

# Female RMG worker: Economic Contribution in Bangladesh

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**Abstract-** The Ready Made Garments (RMG) of Bangladesh started in the late 1970 and became an important pioneer in the economy (contributes 80% of total export earnings of Bangladesh) and in terms of foreign currency earnings Bangladesh is the second largest garments exporter next to china. In 2013-2014 about 4 million people, working in around 4222 (Source: BGMEA) garments factories and approximately 80% people of them are female. In FY (fiscal year) 2013-2014 Bangladesh reached the export value 24.59b (billion) USD and in July'2014-feb'2015 it reaches 16,551.49m USD that is 81.49% share of national export in this time (by export promotion bureau of Bangladesh). RMG sector has set a target to earn 30b USD by 2015 and 50b USD by 2021. Total amount of employment in RMG sector is 4 million where 3.2 million female are doing work on an average 11.12 hours/day in the garment factory/industry. In this regards, we took the study for the contribution of female worker in RMG as well as the contribution to the national economy of female garment workers in Bangladesh.

**Index Terms-** RMG, national GDP, national Economic Contribution, female RMG worker

**Objectives -** In this study, variables shall be considered as per the research objectives. The research objectives are to find out the national economic contribution of female workers of garment industries in Bangladesh.

## I. INTRODUCTION

Bangladesh is a developing country and its economy is largely dependent on agriculture. However the Ready Made Garment (RMG) has been placed largest export earnings of Bangladesh. Textile industry, pharmaceuticals, agribusiness, jute, leather, tea, food processing, etc. are contributing to the national economical development of Bangladesh. RMG has secured the first position for earning foreign currency amongst all. The first garment factory opened in 1976. The industry has grown dramatically over the past 35 years and treated as a life blood of the Bangladesh economy. it has been the fastest growing industry in the recent years and the industry employees about 4 million people and the growth rate of RMG export was over 20% in the last two decades (BGMEA, Members' Directory 2010-2011). In Bangladesh the industry was expanded mainly on the easy availability of labor especially of the female labor accessibility. This industry has provided the largest employment opportunities for female in the industrial sector where more than 85 percent of

the production workers are female (Islam and Zahid, 2012). RMG Employers prefer female workers for more vulnerable, docile and manageable than male workers. They accept without protest the flexible terms of employment and are also seen less likely to be organized and susceptible to "anti-management propaganda" from outside (Khan 2001).

RMG sector not only contributing to the national economy but also working on human resource development. It contributes significantly to Gross Domestic Product (GDP), female empowerment, socio economic development of female and gender equality. Last three decades RMG profile itself a good apparel sourcing spot in the world. GDP of Bangladesh is \$173.8b (nominal) (37th; 2014 est.) and \$419.2b (PPP) 36th; 2012-2013 est.). GDP growth is 6.12% (2013-14 est.) [1]. RMG sector contributes more than 13% of GDP of Bangladesh. The RMG sector helps for alleviating poverty from Bangladesh by offering jobs to males and females for improving GDP and earning 80% of foreign currency of total export earnings to the economic contribution, where the role of female garments worker are enormously important. In this context, this study was undertaken to assess contribution in the economy of the female garment workers in Bangladesh.

## II. LITERATURE REVIEW

Ready-made Garments industry in Bangladesh has started its journey in late 1970s. Reaz Garments, Jewel garments and Paris garments were the biggest ones amongst the nine industries in Bangladesh [6]. In 1978 this sector earned only 69 thousand USD when Reaz garments exported its first consignment in USA. Within a span of three decades exports have gone up to 21515.73m USD by FY 2012- 2013[2]. Since the establishment in 1960, Reaz store manufactured product for local buyers for thirteen years. In 1973, it changed its name to Reaz Garments Ltd. and started to export by selling 10,000 pieces of shirt. Desh Garments Ltd. Bangladesh in collaboration with Daewoo Corporation, S. Korea, established the first 100% export oriented company in 1979. In 1980, Youngone (49%) and Trexim (51% equity) formed a company named Youngone Bangladesh, exported the first consignment of padded and non padded jackets to Sweden. In 1983-1984 only 134 garments factories were in Bangladesh and 0.040m workers were working in this sector but in 2012-2013 the number of RMG units increases around 6000 with 4.0m employees [4]. The growth is done as a result of Multi Fiber Agreement (MFA) of General Agreement Tariff and Trade (GATT) and supportive policies of Government of Bangladesh (GoB) [7].

Despite many difficulties faced by the sector over the past years, it has carved a niche in world market and kept continuing to show robust performance

The readymade garments industry acts as the backbone of our economy and as a catalyst for the development of our country. We take pride in the sector that has been fetching billions of dollars as export earnings and creating jobs for millions of people in the country.

