

Women Workers of Ready Made Garments (RMG) Sector in Bangladesh: A Comparative Study on Their Working Condition and Grievances

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Introduction:

Readymade garments industry is a very important sector in the economy of Bangladesh. Since early eighties when this industry came into surface it has been contributing a lot in terms of foreign exchange earnings and providing employment to the socially disadvantaged group i.e. women from low income families. Since the RMG industry employs close to 90% women workers it is important to investigate their working conditions. This paper makes an attempt to study the working conditions and tin-grievances of the women workers engaged in RMG and make a comparative analysis of the same based on the scale of operation of tin-factories.

If we look into background of the readymade garments industry before the first industrial revolution in Europe, we see that tailoring was a skilled craft occupation carried out by 'master tailors' who cut and made up cloth purchased by their customers or by themselves to the-specifications of their customers. The mechanization of production, starting with the invention of the sewing machine and the band knife in the 1850s, increased the rate at which garments could be made up and led to the emergence of a market in ready-made garments. As the market expanded, it became possible to subdivide the production process into a series of increasingly simpler tasks which could be carried out by less and less skilled, and hence cheaper, labor, mainly women and girls. However, in Britain the active role played by male dominated trade unions, seeking to defend the interests of the skilled tailors who made up their membership, saw the enactment of various forms of protective legislation which served to keep married women out of the industry. This meant that till the early decades of the twentieth century, most of the female workforce in the garment industry was made up of young single women from the rural areas for which the only alternative employment was domestic service (Kabeer, 2000).

From the early 1980s, Bangladesh undertook a series of economic reforms to open up its economy under the aegis of the IMF and the World Bank. A new import policy in 1982 announced an export-led growth strategy to be spearheaded by the private sector (Rashid, 2000:30). A number of direct export incentive schemes were put in place and foreign direct investment was encouraged through the establishment of export processing zones outside I) Dhaka and Chittagong. Further incentives for stimulating investment in RMG were - instituted in the early 1990s (Bhatlacharya and Rahman, 2000:8-9). This incentive structure explains why 95 per cent of firms are locally owned private limited companies. Only about 5 per cent are joint ventures and these are mainly in the EPZs (Kabeer and Mahmud, 2004).

Although this sector is so important for our economy little is known about the working conditions in which predominantly women workers perform their duties. Under what circumstances they are working and where from they come is mostly a notional issue which needs empirical vouching. Keeping this research question in mind this study focuses on the socio-economic background of the women workers and examines their grievances if any.

Literature Review

The garment industry of Bangladesh has been the key export division and a main source of foreign exchange for the last 25 years. At present, the country generates about \$10 billion worth of products each year by exporting garments. The industry provides employment to about 3 million workers of whom 90% are women, it has been a major source of employment for rural migrant women in a country that has increasingly limited rural livelihood options, and where women migrants have been largely excluded from formal work in the cities. In the garment industry in Bangladesh, tasks are allocated largely on the basis of gender.

The informal mindset of garment employers is also evident in the pursuit of a strategy of 'primitive accumulation' with regard to their workers, a strategy which requires them to maximize returns from the key factor of production under their control at the minimum possible cost. They hire workers with little or no education, provide them with minimum on-the-job-training, do not issue them with a contract as required by the law, keep them on temporary status regardless of how long they have been in the factory, provide few of the benefits to which they are legally entitled and dismiss them without any notice. Hours worked in the garment industry are longer than elsewhere in the manufacturing sector, including the export manufacturing sector, and workers sometimes work all night to meet deadlines. And while their monthly take home pay is by no means the lowest in the formal manufacturing sector, given their overtime earnings, the hourly returns to their labor may be the lowest, given the long hours that have to be put in to earn it (Kabeer and Mahmud, 2004).

Furthermore, in the garment industry in Bangladesh, tasks are allocated as a legacy on the basis of gender. This determines many of the working conditions of women workers. All the workers in the sewing section are women, while almost all those in the cutting, ironing and finishing section are men (Paul-Majumdar and Begum 1997). Women workers absorbed in a variety of occupations from cutting, sewing, inserting buttons, making buttons holes, checking, cleaning the threads, ironing, folding, packing and training to supervising. Duties and responsibilities vary according to the type of work. Women work mainly as helpers, operators, machinists, and less frequently, as line supervisors and quality controllers (Paul Majumdar and Begum 2000).

This gender based demarcation of workload is interesting and is further examined in our study to explore the situation further.

Though the wages are low, the working hours are very long. The RMG factories claim to operate one eight-hour shift six days a week. The 1965 factory act allows women to work overtime up until 8pm at night. To meet delivery deadlines, however, women are virtually compelled to work beyond 10 pm at night. Sometimes they work until 3 o'clock in the morning and report back to start work again five hours later at 8 o'clock in the morning (Jamaly and Wiekramanayake 1996). They are asked to work whole months at without a single day off, in contravention of the factory act, which stipulates that no employee should work more than ten days consecutively without a break (Jamaly and Wiekramanayake 1996; Ahmad 1996. and Hossain.1990).

Export oriented industry is supposed to maintain working conditions that are comparable to international standard because the buyers often insist on complying with that standard. However, in reality Export industries are overcrowded, congested and poorly ventilated. As a result garment workers are exposed to toxic substance and dust. Raw materials contain dust and fiber particles that hang in the air. Dye, a toxic substance emitted from colored cloth, spreads in the workroom. The workers, particularly the operators and sewing helpers, who are mostly women, continuously inhale these substances. Most factories do not have adequate ventilation and exhaust fans and few workers use masks (Majumder and Begum, 2000).

