# Socio-Economic Status of Women Workers to Ready-Made Garments Industry in Bangladesh: A Study on Selected Firms

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## By

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Certificate

This is to certify that Suchana Akhter, who registered for the degree of Master of

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successfully completed her thesis titled "Socio-Economic Status of Women Workers

to Ready-Made Garments Industry in Bangladesh: A Study on Selected Firms" under

my supervision.

To the very best of my knowledge, the research study is based on original work done

by the researcher and has never been submitted to any other university or institution

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I

# **Declaration**

I hereby declare that the conceived ideas, thoughts, investigation, findings, analysis, and implications presented in the thesis "Socio-Economic Status of Women Workers to Ready-Made Garments Industry in Bangladesh: A Study on Selected Firms" are entirely my own endeavor, except where otherwise acknowledged. I also affirm that this thesis is original and has never been submitted to any other university or institution for the award of any degree or diploma.

### **Signature**

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# **Dedication**

I dedicate this work to my loving parents,

Mrs. Jahanara Parvin and Md. Matiur Rahman Bhuiyan

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First and foremost, I am grateful to the most benevolent and almighty Allah, who has created me as a human being and given me access to the entire comforts one might cherish in life. I thank Allah for giving me the strength and patience to complete this work. There were many times when I felt lonely and disoriented. My prayers and strong faith in Allah kept me going on this work. His infinite kindness has helped me truly comprehend the value of education and enabled me to successfully complete my dissertation.

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### **Abstract**

The ready-made garments (RMG) industry has been playing a pivotal role in the economic development of Bangladesh. Employment in the income generating industry has changed the socio-economic conditions of many poor women. The study is trying to assess the socio-economic status of women workers to RMG industry in Bangladesh. At the same time the researcher is also trying to present the commitment conditions of these workers in the specified industry. The researcher has studied several issues related to the garments workers such as wage, working conditions, workplace security, workers economic conditions, their living conditions etc. The sample is selected as purposive sampling and the data are collected on the basis of convenience of the researcher by using survey method. 215 women workers of the 20 selected garments firms are taken as sample for the current study. The data is analyzed through the application of Microsoft excels and the findings are presented by using simple statistical tools like frequency distribution, table and graphs. The study has found that the overall socio-economic status of the women workers in Bangladesh is being improved through RMG industry, but unfortunately the commitment conditions of these women workers is low which effects negatively in industrial development. The study has identified some problems and provided many recommendations to improve industry conditions which will influence workers commitments positively and also enhance their socio-economic status at an expected level. Lastly, there provides future research scopes in the current topic.

Key Words: Socio-Economic Status, Commitment, Women Workers, Ready-Made Garments Industry, Bangladesh.

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List of Acronyms
AC=Affective Commitment
ADB=Asian Development Bank
BEPZA=Bangladesh Export Processing Zone Authority
BGMEA=Bangladesh Garments Manufacturers and Exporters Association
BKMEA= Bangladesh Knitwear Manufacturer and Manufacturers Association
CC= Continuance Commitment
CPD=Centre for Policy Dialogue
DC=Developed Countries
HRM=Human Resource Management
LDC= Least Developed Countries
NGO= Non-Government Organizations
OC=Organizational Commitment
OCB=Organizational Citizenship Behavior
SME=Small and Medium Enterprises
SES=Socio-Economic Status
RMG= Ready-Made Garments

### **Chapter One**

#### Introduction

#### 1.1 Introduction

The socio-economic status has lengthened the views of social prestige and economic freedom, the contemporary world currently thinks. It is increasingly turning the mindset of people and getting the position in social hierarchy. People in the least developed countries (LDCs) and even developing countries (DCs) including Bangladesh do not have much to say about the feature of the social system. However, they cannot ignore the social stratification because whole over the world people are ever more adopted with this process. For this reason, it has a great impact on our daily life as well as on organizational life.

Correspondingly, the perception of commitment is getting the highest concentration in the organizational world. In the organizational field it is well recognized that only committed workforces can bring organizational success. Employees' commitment can affect organizational performance positively. Organizational commitment (OC) is the feelings of obligation of an employee that instigate him/her for staying with the organization (Mayer & Allen, 1991). OC is that state of employee's mind in which he/she identifies himself/herself with a particular organization and its goals and sincerely tries to maintain organizational membership (Robbins & Judge, 2013).

The ready-made garments (RMG) industry has been playing a pivotal role in the economic development of Bangladesh. The industry has been started its journey in

late 1970s (Appendix-1) as a very small non-traditional source of export earnings, but it has now become the major export earner of the country. It has been playing a vital role in the alleviation of unemployment problem, besides enriching the country's economy. The multimillion dollar industry is a major draw for those unskilled and uneducated poor women who migrate to urban areas in search of a job. Over 90% of the production workers employed in the RMG industry are women, who can achieve economic benefits and some empowerment through this job (BGMEA Members' Directory, 2018-19).

The study is trying to assess the socio-economic status of women workers to RMG industry in Bangladesh. At the same time researcher is also trying to present the commitment conditions of these workers in the specified industry so that the true picture of industrial development in Bangladesh through this segment of the society is being highlighted. The researcher expects that the study would have significant implications for the concerned strategic groups and the findings would offer suggestive measures to develop strategies to improve the organizational commitment of the employees working in the related sectors.