The “Made in Bangladesh” tag has also brought glory for Bangladesh, making it a prestigious brand across the globe. Bangladesh, which was once termed by cynics a “bottomless basket” has now become a “basket full of wonders.” The country with its limited resources has been maintaining 6% annual average GDP growth rate and has brought about remarkable social and human development.



It is really a matter of great interest to many – how the economy of Bangladesh continues to grow at a steady pace, sometimes even when rowing against the tide. Now we envision Bangladesh achieving the middle-income country status by 2021. We firmly believe that our dream will come true within the stipulated time and the RMG industry will certainly play a crucial role in materialising the dream.

After the independence in 1971, Bangladesh was one of the poorest countries in the world. No major industries were developed in Bangladesh, when it was known as East Pakistan, due to discriminatory attitude and policies of the government of the then West Pakistan. So, rebuilding the war-ravaged country with limited resources appeared to be the biggest challenge for us. The industry that has been making crucial contribution to rebuilding the country and its economy is none other than the readymade garment (RMG) industry which is now the single biggest export earner for Bangladesh. The sector accounts for 81% of total export earnings of the country.

When our lone export earner – the jute industry – started losing its golden days, it is the RMG sector that replaced it, and then, to overtake it. The apparel industry of Bangladesh started its journey in the 1980s and has come to the position it is in today. The late Nurool Quader Khan was the pioneer of the readymade garment industry in Bangladesh. He had a vision of how to transform the country. In 1978, he sent 130 trainees to South Korea where they learned how to produce readymade garments. With those trainees, he set up the first factory – Desh

Garments – to produce garments for export. At the same time, the late Akhter Mohammad Musa of Bond Garments, the late Mohammad Reazuddin of Reaz Garments, Md Humayun of Paris Garments, Engineer Mohammad Fazlul Azim of Azim Group, Major (Retd) Abdul Mannan of Sunman Group, M Shamsur Rahman of Stylecraft Limited, the first President of BGMEA, AM Subid Ali of Aristocrat Limited also came forward and established some of the first garment factories in Bangladesh.

Following their footsteps, other prudent and hard-working entrepreneurs started RMG factories in the country. Since then, Bangladeshi garment industry did not need to look behind. Despite many difficulties faced by the sector over the past few years, it has carved a niche in world market and kept continuing to show robust performance. Since the early days, different sources of impetus have contributed to the development and maturity of the industry at various stages. We learned about child-labour in 1994, and successfully made the industry free from child labour in 1995. The MFA-quota was a blessing to our industry to take root, gradually develop and mature. While the quota was approaching to an end in 2004, it was predicted by many that the phase-out would incur a massive upset in our export.

However, the post-MFA era is another story of success. Proving all the predictions wrong, we conquered the post-MFA challenges. Now the apparel industry is Bangladesh’s biggest export earner with value of over \$24.49bn of exports in the last financial year (from July 2013 to June 2014). Despite the epic growth of our RMG industry, and its bright prospects, challenges are still there. One of the biggest challenge currently faced by our RMG industry is to ensure workplace safety and better working conditions for the millions of garment workers. Two major accidents, the Tazreen fire and the Rana Plaza collapse, have brought the issue of workplace safety to the fore and led all stakeholders to act accordingly. Following the unfortunate incidents, various platforms such as the Bangladesh Accord on Fire and Building Safety, the Alliance for Bangladesh Worker Safety and National Plan of Action have been formed to improve building and fire safety of Bangladesh’s garment industry. All members of the BGMEA and BKMEA are working all-out to carry out the corrective action plans suggested by the Accord, Alliance and National Plan of Action after inspections, even investing huge amount of money.

With challenges on one side, a more glittering future is waiting for the ready-made garment industry of Bangladesh on the other side; at least facts and figures have made us believe so. A recent study jointly conducted by the United States Fashion Industry Association (USFIA) and the University of Rhode Island (URI) has made us more optimistic about the potentials of our RMG industry. According to the study, the US-based fashion companies are expected to boost their sourcing from Bangladesh in the next two years. McKinsey, a global management consulting firm, described Bangladesh as the next hot spot in apparel sourcing. The renowned firm forecasts export-value growth of 7-9% annually and our apparel export will double by 2015 and nearly triple by 2020 provided that we can successfully overcome a few challenges including developing infrastructure and skill workforce.

