ী ঙ) প্রযোজ্য নয়  
 ৩। আমার বেতনের কত অংশ যায় থাকার জায়গার জন্য? উত্তরঃ ক) ১০-২০% খ) ২১-৩০% গ) ৩১-৪০%  
 ঘ) ৪১% বা তার উপর ঙ) প্রযোজ্য নয়

চ) পরিবহন সংক্রান্ত বিবরণঃ

- ১। আমার কোম্পানী আমাকে পরিবহন এর সুবিধা দেয়? উত্তরঃ ক) হ্যাঁ খ) না গ) প্রযোজ্য নয়  
 ২। যদি না দেয় তাহলে কীভাবে যাতায়াত করেন? উত্তরঃ ক) পায়ে হেঁটে খ) রিক্সা করে গ) বাস দিয়ে  
 ঘ) অন্য কিছু ঙ) প্রযোজ্য নয়  
 ৩। যদি পায়ে হেঁটে যান তাহলে কতটুকু দূরত্ব হেঁটে যায়? ক) ১ কি.মি-২ কি. মি খ) ২.১-৩ কি. মি গ) ৩.১-৪ কি.মি  
 ঘ) ৪ কি. মি এর বেশি ঙ) প্রযোজ্য নয়  
 ৪। কারখানায় পৌছতে কত সময় লাগে? ক) ১-২০ মি খ) ২১-৪০ মি গ) ৪১-১ ঘন্টা ঘ) ১ ঘন্টার বেশি ঙ)  
 প্রযোজ্য নয়

ছ) জীবন যাত্রার মান এর বিবরণঃ

ক্র. নং	বিবরণ	সম্পূর্ণরূপে একমত	একমত	নিরপেক্ষ	অসম্মতি	সম্পূর্ণরূপে অসম্মতি
১	এই চাকরি আমার জীবন উন্নত করেছে					
২	এই চাকরি আমার পরিবারে আমাকে ভাল স্থানে পৌছে দিয়েছে					
৩	এই চাকরি আমার সমাজে আমাকে ভাল স্থানে পৌছে দিয়েছে					
৪	এই চাকরি আমাকে আমার পরিবারে ও সমাজে সিদ্ধান্ত নেয়ার ক্ষমতা দিয়েছে					
৫	এই চাকরি আমাকে একটি বাড়ি বানাতে সাহায্য করেছে					
৬	এই চাকরি আমাকে বাড়ীতে একটা টিউবয়েল বানাতে সাহায্য করেছে					
৭	এই চাকরি আমাকে বাড়ীতে একটি প্রসাধন (টয়লেট) বানাতে সাহায্য করেছে					

জ) বস্ত্রশিল্পে নারী কর্মীরা যে যে সমস্যার সম্মুখীন হয়

ক্র: নং		অবস্থান (১-৫ এর মধ্যে)
১	চাকরির নিরাপত্তাহীনতা	
২	ব্যবস্থাপনার (ম্যানেজম্যান্ট) খারাপ ব্যবহার	
৩	সহকর্মীদের খারাপ ব্যবহার	
৪	থাকার সমস্যা	
৫	শারীরিক হেনস্থা বা হয়রানি	
৬	যৌন হয়রানি	