Women workers face wage differentials, insecurity and discrimination at various levels and places. They also face a variety of challenges both at work and home in coping with their daily responsibilities. Researchers have suggested a number of potential reasons for women choosing to work in the Bangladesh RMG sector-because of economic hardship (Kabeer 1991; Paul-Majumder 1998); because the family is unable to provide them (Kibria 1995) ; and as a means of increasing marriage potential (Hossain et al. 1990). Kibria (1995) asserts that women are still under strong patriarchal control and caught between traditional values (saving for dowry and marriage) and modernity (earning through factory work). They have little or no control over their income (Paul-Majumder 1998). They are burdened with a double day's work, face discrimination at work in terms of wage differentials and gender difference, work in poor conditions, and can not feel safe on the streets. They are denied reasonable legal support (Hossain et al. 1990).

Study Objectives

The basic purpose of the study is to determine the working conditions and the grievances of the women garment workers. In line with the main purpose the study objectives are the following:

- a. To know about socio-economic background of the women garment workers
- b. To find out the exact conditions of their work and the work environment and whether any gender discrimination exist in the industry.
- c. To determine whether size of the factory makes any difference in the style of management
- d. To understand the level of job satisfaction of the women garment workers and find out their grievances if any.

Broad objectives:

The broad objective of this study is to understand the present status of the women garments worker; their socio-economic condition, working condition and organization's support influencing their work and livelihood.

Specific objectives of the study are:

- To understand the present status and working condition of the women workers in RMG sector.
- To identify the cause of their grievances.
- To evaluate how their present status influence their grievances.
- To identify the problems existing in this sector and to recommend some innovative measures based on the survey, for the improvement of the working condition of the garments worker and development of good industrial relations.

Research Design and Study Approach

To make a generalization about the working conditions of the women garment workers we wanted to be selective in conducting the study on large ,middle and small garment factories representing the overall industry. Once the listing was done a substantive number of sample respondents were selected on a random sampling basis to elicit responses from them on a predetermined questionnaire.

Methodology

A survey method was used for the study with questionnaire technique to investigate into the issues .is discussed above. In total 219 samples was chosen on a random sampling basis with different breakup according to the size of the factory. The table below shows the break up of the samples according to the size of factory.

The research work has been conducted on the basis of collection of primary data. Interview method has, been mainly followed to collect the data in this study form nine different garments in and around Dhaka city. To get more accurate, authentic and actual scenario; we have collected our data by segmentation of the garments. The segmentation was made by the size of the garments and in each segment there were three garments enterprises chosen on random sampling basis.

Three segments were made and according to size; these are i) Small ii) Medium and iii) Large size garments. We categorized the size of the garments based on the total number of workers. Small garment category was defined as having a total workforce less than 1000, medium garment category was defined as having total worker greater than 1000 and less than 3000 and the large garment category was defined as garments having more than 3000 workers.

From different location of the Dhaka city a total of 300 workers was interviewed, of them 219 respondent's data sheet has been selected as a sample for our study based on the fulfillment and accuracy of the required information. Out of which we ultimately obtained sample size of 71, 73 and 75 respectively in the small, medium and large garment industries.

While conducting this study we faced some limitations. We were not permitted to enter all the garment factories for the survey especially in the small and medium ones. For this reason for some factories the survey was made outside the boundary of the enterprise i.e. on the street of the sample garment and the workers resident. However interviewing the respondents posed as problematic at times when respondents were reluctant to give an interview. But with persistence and after assuring them that their comments would only be used for the study purposes and their identity will not be revealed, they eventually gave their comments without much hesitation.

Analysis of the Findings

The Study came with interesting findings and helped us to analyze the objective conditions as existing in the garment industry. In fact we came to know many facts which are not generally acknowledged by the industry as such.

Age of the workers:

Readymade garment industry is dominated by young workers as indicated by their age profile. Compliant factories are supposed to have no worker below the age of 18. However, our study could find out some workers below the age of 18. It is shown in the Table 1 below.

Table 1: Age of Workers

Particulars	<18 year	%	18-22	%	23-27 year	%	28-32 year	%	>32 year	%
Small	8	3.65%	43	19.63%	13	5.94%	4	1.83%	3	1.37%
Medium	2	0.91%	59	26.94%	10	4.57%	1	0.46%	1	0.46%
Large	5	2.28%	58	26.18%	10	4.57%	2	0.91%	0	0
Total	15	6.84%	160	23.05%	33	15.08%	7	3.2%	1	1.83%

Figure 1: Age of Workers

In the garments industry most of the female workers are in between the age of 18 to 22. From our research we have found that 73.05% of the workers are within the age group of 18-22 and the maximum number of workers (26.94%) belongs to the medium garment enterprises. And the percentages of workers in large and small enterprises are 26.48% and 19.63% respectively. From the total sample 88.13% workers are in between the- age of 18 -27 years. All the garments enterprises are also using a small number of child labor which is about 6.84%. Among them 3.65% are working in small 2.28% in largest ones and in medium garment factories only 0.91% workers were found below the minimum age level (Table 1).It is interesting to note that no worker is working in large garments exceeding age 12 but in medium category only one worker is working who is over 32 and in small category three workers are found over that age (Fig-1).

Education Qualification:

Table 2: Educational

Particulars	Un- educated	%	1-5 th Class	%	6-10 th Class	%	S.S.C	%
Small	6	2.74%	25	11.42%	37	16.89%	3	1.37%
Medium	3	1.37%	16	7.31%	40	18.26%	11	5.02%
Large	2	0.91%	31	14.15%	35	15.98%	10	4.57%
Total	11	5.02%	72	32.88%	112	51.13%	24	10.96%

Figure 2: Educational qualification

Figure 3: Educational Level

Interestingly a significant number of workers are found educated in this sector. Maximum numbers of workers have basic education ranging in between class six to class ten.