It is the responsibility of all of us to protect the interest of this industry which has given our economy a strong footing,

created jobs for millions of people, especially for female, lifted them from the abyss of chronic poverty and given them a dignified life. Now what we need to do is deal with all the challenges facing our garment industry, paving the way for its further development. The main highways namely Dhaka-Chittagong, Dhaka-Mymensingh, Dhaka-Tangail through which our apparel products and the raw materials for apparel and textile are transported from factories to port, are being widened (from two lanes to four lanes) and drive-worthy for tapping our export potential. This work needs to be completed as urgently, preferably by December 2014.

Connection of gas to the factories and uninterrupted power supply are prerequisite for the steady growth of the industry. So, the government should consider giving gas and electricity connections to RMG and textile units as the top priority. Producing the required number of skilled workers is another challenge and overcoming it will determine whether the country will be able to sustain the boom that is waiting to happen. Although BGMEA along with the government and other international organisations has taken the initiatives of developing skills of workers, yet more initiatives as such are required to meet the demand of the industry and enhance the productivity of the industry. The budget allocation of the government for the skill development also needs to be increased.

Starting from scratch, Bangladesh has come a long way and is now one of 10 new emerging countries in the world. The macroeconomic stability, 6% annual average GDP growth, robust performance of remittance and export, strong foreign currency reserve, and remarkable social and human development over the past decade – all reflect our underlying strengths. Given the dominance of the RMG industry in the overall economy of Bangladesh, we have to protect this sector. Rather than basking in the glory we should work hand in hand to retain sustainable growth and competitive edge of this industry.

## Methodology

This study is followed exploratory research design based on quantify and qualitative research approach. Whereas qualitative research is an unstructured, exploratory research methodology based on small samples intended to provide insight & understanding of the problem setting (Malhotra and Dash, 2010). This research focused on different methods and least square method of trend analysis is one of them. Data required for this quantitative and qualitative analysis were collected from primary sources and secondary sources like, face to face interview, project contract and records, Data and information from secondary sources were collected by consulting various relevant journals, studies conducted by various donor and development agencies, Bangladesh export statistics published by Export Promotion Bureau and Bangladesh Bank, Economic review of Bangladesh, annual reports of BGMEA and the publication of WTO. The information published in the different newspapers and websites in recent times have been consulted in order to present the recent labor unrest situation in garment sector. The collected data and information were then processed, tabulated and analyzed to present the findings in a logical and objective manner. This study mainly focused on three aspects: firstly, trend analysis & prospect of the sector and secondly, contribution in economy of female worker and finally recommend some

strategies. For trend and contribution analysis, three parameters such as factory, workers and export are considered. The contribution and prospect of this sector are gathered through face to face interview with the chief executive body and management level people. Further to make the study more broad based & informative this research conducted informal interview with an expert in this area. This expert is the consultant, project development, Infrastructure Investment Facilitation Company (IIFC). Materials of the paper were presented systematically for analytical purpose & also to draw inference there from.

## Rationale of the study

This paper will be significant for stakeholder's like- public sectors, private sectors, policy makers, analysts etc for gathering knowledge regarding readymade garments sector in Bangladesh. In light of the objectives of the study, the paper has been designed to examine some important aspects of garment industry in Bangladesh.

## Analysis & Findings

RMG productivity increases through process and product upgrading. The sector enhancing workers and managers work efficiency of production by the developing of the skills and installing the latest equipment day by day. Bangladesh has a very good market for RMG and it needs to focus on the long term sustainability of this sector.

Production cost: Bangladesh labor cost is very low especially female workers, Bangladesh produces quality garment at lower cost which has attracted the foreign buyers and International companies like JC Penney, Tommy Hilfiger H&M, Zara, Wal-Mart, Carrefour, Gap, Metro, Marks & Spencer, Kohl's, Levi Strauss and Tesco all import in bulk from Bangladesh. The advantages of low production cost are attracted foreign direct investment. As a result of that, both backward and forward linkage industry flourished in Bangladesh.

Government Support: Bangladesh Government are giving support to the apparel industry, which included measures like duty drawback facilities, tax holidays, cash assistance, income tax rebate, creation of export processing zones, zero tariff on machinery inputs, rebate on freight and power rate, bonded warehouse facilities, provision of import under back-to-back letters of credit, loans at concessional rate, export development fund, etc.

Back to Back LC: Back to Back LC (Letter of Credit) is one of the most imperative factors in the initial and long-lasting success of this sector. It significantly eases the financing prerequisite of garment business for the local entrepreneurs. The entrepreneurs are able complete the difficult process of manufacturing and export with very little of their own funds. Even if the turnover is tk. 100 million and the profit is only 5% the returns are still decent since the funds are came form back to back LC or borrowed largely from the banks. In the absence of back to back L/C, it would have been very difficult and some times impossible for the new entrepreneurs to raise funds from local financial.