১) খুব কম ২) কম ৩) নিরপেক্ষ ৪) বেশি ৫) অনেক বেশি

ঝ) হয়রানি বা হেনস্থা এর বিবরণঃ

- আপনি কি কারখানায় কোন প্রকার হয়রানির সম্মুখীন হয়? উত্তরঃ ক) হ্যাঁ খ) না
- যদি হ্যাঁ হয়, তাহলে কি ধরনের হয়রানি সম্মুখীন হয়? উত্তরঃ ক) মনস্তাত্ত্বিক / মানসিক খ) অন্যান্য  
গ) শারীরিক, মনস্তাত্ত্বিক / মানসিক ঘ) মনস্তাত্ত্বিক / মানসিক এবং যৌন ঙ) প্রযোজ্য নয়
- কারখানায় কে বা কারা আপনাকে হেনস্থা করেন? উত্তরঃ ক) সহকর্মীগন খ) বস গ) সুপারভাইজার ঘ) ক ও খ ঙ) খ ও গ  
চ) ক ও গ ছ) ক, খ ও গ জ) অন্যান্য ঝ) প্রযোজ্য নয়
- আপনি কি ধরনের মানসিক হেনস্থার সম্মুখীন হন? উত্তরঃ ক) বসের কাছ থেকে ধমক খ) অতিরিক্ত কাজের চাপ  
গ) চাকরি থেকে বরখাস্ত দেওয়ার হুমকি ঘ) সহকর্মী বা বসের কাছ থেকে অপনাম ঙ) প্রযোজ্য নয়
- হেনস্থার ব্যাপারে আপনি কি কর্তৃপক্ষকে অবগত বা অভিযোগ করেন? উত্তরঃ ক) হ্যাঁ খ) না গ) প্রযোজ্য নয়
- অভিযোগ জানিয়ে কি আপনি প্রত্যাশিত ফল পান? উত্তরঃ ক) হ্যাঁ খ) না গ) প্রযোজ্য নয়
- আপনি কি কারখানায় আসা-যাওয়ার পথে হেনস্থার সম্মুখীন হন? উত্তরঃ ক) হ্যাঁ খ) না গ) প্রযোজ্য নয়

ঞ) কারখানার সুযোগ-সুবিধার বিবরণঃ

- কারখানায় কি ক্যান্টিন আছে? উত্তরঃ ক) হ্যাঁ খ) না
- কারখানার কি প্রসাধন আছে? উত্তরঃ ক) হ্যাঁ খ) না
- কারখানায় কি জরুরী বর্হিগমন দরজা আছে? উত্তরঃ ক) হ্যাঁ খ) না
- কারখানায় কি অগ্নি নির্বাপক আছে? উত্তরঃ ক) হ্যাঁ খ) না
- কারখানায় কি খাবার রুম আছে? উত্তরঃ ক) হ্যাঁ খ) না
- ছেলেমেয়েদের রাখার জন্য কি কোন কক্ষ আছে? (বিবাহিতাদের জন্য) উত্তরঃ ক) হ্যাঁ খ) না গ) প্রযোজ্য নয়
- কারখানায় কি এ্যাম্বুলেন্স আছে? উত্তরঃ ক) হ্যাঁ খ) না

ট) মেডিকেল সংক্রান্ত সুযোগ-সুবিধার বিবরণঃ

ক্র: নং	বিবরণ	সম্পূর্ণরূপে একমত	একমত	নিরপেক্ষ	অসম্মতি	সম্পূর্ণরূপে অসম্মতি
১	আমার কোম্পানী আমাকে মেডিকেল ছুটি দেয়					
২	আমার কোম্পানী আমাকে মেডিকেল ছুটির জন্য ভাতা দেয়					
৩	আমার কোম্পানী আমাকে মাতৃত্বকালীন ছুটি দেয় (বিবাহিতাদের জন্য)					
৪	কর্তৃপক্ষ আমাকে দেখতে আসে যখন আমি অসুস্থ হই					

ঠ) অন্যান্য সুযোগ-সুবিধার বিবরণঃ

- ১। কোম্পানি আমাকে Provident Fund দেয়? উত্তরঃ ক) হ্যাঁ খ) না  
 ২। কোম্পানি আমাকে গ্র্যাচুয়িটি তহবিল দেয়? ক) হ্যাঁ খ) না  
 ৩। কোম্পানী আমাকে উৎসবকালীন ভাতা দেয়? ক) হ্যাঁ খ) না

ড) ব্যবস্থাপনা এর বিবরণঃ

ক্রঃ নং	বিবরণ	সম্পূর্ণরূপে একমত	একমত	নিরপেক্ষ	অসম্মতি	সম্পূর্ণরূপে অসম্মতি
১	ম্যানেজমেন্ট আমার সাথে ভাল ব্যবহার করে					
২	ম্যানেজমেন্ট এর সাথে আমি নিরাপত্তা অনুভব করি					
৩	ম্যানেজমেন্ট আমার বিপদে আমার পাশে দাঁড়ায়					
৪	আমি সময়মত পদোন্নতি পাই					
৫	ম্যানেজমেন্ট আমাকে প্রয়োজনীয় ছুটি প্রদান করে					
৬	ম্যানেজমেন্ট আমাকে অতিরিক্ত সময় কাজ করান					
৭	ম্যানেজমেন্ট আমাকে অতিরিক্ত সময় কাজের জন্য ভাতা প্রদান করে					