Around 51.13% of workers studied from 6th standard to 10th standard. In small garments enterprises 16.89% as well as medium garments enterprises hold the maximum number of educated workers of 18.26% and large garments contain 15.98%. Furthermore 32.88% of total workers have educational qualification up to fifth standard in which 14.15% is working in large garments enterprises, 11.42% in small and 7.31% workers are working in medium garment enterprises (Table 2). About 10.96% of the workers who have passed Secondary School level (Fig-2) mostly belong to medium garment enterprises and the least are in small garment enterprises (Fig-3).

Designation

Table 3: Designation

Particulars	Helper	%	Operator	%	Quality inspector	%	Others	%
Small	13	5.94%	33	15.07%	15	6.85%	10	4.57%
Medium	12	5.48%	36	16.44%	14	6.39%	11	5.02%
Large	7	3.19%	45	20.55%	17	7.76%	6	2.74%
Total	32	14.61%	114	52.06%	46	21%	27	12.33%

Majority of the women workers are working as sewing machine operator. Our investigation reveals that 52.06% workers are working as sewing machine operators of which 15.07% works in small garments enterprises, 16.44% in medium and the largest chunk 20.55% working in large garments enterprises. Following that a considerable number of workers are working as quality inspector (21%) •which is worth noting as it shows the seriousness of the enterprise to deliver quality products. At the initial stage of the garments work a worker starts as a helper (assistant of sewing machine operator) and gradually rises through the ranks as she-accumulates skill through experience. We found that 14.61% garments workers are working as helper and rest of the workers (12.33%) are working in different positions like- cleaner, checker, ayah etc. (Table 3).

Turnover of Workers

Table 4: Working Duration

Particulars	< 1 year	%	1-3 year	%	> 3 year	%
Small	16	7.31%	25	11.42%	30	13.71%
Medium	20	9.13%	46	21.00%	7	3.20%
Large	17	7.76%	44	20.09%	14	6.39%
Total	53	24.20%	115	52.51%	51	23.30%

More than 50% workers have been found to be working at their present organization for 1 to 3 years. Out of them 21% is working in medium garments enterprises, 20.09% in large garments enterprises and 11.42% in small garments factories. About 23.30% workers have been working more than three years and surprisingly the maximum number of them are in small garments enterprises and the percentage is around 13.71%, and about 6.39% in large garments enterprises and least number of 3.20% in medium garments enterprises. If we focus on Table 4 we can observe that 24.20% workers are working less than a year. From the table we can easily understand that in medium garments workers turnover is compared to others.

Marital Status

Table 5: Marital Status

Particulars	Married	%	Unmarried	%
Small	26	11.87%	15	20.55%
Medium	23	10.50%	50	22.83%
Large	19	8.68%	56	25.57%
Total	68	31.05%	151	68.95%

Figure 4: Marital Status

Our survey shows that a large number of the garment workers which is about 68.95% are unmarried (Table 5) and most of them are within the relatively younger age group of TK 22 (Table 1). Maximum numbers of unmarried workers are working in large garment enterprises and they constitute about 25.57%, and about 22.83% of them are working in medium garment enterprises and the lowest 20.55% unmarried workers are working in small garment enterprises. On the other hand maximum numbers of married workers (11.87%) are working in small garment enterprises, followed by medium garment enterprises 10.50% and least in large garment enterprise i.e. 8.68% (Table 5).

Children

Table 6: Children

Particulars	<3	%	3-5	%	>5
Small	23	10.50%	4	1.83%	0
Medium	20	9.13%	3	1.37%	0
Large	8	3.65%	5	2.28%	0
Total	51	23.28%	12	5.48%	0

There is a concept in sociology that women engaged in economic pursuit try to restrict their fertility rate, which is reflected in our study. Women Garment workers seem to be very cautious about their family size and they have an important role to play to keep their family small. The findings of the survey on the number of children presented in Table 6 corroborates this view. As it appears from the table no. 6 above around 23.28% of the garments workers have less than three children. In small garments 10.50% workers have less than three children and consecutively 9.13% in medium garments and only 3.65% in large garments. Only 5.48% workers have three to five children and this number confirms the assertion that income earning by females affects their fertility rate as they try to limit their family size.. Surprisingly none of the workers have more than five children (Table 6).

Family Member

Table 7: Family Member

Particulars	< 3 person	%	3-5 Person	%	>5 Person	%
Small	3	1.37%	40	18.26%	28	12.78%
Medium	1	0.46%	46	21.00%	26	11.87%
Large	5	2.28%	51	23.29%	19	8.68%
Total	9	4.11%	137	62.55%	73	33.33%

In the RMG sector female workers have been working and contributing to their family to a great extent along with the economy of the country. In fact they are making an immense contribution to their family as an earning member rather than sitting idle in house or seeking employment as a household maid. As gainfully employed their status in the family is also enhanced to a great extent. As it appears in the Table 7 only 4.11% women workers have small number of family members and the most of them are newly married. Whereas most of the women workers have large number of family members 62.5% has three to five people's family and a 33.33% has more than five members in the family which usually includes parents or brothers or husband parents and brothers. (Table 7)

In response to the query on monthly income excluding overtime the women workers checked the relevant range which appears in Table -8. In this table we have shown their monthly base income excluding overtime payment. Although minimum wages is supposed to be not less than Tk. 1662 around 4.57% workers reported that they receive less than Tk. 1662 per month. They feel that they have been deprived regarding their minimum wage payment and interestingly all of them are working in small garments. This indicates that small garments factories are not following the government rules concerning the minimum wage rate in their organization. Maximum numbers of workers i.e. 42.92% are getting more than three thousand per month and of which 23.29% belong to medium sized garments. On an average 43.74% workers are earning from 1662 taka to 3000 taka (Table 8).