Entrepreneurship: The export- oriented RMG sector started its journey entirely with private initiatives. The entrepreneurs faced tremendous constraints in terms of power and gas supply. Political instability, frequent hartals (strikes), poor port facility,

and labor unrest created longer lead time, which became another barrier in competing with neighboring nations. Amidst all the constraints, the RMG entrepreneurs lived up to the buyers' expectations of reduced price margin, improved compliance standards, and quality assurance. There were also significant investments in backward integration. Agile entrepreneurial capability and the production capacity in Bangladesh in RMG sector is second only to China and believed in both business community and researchers that the up-coming relocation of Chinese RMG factories will have an important share towards Bangladesh. The RMG industry enjoyed a meteoric rise from 30 enterprises in 1980 increased to about 5400 in 2011-12 fiscal years but in Political instability, frequent hartals (strikes) in 2013-14 some of factories are closed which publish by BGMEA.

**Growth of RMG Factories in Bangladesh**

Figure-01 shows that in 1984-85 the garments factories are only 384 and it setup new factories and raising 6000 factories in 2012-2013 but in 2013-14 the factories are decreasing 4222, but the employment of RMG sector in 2012-2013 and 2013-2014 are not change, in both year the employment is 4 million (figure-2). We found that some factories are shut down because of they could not getting order or secondary order. The reason of the small factories are not getting order is as; (I) compliance, (II) safety problem, (III) politically instability, (IV) Group of companies are expand their capacity of production. The following graph shows the number of garments factory in Bangladesh:

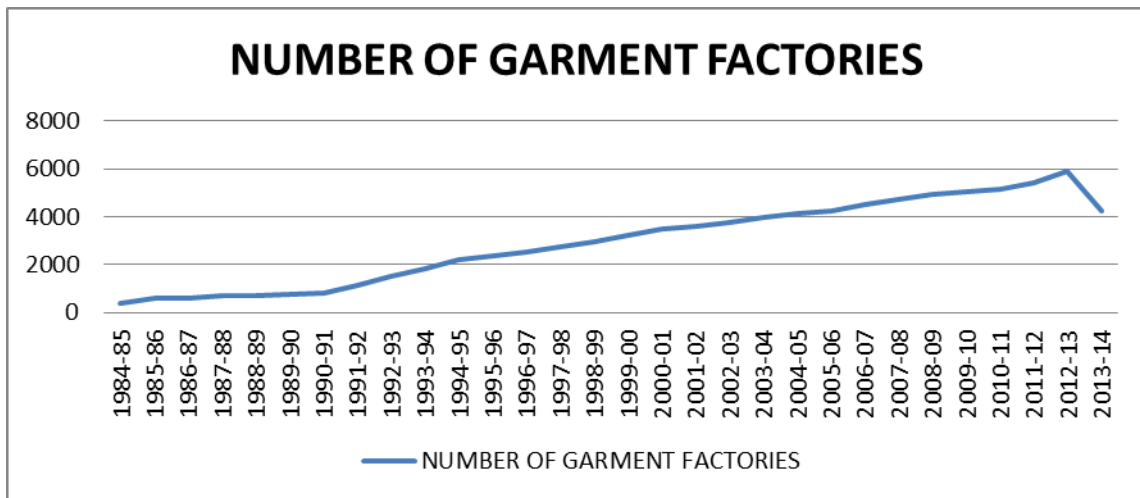
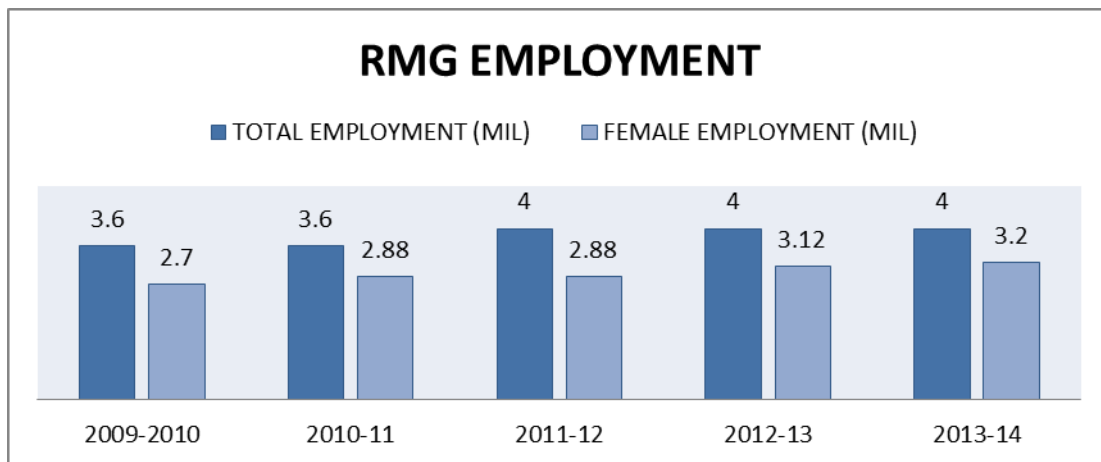


Figure-01

**Employment history of RMG and Contribution of female in RMG worker**

Figure 02 shows in 2014, out of 4 million manpower employed in garments industries, 3.20 million are female (80%). In 1999, the industry employed directly more than 1.4 million workers, about 80% of whom were female. With the growth of

RMG industry, linkage industries supplying fabrics, yams, accessories, packaging materials, etc. have also expanded. Many female are getting opportunities to work in those industries. The economic empowerment of these working female has changed their status in the family.



[Source: BGMEA]

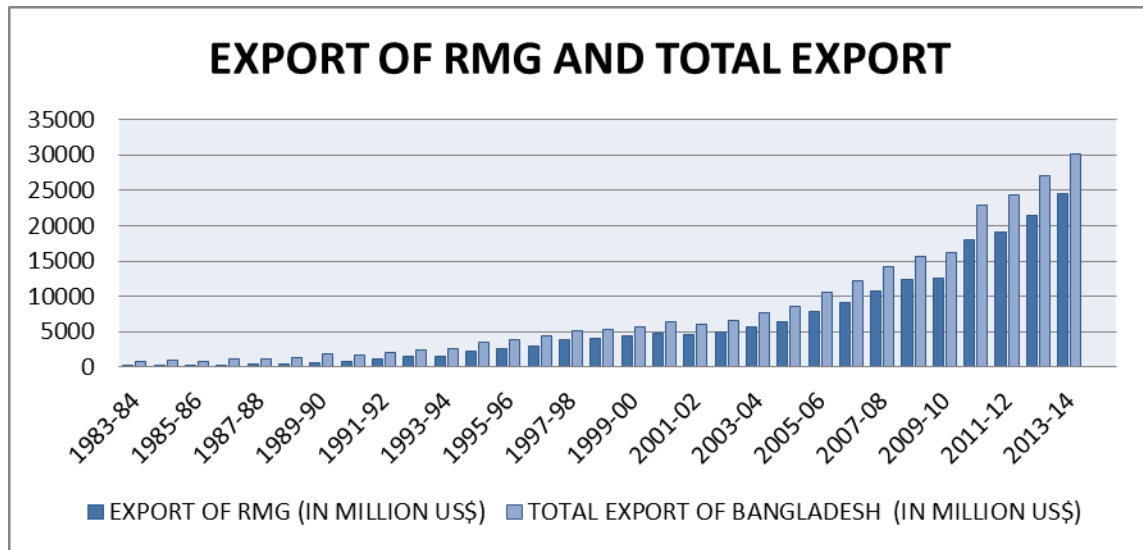
Figure-02



**Statement of export of RMG and total export of Bangladesh**

It is the largest exporting industry in Bangladesh which is increased during the last 20 years. It attained a high profile in

terms of foreign exchange earnings, exports, industrialization and contribution to the country economy as well as GDP within a short span of time.



**Figure-03**

Figure-03 shows that in 1983-84 the garments exports only 31.57 million and the share of national export is only 3.89%. The RMG export is increasing in a good way and it reached 24491.88 and the share of national export is 81.13% as well as the major part of employment in Bangladesh getting from RMG sector

which is now 4 million where as female employment are 3.2 million (figure-2). Table-01 shows the Monthly Export Performance of RMG of Bangladesh for 2012-13, 2013-14 & 2014-15 in Million US (\$).

**Table 01: Monthly Export Performance of RMG of Bangladesh for 2012-13, 2013-14 & 2014-15 in Million US (\$)**

Year	Month	Knit	Woven	Total
<b>2012</b>	July	1001.07	993.84	1994.91
	August	792.53	765.85	1558.38
	September	746.32	697.17	1443.4
	October	873.16	761.48	1634.64
	November	653.96	710.04	1364
	December	908.93	1042.68	1951.62
<b>2013</b>	January	944.96	1147.64	2092.6
	February	811.24	979.71	1790.71
	March	854.68	991.77	1846.45
	April	795	835.17	1630.28
	May	1008.37	997.72	2006.09
	June	1085.63	1116.78	2202.41
<b>Total FY 12-13</b>		<b>10,475.88</b>	<b>11,039.85</b>	<b>21,515.73</b>
<b>Share in National Export</b>		<b>38.77%</b>	<b>40.86%</b>	<b>79.63%</b>
<b>Export Performance of RMG in FY 13-14 (in Million USD)</b>				
Year	Month	Knit	Woven	Total
<b>2013</b>	July	1253.76	1262.38	2516.14
	August	848.15	796.05	1644.2
	September	1058.29	985.26	2043.55