Wages

The government of Bangladesh has set minimum wages for various categories of workers. According to minimum wage ordinance 2006, apprentices and helpers are to receive Tk.1662.50 and Tk. 1851.00 per month respectively. These minimum rules may not be reflected in actual wages received by the garment workers in some factories. We could not obtain specific and detailed information on wages as the workers were reluctant to give details however we could assess their monthly income excluding overtime which is discussed below.

Monthly Income

Table 8: Monthly Income (without OT)

Particulars	<1662 tk	%	1662-2000 tk	%	2001-2500 tk	%	2501-3000 tk	%	>3000 tk	%
Small	10	4.57%	16	7.30%	5	2.28%	15	6.85%	25	11.41%
Medium	0	0	13	5.94%	4	1.83%	5	2.28%	51	23.29%
Large	0	0	23	10.50%	7	3.20%	26	11.87%	18	8.22%
Total	10	4.57%	52	23.74%	16	7.31%	46	21.00%	94	42.92%

Figure 5: Monthly Income

In response to the query on monthly income excluding overtime the women workers checked the relevant range which appears in Table-8. In this table we have shown their monthly base income excluding overtime payment. Although minimum wages is supposed to be not less than Tk. 1662 around 4.47% workers reported that they receive less than Tk. 1662 per month. They feel that they have been deprived regarding, their minimum wage payment and interestingly all of them are working in small garments. This indicates that small garments factories are not following the government rules concerning the minimum wage rate in their organization. Maximum numbers of workers i.e. 42.92% are getting more than three thousand per month and of which 23.29% belong to medium sized garments. On an average 43.74% workers are earning from 1662 taka to 3000 taka (Table 8).

Overtime Income

In view of the very low basic rate of wages without overtime payment garments workers can hardly uphold their life and maintain themselves. It is with this additional income from overtime payment that they continue on their struggle for survival. In fact this is the reason why they accept long hours of work Most of the workers are engaged with overtime of minimum three hours and maximum five hours in general.

Table 9: Overtime Income

Particulars	< 500 tk	%	500-1000 tk	%	1001-1500 tk	%
Small	12	5.48%	24	10.96%	10	4.57%
Medium	1	0.46%	3	1.37%	10	4.57%
Large	2	0.91%	20	9.13%	22	10.04%
Total	15	6.85%	47	21.46%	42	19.18%

Figure 6: Overtime Income

Particulars	1501-2000 tk	%	>2000 tk	%	No Over Time	%	Don't know	%
Small	2	0.91%	21	9.59%	1	0.46%	1	0.46%
Medium	7	3.20%	39	17.81%	13	5.94%	0	0
Large	10	4.57%	15	6.85%	2	0.91%	4	1.82%
Total	19	8.68%	75	34.25%	16	7.31%	5	2.28%

Only 6.85% of workers overtime income is below Tk. 500 per month maximum number of workers 21.46% have their income in-between Tk. 500-1000. In this chunk workers coming from medium sized garments have least number but in the overtime income level which is more than Tk. 2000 per

month medium sized garments workers are in highest number (Figure-6). About 19.18% workers are earning Tk. 1001-1500 and 7.31% workers don't do any overtime. It is interesting to observe that 2.28% workers could not tell how much they were earning from overtime (Table 9).

Possibilities of Increment & Advancement

Table 10: Possibilities of increment & advancement

Particulars	Yes	%	No	%
Small	54	24.66%	17	7.76%
Medium	70	31.96%	3	1.37%
Large	66	30.14%	9	4.11%
Total	190	86.76%	29	13.24%

Majority of the workers 86.76% workers stated that there is a possibility of yearly increment of Tk. 100-300 in general but rest of the workers (13.24%) said that there is hardly any probability to get a raise in salaries and chances of promotion at all in their factories (Table 10). It seems that lack of opportunity for salary raise and promotion is acute in proportion in the small sized factories compared to the medium and large.

Salary Discrimination

Table 11: Salary discrimination

Particulars	Yes	%	No	%
Small	42	19.18%	29	13.24%
Medium	16	7.30%	57	26.03%
Large	4	1.83%	71	32.42%
Total	62	28.31%	157	71.69%

Figure 7: Salary discrimination

In response 10 our question on salary discrimination based on gender some workers stated that such discrimination exists in their factories. A number of them had been discriminated regarding their salary based on gender. In fact 28.31% of the workers said that they had been discriminated in salary, based on gender. Those who spoke about such discrimination of them maximum number of workers (19.18%) belong to small garments, only (7.30%) to medium garments and least number 1.83% in large garments (Table 11).

From the figure -7 given below we can see the response of the workers who have been discriminated or not in numbers.

Particulars	Yes	%	No	%
Small	42	19.18%	29	13.24%
Medium	16	7.30%	57	26.03%
Large	4	1.83%	71	32.42%
Total	62	28.31%	157	71.69%

Discrimination Range

Table 12: Discrimination Range

Particulars	<200 tk	%	200- 400 tk	%	401- 600 Tk	%	601- 800 tk	%
Small	6	2.74%	23	10.50%	12	5.48%	1	0.46%
Medium	1	0.46%	2	0.91%	12	5.48%	1	0.46%
Large	0	0	4	1.83 %	0	0	0	0
Total	7	3.20%	29	13.24%	24	10.96%	2	0.92%

About 3.20% workers said that they are discriminated by less than 200 taka and 24.2% said that they had been discriminated by between Tk. 200 to 600. However least number of workers (1.83%) reported such discrimination from the large garments .r, seen in Table 12.