Year	Month	Knit	Woven	Total
	October	862.01	820.49	1682.5
	November	877.61	889.35	1766.96
	December	1048.87	1229.98	2278.85
<b>2014</b>	January	1045.83	1195.2	2241.03
	February	915.76	1049.64	1965.4
	March	920.69	993.37	1914.06
	April	972.38	944.95	1917.33
	May	1115.73	1092.26	2207.99
	June	1130.74	1183.14	2313.88
<b>Total FY 2013-2014</b>		<b>12,049.81</b>	<b>12,442.07</b>	<b>24,491.88</b>
<b>Share in National Export</b>		<b>39.93%</b>	<b>41.22%</b>	<b>81.15%</b>
<b>Export of RMG in FY 14-15 (Jul-Feb) (in Million USD)</b>				
Year	Month	Knit	Woven	Total
<b>2014</b>	July	1307.9	1210.08	2517.98
	August	898.44	815.34	1713.78
	September	1064.12	937.29	2001.41
	October	787.96	731.53	1519.49
	November	939.36	999.23	1938.59
	December	1063.8	1269.23	2333.03
<b>2015</b>	January	1116.1	1303.77	2419.87
	February	960.62	1146.72	2107.34
<b>Total FY 2014-2015 (Jul-Feb)</b>		<b>8,138.30</b>	<b>8,413.19</b>	<b>16,551.49</b>
<b>Share in National Export</b>		<b>40.02%</b>	<b>41.42%</b>	<b>81.49%</b>
<b>Source: Export Promotion Bureau, Bangladesh</b>				

### Contribution of Garments Industry to the Economy

Garments Industry occupies a unique position in the Bangladesh economy. It is the largest exporting industry in Bangladesh, which experienced phenomenal growth during last two decades. By taking advantage of an insulated market under the provision of Multi Fibre Agreement (MFA) of GATT, it attained a high profile in terms of foreign exchange earnings, exports, industrialization and contribution to GDP within a short span of time. The industry plays a key role in employment generation and in the provision of income to the poor. Nearly two million workers one directly and more than ten million inhabitants are indirectly associated with the industry (Ahmed and Hossain, 2006). The sector has also played a significant role

in the socio-economic development of the country. In such a context, the trend and growth of garments export and its contribution to total exports and GDP has been examined the following table shows the position.

Table 02 shows the percentage of ready-made garment (RMG) contribution to national export value and Gross Domestic Product (GDP) of Bangladesh. It shows that the percentage of ready-made garments (RMG) contribution to national export is 81.16% and Gross Domestic Product (GDP) is 14.07 in FY 2013-14. In FY 2012-13, the percentage of ready-made garments (RMG) contribution to national export is 79.61% and Gross Domestic Product (GDP) was 16.56%.

**Table 02: Percentage of RMG Contribution to GDP at Current Market Price (‘000)**

FY	Total RMG	National Export Value	Share in National Export (%)	Share in GDP (%)
2013-14	24491.88	30176.8	81.16	14.07
2012-13	21515.73	27027.36	79.61	16.57
2011-12	19089.73	24287.66	78.6	16.31
2010-11	17914.46	22924.38	78.14	16
2009-10	12496.72	16204.65	77.12	12.45

2008-09	12347.51	15565.19	79.32	13.81
2007-08	10699.8	14110.8	75.83	13.44
2006-07	9211.23	12177.9	75.64	13.45

It is revealed from the figure-4 that the value of garment exports, share of garments export to total exports and contribution to GDP have been increased significantly during the period from 2006-07 to 2013-14. This analysis suggests that Bangladesh needs to be very much perceptible about its readymade garment (RMG) export as any critical situation can

affect the ready-made garment (RMG) export of the country adversely. The buyers of Bangladesh are now very much sensitive to the working environment of garment factories. They are now more concerned about the workers safety and living conditions.

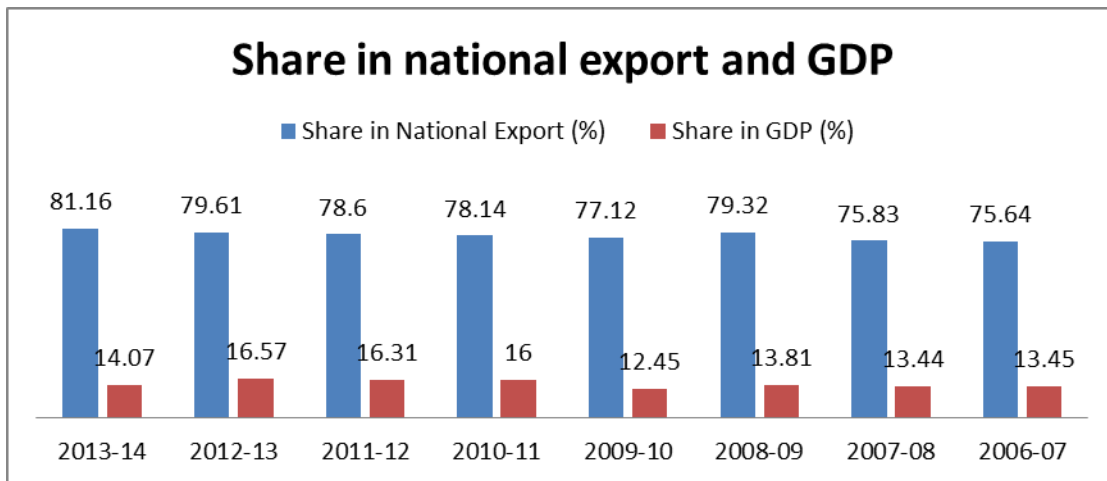


Figure-04

Source: Bangladesh Bank and Bangladesh Bureau of Statistics, BBS

**Contribution of female worker in national economy**

Bangladesh is a cheap labor country, especially female labor. Garments industry has become flourishing here because of female cheap labor (3.2 million female workers, which is 80% of total employment of RMG sector). Bangladeshi female are traditionally expert in sewing. They are creative in clothing. Due

to their creativity and hard work, they become a role model in the garments industry and the main exporting items in Bangladesh are garments products. No sectors can bring as much foreign currency (24 billion in 2013-14, which is the 81% of total national export) that Bangladesh earn from this sector.

**Table 03: Contribution of female RMG worker to national economy**

FY	Total RMG sector			Female RMG worker				
	National Export(%)	GDP (%)	Employment	worker	Worker (%)	National (%)	Export	GDP (%)
2013-14	81.16	14.07	4	3.2	80	64.93		11.256
2012-13	79.61	16.57	4	3.16	79	62.89		13.0903
2011-12	78.6	16.31	4	2.88	72	56.59		11.7432
2010-11	78.14	16	3.6	2.88	80	62.51		12.8
2009-10	77.12	12.45	3.6	2.7	75	57.84		9.3375

Table-03 shows the main workforces in RMG sector are female. So we can say that, female herself indirectly earning this foreign currency. Table 03 is showing contribution of RMG female worker to national economy. Bangladesh is getting approximately 14.07% of GDP from garments industry. As female is the main “driver” in the garments sector, so we can again say that, female herself adding this value to GDP.

Figure-05 shows in 2009-2010, the total RMG export share in national economy is 77.12% where the women contribution in national economy is 57.84%, in 2010-2011, the total RMG export share in national economy is 78.14% where the women contribution in national economy is 62.51%, in 2011-2012, the total RMG export share in national economy is 78.6% where the women contribution in national economy is 56.59%, in 2012-

2013, the total RMG export share in national economy is 79.61% where the women contribution in national economy is 62.89% and the year of 2013-2014 the contribution of female RMG

worker is 64.93% where as the total contribution of RMG is 81.16%.