Monthly Expenditure

Table 13: Monthly Expenditure

Particulars	<2000 tk	%	2000- 3000 tk	%	3001 4000 tk	%	4001- 5000 tk	%	>5000 tk	%
Small	5	2.28%	30	13.70%	19	8.68%	4	1.83%	16	7.31%
Medium	0	0	13	5.94%	13	5.9494%	13	5.94%	34	15.52%
Large	0	0	26	11.87%	23	10.96%	14	6.39%	12	5.48%
Total	5	2.28%	69	31.51%	55	25.58%	31	14.16%	62	28.31%

Figure 8: Monthly Expenditure

As a human being garments workers have to live and spend money to fulfill the basic daily need of themselves and their family members. Our survey reveals that 2.28% workers have been spending less than 2000 taka per month and all of them working in small garments. Their capacity to spend is less as then income is also less. Maximum workers(31.5%) are in the spending bracket of Tk 2000 to Tk 3000. About 28.31% workers had been spending more than Tk 5000 per month of them maximum 15.52% workers come form medium garments (Table 13). But if one looks at the trend of large garments worker's expenditure, one can easily understand that maximum number of workers are spending in the range of 2000-3000 taka and it is gradually decreasing when the range is increasing (Fig-8).

Expenditure segments

I. Food:

Table 14: Food

Particulars	<1000	%	1000-1500 Tk	%	1501-2000 Tk	%	2001-2500 Tk	%	>2500 Tk	%
Small	15	6.85%	27	12.33%	3	1.37%	0	0	3	1.37%
Medium	2	0.91%	55	25.11%	10	4.57%	4	1.83	2	0.91%
Large	7	3.20%	60	27.40%	7	3.20%	1	0.46%	1	0.46%
Total	24	10.96%	142	64.84%	20	9.14%	5	2.29%	6	2.74%

According to our survey about 75.8% workers have been spending money for the consumption of food below 1500 taka per month, of them 10.96% are spending below 1000 per month and maximum workers (64.84%) are spending within the range 1000 to 1500 taka per month. Exceeding the expenditure Tk. 2000 per month only is only 5.03% and most of them are married (Table 14).

II. Clothing:

Table 15: Clothing

Particulars	100-300 Tk	%	301-500 Tk	%	> 500 tk	%
Small	29	13.24%	25	11.42%	6	2.74%
Medium	38	17.25%	27	12.33%	8	3.65%
Large	65	29.68%	10	4.57%	1	0.46%
Total	132	60.17%	62	28.32%	15	6.85%

Among the 60.17% workers who are spending for their clothing in the range of Tk 100-300 maximum numbers (29.68%) come from large organization. About 28.32% workers are spending in the range of Tk 301-500 for their clothing. If we notice then we can observe that the expenses for clothing of small garments worker is lower compared to medium and large garment workers (Table 15).

III. House Rent:

Table 16: House rent

Particulars	<500 tk	%	500-800 tk	%	801-1100 Tk	%	1101-1400 tk	%	>1400 tk	%
Small	0	0	38	17.35%	9	4.11%	4	1.83%	9	4.11%
Medium	0	0	32	14.61%	20	9.13%	13	5.94%	8	3.65%
Large	2	0.91%	55	25.11%	7	3.20%	4	1.83%	7	3.20%
Total	2	0.91%	125	57.07%	36	16.44%	21	9.60%	24	10.96%

According to our survey garments industry workers are spending a major portion of their income for rent and food. About 57.07% workers are paying 500-800 taka per month for rent. Among all the workers only two of them are spending less than 500 taka. Maximum numbers of workers (73.51%) are spending between 500-1100 taka per month for rent. Only a very low percentage of workers have been spending higher amount for their living. Most of those who spend more are married and have more than one sources of income (Table 16).

IV. Transportation:

Table 17: Transportation

Particulars	<200 tk	%	200-400 tk	%	401- 600 tk	%	>600 tk	%
Small	8	3.65%	14	6.39%	2	0.91%	1	0.46%
Medium	2	0.91%	9	4.11%	2	0.91%	0	0
Large	1	0.46%	4	1.8.3%	3	1.37%	0	0
Total	11	5.02%	27	12.33%	7	3.19%	1	0.46%

Although transportation cost is high in Dhaka the workers(5.02%) report that they had been spending less than 200 taka per month and 12.33% were found spending Tk.200-400 taka per month. The reason could be that they use the city buses and most of the time walk to their workplace. About 3.19% workers were spending 401-600 taka per month for their transportation and only one worker reported that she spends more than 600 taka every month (Table 17)

V. Medical:

Table 18-. M.-.li. .il

Particulars	<200 tk	%	200-400 tk	%	401- 600 tk	%	601- 800 tk	%
Small	13	5.64%	33	15.07%	6	2.74%	1	0.46%
Medium	12	5.48%	52	23.24%	9	4.11%	0	0
Large	55	25.11%	18	8.22%	1	0.46%	0	0
Total	80	36.23%	103	47.03%	16	7.31%	1	0.46%

RMG workers expenditure on medical was probed in our investigation. They have 10 spend money I mm their meager income for treatment and medicine. As a human being they get sick but most of the time they become sick because of working environment and job hazards and regular hard work. Our survey shows that 47.03% workers spend on an average 200-400 taka per month for their treatment when they get sick and 36.23% of workers spend less than tk 200 each month. Only a low percentage (0.46%) of workers spends more than 600 taka every month (Table 18).