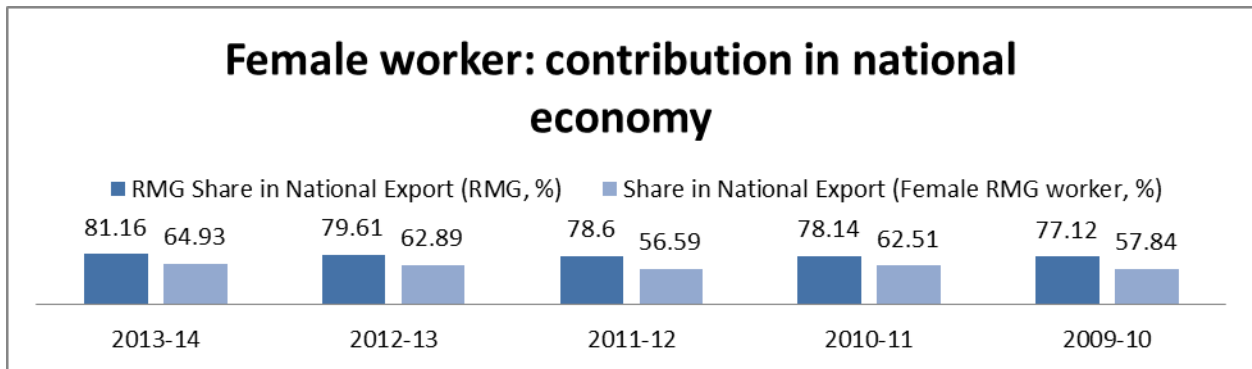


Figure-05

Figure-06 shows in 2009-2010, the total RMG contribution in GDP is 12.45% where the women contribution is 9.34%, in 2010-2011, the total RMG contribution in GDP is 16% where the women contribution in is 12.8%, in 2011-2012, the total RMG contribution in GDP is 16.31% where the women contribution in

is 11.74%, in 2012-2013, the total RMG contribution in GDP is 16.57% where the women contribution in is 13.09%, and the year of 2013-2014 the contribution of female RMG worker is 11.256% where as the total contribution of RMG is 14.07%.

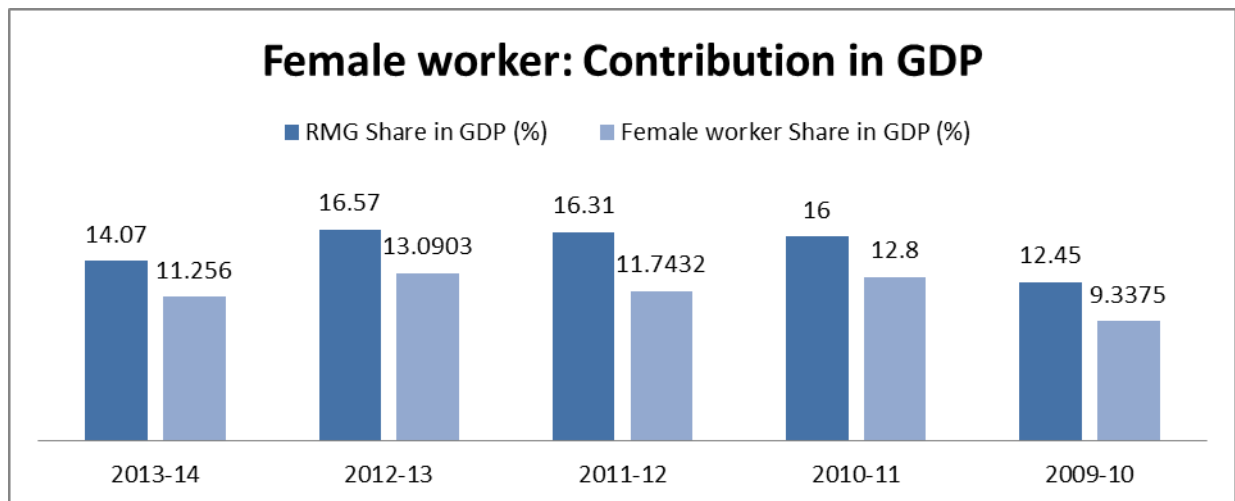


Figure-06

### III. RECOMMENDATIONS

Female workers are involved in a tremendous amount of work that has significant value to in national economy and GDP as well as family and society. The above figures make it clear that female make an enormous contribution to the national economy. The calculation of the exact economic value of female's work is complicated and difficult. We tried, in this research, to make a calculation of the amount that female's worker contribute to the national economy. This first attempt, however, need not necessarily be considered sufficient or adequate. Further research and analysis would help to arrive at a better figure and to understand more thoroughly the various issues involved in considering female workers contribute to the national economy. Some recommendations from the study are stated below:

- People's and policymakers' should be aware of the importance of female's economy contribution;
- Government should take some initiative for better and positive work environment for female;
- Arrange some skill development training especially for female RMG workers for increasing efficiency;
- RMG associations or owner or government should to take-up a better accommodation for female worker;

Convince government officials to include female's work in economic measurements of the nation economy contribution (such as export earning and GDP), and to incorporate an understanding of female's value when looking at programs to assist female and Spending money on female is an investment in the economic wellbeing of the country.



#### IV. CONCLUSION

A study of the socio-economic externalities originating from the RMG sector shows that women's participation in income generation activities gives them improved status within the family and provides them with considerable freedom (Paul-Majumder and Begum (2000)). In the "Findings and Analysis" part shows that the contribution female RMG worker in national economy is incredible, so this type of study should be in regular basis and adding that value to measures of national wealth and women empowerment. The Recommendations part is shows some action should be taken for female RMG workers, so that the status of female would be increase, and the treatment of female by their society, as well as officials, would be likely to improve, contributing to a more gender-equal society as well as a wealthier nation.

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