VI. Cosmetics:

Table 19: Cosmetics

Particulars	< 200 tk	%	200-400 tk	%	401-600 tk	%	601-800 tk	%
Small	17	7.76%	39	17.81%	3	1.37%	0	0
Medium	10	4.57%	55	25.11%	7	3.20%	1	0.46%
Large	29	13.26%	45	20.55%	1	6.46%	0	0
Total	56	25.59%	139	63.47%	11	5.03%	1	0.46%

Women usually are fond of cosmetic if they can afford. With higher income they are likely to be fashionable and would want to spend more for minimum luxury items. Our study shows the same trend. Maximum number of workers (63.47%) have been spending 200-400 taka for their cosmetics items and about 25.59% workers are spending less than Tk. 200 each month on the same. A few (5.19%) workers have been spending more than 400 taka per month (Table 19) it is also observed that the higher spending rate is noticed among the workers working in large garments compared to the workers working in small garments. This is true because there is a difference in their income in comparison.

VII. Family Support:

Table 20: Family support

Particulars	No support	%	100-500 Tk.	%	501-1000 Tk	%
Small	26	11.87%	9	4.11%	11	5.02%
Medium	17	7.76%	9	4.11%	7	3.20%
Large	12	5.48%	17	7.76%	20	9.13%
Total	55	25.11%	15	15.98%	38	17.35%

Particulars	1001-1500 tk	%	1501-2000 tk	%	> 2000 tk	%	Full	%
Small	7	3.20%	9	4.11%	1	0.46%	8	3.65%
Medium	17	7.76%	23	10.50%	0		0	0
Large	16	7.31%	6	2.74%	4	1.83%	0	0
Total	40	18.27%	38	17.35%	5	2.29%	8	3.65%

As the table above shows 3.65% workers contributing their full income for their family and all of them are working in small garments. About 15.98% contribute to their family around 100-500 taka every month. Whereas 17.35% workers contribute to their family around 501-1000 and 1501-2000 consecutively. Only 2.29% workers have their contribution more than 2000 taka per month and maximum percentage of 18.27% workers contributing tk. 1001-1300 per month. But

due to their low wages 25.11% or one fourth of the workers cannot support their family financially despite their wishes to do so.(Table 20).

VIII. Savings:

Table 21: Savings

Particulars	No savings	%	100-500 tk	%	501-1000 tk	%	1001-1500 tk	%
Small	33	15.07%	33	15.07%	4	1.83%	1	0.46%
Medium	20	9.13%	33	15.07%	20	9.13%	0	0
Large	29	13.24%	44	20.09%	1	0.91%	0	0
Total	82	37.44%	110	50.23%	26	11.87%	1	0.46%

We have seen earlier that income of the RMG workers is very low excepting a few of them and they have been spending most of their income for living and to buy daily necessities. As a result they cannot save enough. In figure-9 we can see that 50.23% workers can save tk. 100-500 every month and 11.87% have their savings in between 501-1000 taka each month furthermore only 0.46% can save more than tk. 1000 per month. It is also observed that a sizable number of them 37.44% cannot save any amount in a month. It seems that scale of operation of the garment factories has no bearing on the higher range of savings of the workers as it is negligible in all of them.(Table 21).

IX. Overtime per day:

Table 22: Overtime per day

Particulars	<3 hrs	%	3-5 hrs	%	>5 hrs	%	No OT	%	DN duration	%
Small	14	6.39%	55	25.11%	0	0	1	0.46%	1	0.46%
Medium	4	1.83%	57	26.03%	0	0	13	5.94%	0	0
Large	11	5.02%	54	24.66%	5	2.28%	5	2.28%	0	0
Total	29	13.24%	166	75.80%	5	2.28%	19	8.68%	1	0.46%

Our survey finds that in the RMG sector women workers work very hard. Beyond their regular hours more than 90% workers undertake overtime work. The study reveals that 75.80% workers take overtime 3-5 hours everyday and only 13.24% workers have been working less than three hours each day. We also found that merely 2.28% workers worked more than five hours and 0.46% workers don't know the duration of their over time. Furthermore 8.68% "workers responded that they don't work overtime (Table 22).

X. Salary on due time:

Table 23: Salary on due date

Particulars	Yes	%	No	%
Small	31	14.16%	40	18.26%
Medium	58	26.48%	15	6.85%
Large	75	34.25%	0	0
Total	164	74.89%	55	25.11%

Figure 10: Salary on due time

Although street protests are often seen in the industry by the workers for nonpayment of arrear salaries our study found that most of the workers receives payment in due time. When asked to comment on salary on due time most of the workers replied that they are getting their salary on due time. Majority of the respondents 74.83% workers are getting their salary on due time and 25.11% workers mentioned that they are not getting their wage on due date and time. Interestingly enough those who replied about irregularity of payment most of them belong to small garments.(Table 23).

XI. Usual date of payment:

Table 24: Usual date of payment

Particulars	<10	%	10-15	%	16-20		21-25	%
Small	12	5.48%	21	9.59%	26	11.87%	12	5.48%
Medium	52	23.74% ¹	19	8.68%	2	0.91%	0	0
Large	75	34.25%	0	0	0	0	0	0
Total	139	63.47%	40	18.27%	28	12.78%	12	5.48%

Almost all the workers who have been working in large garments are getting their current month's salary within 10th of the flowing month according to our survey. However this is not so in the small garments. Only 5.48% small garments workers are getting their salary within the due date. About 18.27% workers are getting their salaries within 10th to 15th date of the following month but the small garments workers are not that fortunate as it is shown in table 24. Another 11.87% workers are getting their payments in between 16-20 date of the month and 5.48% are getting their salary after 20th date of the following month (Table 24).

Working conditions

a. Comfort

Table 25: Feel Comfortable

Particulars	Yes	%	No	%
Small	34	15.53%	37	16.89%
Medium	50	22.83%	23	10.50%
Large	56	25.57%	19	8.68%
Total	140	63.93%	79	36.07%

While asked to comment on their working condition 63.93% workers reported that they feel comfortable while they are working. Maximum respondents of this group are from large garments around 25.57% and lowest from small garments. Apparently 16.89% small garments workers replied that they don't feel comfortable while they work and such negative response as we observe in table 25 is gradually decreasing from medium garments to large garments (Table 25). The table shows working condition gets better as the size of factories increases.

b. Environment:

Table 26: Environment

Particulars	Friendly	%	Unfriendly	%
Small	57	26.03%	14	6.39%
Medium	71	33.33%	0	0
Large	75	34.25%	0	0
Total	205	93.61%	14	6.39%

With regard to the working environment overwhelming majority (93.61%) of the workers said that they operate in a friendly working environment. However only 6.39% workers had different opinion. They said that their working environment is not friendly. As it is observed in the table those who have such negative opinion all of them are working in small garments (Table 26).

c. Ventilation:

Table 27: Ventilation

Particulars	Ad equate	%	Inadequate	%
Small	31	14.16%	40	18.26%
Medium	28	12.79%	45	20.55%
Large	73	33.33%	2	0.91%
Total	132	60.28%	87	39.72%

When enquired about the extent of ventilation in their workplace about 60.28% worker said that ventilation in their workplace is adequate on the other hand 39.72% said that it is inadequate. However, 20.55% workers in medium and 18.26% workers in small garments feel that the ventilation system is not adequate in their workplace. But workers mainly from large garments report that they have adequate ventilation system (Table 27).

d. Availability of water:

Table 28: Availability of water

Particulars	Yes	%	No	%
Small	64	29.22%	7	3.20%
Medium	73	33.33%	0	0
Large	75	34.25%	0	0
Total	212	96.80%	7	3.20%

When asked about the availability of water about 96.80% workers said that water is available where they are working only 3.20% workers from small garments replied that they are not getting supply of

water (Table 28). It is also worth noting that those who complained about non availability of water are all working in small factories.

e. Pure drinking water:

Table 29: Pure drinking water

Particulars	Yes	%	No	%
Small	24	%	47	21.46%
Medium	29	%	44	20.09%
Large	75	%	0	0
Total	128	%	91	41.55%

Our study reveals that about 58.45 workers are getting pure drinking water in their workplace. In large garments all the workers are getting pure drinking water but in small and medium garments 41.55% are not getting pure drinking water of them 21.46% are from small garments and 20.09% from medium garments (Table 29).

f. Available Clean & Hygienic toilets:

Table: 30: Available Clean & Hygienic toilets:

Particulars	Available toilets				Clean & hygienic			
	Yes	%	No	%	Yes	%	No	%
Small	32	14.61%	39	17.81%	36	16.44%	35	15.98%
Medium	73	33.33%	0	0	44	20.09%	29	13.24%
Large	50	22.83%	25	11.42%	75	34.25%	0	0
Total	155	70.77%	64	29.23%	155	70.78%	64	29.22%

Table 31: Number of toilets

Particulars	<3	3-6	7-10	>10
Small	16	53	2	0
Medium	0	0	23	50
Large	0	25	23	27
Total	16	78	48	77

When asked about the availability of clean and hygienic toilets about 70.77% workers said that the company premises have clean and hygienic toilets for them. However, a sizable number 29.23% most of whom belong to small factories mentioned that the- toilet facility is not adequate for them. Regarding cleanliness and hygienic of the toilet and washrooms all the large garments workers have said that their toilet is clean and hygienic. However about 20.09% and 16.44% of medium and small garments workers said their toilet is hygienic and clean. A sizable number i.e. 29.22% workers complained about tin- maintenance of the toilets in the factory premises and reported that their toilet is not clean and hygienic (Table 30).

g. Breaks:

Table 32: Breaks

Particulars	8 am-8 pm				8pm-10pm			
	1 time	%	2 time	%	1 time	%	2 times	%
Small	27	12.33%	12	5.48%	22	10.55%	10	4.57%
Medium	26	11.87%	0	0	47	21.46%	0	0
Large	45	20.55%	0	0	0	0	30	13.70%
Total	98	44.75%	12	5.48%	95	32.01%	40	18.27%

While -working from 8 am in the morning to 8 pm. Night 44.75% workers get only one hour break (or their lunch and only 5.48% workers have been getting two breaks 1 for lunch and another for tea. On the other hand those workers who are working form 8 am to 10 pm which is 14 hours working duration 43.38% of them mentioned that they are getting only one break for lunch. This situation is more prevalent in medium factories as; 21.46 workers from medium factories said that they are not getting more than one break. During long duration of work 13.70% from large and 10.55% from small garment workers said that they are getting two breaks; one for lunch and another for tea (Table 32).

h. Duration of lunch break:

Table 33: Duration for lunch

Particulars	30 m	%	1 hrs	%
Small	24	10.96%	47	21.46%
Medium	0	0	73	33.33%
Large	0	0	75	34.25%
Total	24	10.96%	195	89.04%

Apart from the question of frequency of break the duration of lunch break is also important. Our investigation shows that in small garments 10.96% workers are getting only 30 minutes time for their lunch break and rest of the workers have been getting one hour for their lunch as evident in Table 33.

i. Tea break

Table 34: Tea break

Particulars	< 10m	%	10-15 m	%
Small	0	0	10	4.57%
Medium	0	0	0	
Large	0	0	30	13.70%
Total	0	0%	40	21%

Those workers who have been getting two breaks of which 01 break is meant for lunch and another for UM break at the afternoon, medium garments no one is getting .my KM break but in small garments. 4.57% and 13.70% of workers in large garments have been getting ten fifteen minutes break for tea. (Table 34).

j. Practice of Taking meal:

Table 35: Taking meal

Particulars	Self	%	Cafeteria	%
Small	71	32.42%	0	
Medium	73	33.33%	0	
Large	75	34.25%	0	
Total	219	100%	0	0

It is interesting to note that all the workers those who a working in different garments factories arrange their meals by themselves since no cafeteria available inside the factory to buy and have lunch (Table-3⁵). One of the reasons for this practice is the fact that the can hardly afford cafeteria meal unless it is heavily subsidized. That is w! they prefer to bring their own meal from home. All they need is a plan to take their meal inside the factory.

k. Place Taking Lunch

Table 36: Place Taking Lunch

Particulars	Yes	%	No	%
Small	15	6.85%	56	25.57%
Medium	27	12.33%	46	21.00%
Large	50	22...%	25	11.42%
Total	92	42.01%	127	57.99%

Although the workers bring their lunch from home they need a place to take their lunch. On enquiry whether such facility is available or not in their factory premise about 42.01% garments worker said that they have a separate place (canteen) for taking lunch. Such facilities are more available in large and medium level factories compared to the small garments. The dismal scenario is that in response to the question on place of taking lunch 57.99% workers said that there is no place to take their lunch where they are working. In small garments 25.57%, 21% in medium and 11.42% in large size garments •workers do not have any place to take their lunch (Table-36).

Transportation facilities:

Table 37: Transportation facilities provided by the company

Particulars	Yes	%	No	%
Small	0	0	71	32.42%
Medium	13	5.94%	60	27.40%
Large	0	0	75	34.25%
Total	13	5.94%	206	94.07%

When asked whether the companies provide them with any transport facilities only in medium garments 5.94% workers said that the company is providing transportation facilities to them. However

no workers from small and large factories are getting any transportation facilities from their organizations. (Table 37)

Harassment on the job:

Table 38: Harassment on the job

Particulars	Yes	%	No	%
Small	34	15.53%	37	16.89%
Medium	18	8.22%	55	25.11%
Large	7	3.20%	68	31.05%
Total	59	26.95%	160	73.05%

Figure 11: Harassment on the job

According to our survey approximately 26.95% workers have been found harassed on the job; of them majority reporting cases of harassment are from small garments 15.53%, followed by medium garments 8.22% and least in large garments 3.20% (Table-38).

Types of harassment:

Generally the types of harassment on the job includes according to the garments worker are abuse, rude behavior, sexual advance, physical torture and negligence and non-payment of wages and arrears.

Table 39: Types of harassment

Particulars	Abusing	%	Sexual	%	Negligence	%
Small	14	6.39%	3	1.37%	15	6.85%
Medium.	10	4.57%	7	3.20%	1.5	6.85%
Large	0	0	0	0	5	2.28%
Total	24	10.96%	10	4.57%	35	15.98%

Particulars	Rude behavior	%	Physical torture	%
Small	21	9.59%	5	2.28%
Medium	9	4.11%	9	4.11%
Large	7	3.20%	0	0
Total	37	16.90%	14	6.39%

We noticed that reporting of harassment is most in small and medium garments compared to large garments (Figure-11). About 6.39% small garments worker have been abused by others on the other hand 3.20% in medium and 1.37% in small garments worker faced sexual harassment. In small and medium garments 6.85% workers have been neglected equally. Rude behavior is high in small garments around 9.59%, 4.11% in medium and 3.20% in large garments. 4.11% workers have been tortured physically while 2.28% in small garments and no one in large garments had to face physical abuse.(Table-39).

Harassment on the way:

Table 40: Harassment on the way

Particulars	Yes	%	No	%
Small	9	4.11%	62	28.31%
Medium	1	0.46%	71	32.88%
Large	7	3.19%	68	31.05%
Total	17	7.76%	202	92.24%

About 7.76% workers reported case of harassment on the way in many forms. Out of them maximum number who faced (4.11%) such harassment are those who are from small garments and 3.19% are from large sized garments and only 0.46% reporting are from medium sized garments (Table-40).

Types of harassment:

Table 41: Types of harassment

Particulars	Abusing	%	Sexual	%	Negligence	%
Small	4	1.83%	6	2.74%	4	1.82%
Medium	0	0	1	0.46%	0	0
Large	0	0	7	3.20%	1	0.46%
Total	4	1.83%	14	6.40%	5	2.28%

Particulars	Rude behavior	%	Physical torture	%
Small	1	0.46%	0	0
Medium	0	0	0	0
Large	0	0%	0	0
Total	1	0.46%	0	0%

We have also found that on the way 1.83% workers have been abused and all of them are working in small garments. About 6.40% workers reported that they have been harassed sexually on the way; of

them 2.74% are -working in small garments, 3.20% in large garments and only 0.46% in medium garments. 2.28% workers mentioned that they are neglected by others and 0.46% said that they are harassed by rude behavior. No one reported physical torture on the way (Table-41).

Conclusion

Readymade Garments Industry is the most important manufacturing sector for Bangladesh at present. It is contributing to our economy in a big way. This sector is bringing in a huge amount of foreign exchange earnings to us to the tune of \$ 10 billion dollar annually and with an increasing trend. It is also providing jobs to millions of impoverished female workers who did not have much to do in the past. As seen by this study it is not only providing the millions of female workers a source of livelihood; it is also allowing them to have the options of not getting married early and thus helping to reduce the fertility rate and easing the population pressure to the country. It has been observed in the study that the average family size is little less among the female workers compared to the national scenario.

The study further brings to light the hard conditions of the work life of the female workers and the extent of sufferings they undergo with little sign of amelioration. Despite the compliance formalities followed by few big factories overall socio-economic condition of the female workers are far from satisfactory.