The current chapter has discussed about the title of the research, statement of the problem, significance of the study, and the context of the study. Both broader and specific objectives also stated here to specify the root causes of doing the study. At the last part of the chapter, the researcher has made an overall structure of the whole research paper in brief.

#### 1.2 Significance of the Study

The growth and development of RMG industry is considering as the precedence area in the development policies of several countries, especially the countries like Bangladesh which had started its journey in the late 1970s (Chowdhury, Ahmed, & Yesmin, 2014). The industry is playing a very important role by contributing the country both economically and socially. It has been creating job opportunities for millions of people including young, poor, unskilled and uneducated women since its establishment. The industry generated US \$ 28.14 billion representing the 80.7% of total export earnings (EE) and 12.36% of the total gross domestic product (GDP) of Bangladesh in 2016-17 fiscal year (Ali, Begum, Salehin, & Farid, 2017).

This study will contribute into two areas. Firstly it will make an addition to the existing literature and secondly it will provide strategic guidelines to the practitioners in the related sectors. Theoretically the study will play a significant role to enrich the knowledge that how RMG industry is working to change the socio-economic status of poor, unskilled and uneducated women of Bangladesh. It will also explore the commitments of lower level workers of the RMG industry, which will depict the true picture of the industry from both owners and workers side. Therefore it is important for all organizations to know the aspects that play a significant role in boosting the employees' commitment.

In practical arena, the outputs of the study will be intended to formulate policies on staff wage management, compensation management, and industrial relations of Bangladesh for enhancing the positive changes of socio-economic condition of women workers and their commitments toward jobs and organizations. The findings of the present study will be useful to the human resource management and the owners in application of such labor relations practices by analyzing the expectation gap from both owners and workers point of view. Finally, the results of this study can be applied to increase employees' efficiency in performance, commitments and ownership behavior to the industry by formulating co-operative strategies that may achieve its goals and success.

#### 1.3 Statement of the Problem

The RMG industry is one of the major sectors of foreign earnings of Bangladesh. In recent concluded financial year, the industry contributed 84.21% to the total export of Bangladesh (BGMEA Members' Directory 2018-19). The core strength of the industry is its available cheap labor forces. At present there are 4 million workers in the RMG industry among them 90% workers are women (Bangladesh RMG and Textile review 2018-19). There are about 4621 registered garments factories of Bangladesh (BGMEA Members' Directory, 2018-2019). Although more than 5000 RMG factories are operating in Bangladesh.

The social mobility of Bangladeshi women has been instigated by the quick growth of RMG industry, which has created a new arena for their entry in the formal labor market. World Bank Report 2017 presented women workers empowerments both socially and economically by their involvement to RMG industry. Control over income provides them decision making power, voice against social crisis and enjoyment of being independent.

Another additional focused area of the current research is the commitment conditions of women workers to the RMG industry in Bangladesh.

Literature proved the fact that less committed employees can not be able to put higher devotion to the works for attaining organizational goals. They will be more careful for individual success only rather than organizational success. They find themselves for short-time workforces of the organization. So naturally, switching tendency always prevails in their mind and they search for an attractive job offer elsewhere which is the consequence of their departure. Such type of job attitude not only threatens the organization in accomplishing its goal but also accelerates frequent turnover tendency among the existing workforces which result in an imminent employee job dissatisfaction.

It is stated by Jackofsky (1984) that lower level commitment is leading to higher rate of turnover, and higher level of job satisfaction entails high level of organizational commitment which further leads to improve job performance. "RMG industry has been helping to develop the socio-economic status of women by creating employment opportunities for them from its establishment" (Islam & Chowdhury, 2014). The industry has pulled out those energies in the market, which were totally unexplored and unvalued. But workers job satisfaction with the industry is not up to the mark which leads them not to be committed. There are many reasons behind this type of job attitudes.

There are many research works in the existing literature related to the socio-economic condition of women workers in the different sectors of Bangladesh. Among all of the researches some remarkable studies are Kinman and Jones (2004); Chowdhury and Ullah (2010); Sohani, Chaklader, Yasmin, and Yasmin (2011); Bhuiyan (2012); Jensen (2012); Uddin (2013); Rabiul, Rubel, Mui, and Kee (2014); Kagy (2014); Sikdar, Sarkar, and Sadeka (2014); Chowdhury and Tanim (2015); Mustafa, Islam, and Khatun (2016); Swencionsis and Fiske (2016); Ahamed and Nathan (2016).

Several studies are found which assess the relation of organizational commitment to job performance. Significant studies are Elizur and Koslowsky (2001); Hackett, Lapierre, and Hausdorf (2001); Riketta (2002); Buitendach and Witte (2005); Liou (2008); Toban, Gani. Gani, and Zakaria (2014); Kelven, Nazaruddin, and Rini (2018); Howard, Kajsa, Katheleen, Heiko, and Aaron (2018); Halder and Chatterjee (2019).

Moreover previous studies in Bangladesh are Wahiduddin (2008); Bhuiyan (2012); Islam and Zahid (2012); Mahmud (2012); Mehedi, Sujahangir, and Sumaiya (2014); Latifee and Hafiz (2016); Shohel and Rayhan (2017); BGMEA Members' Directory (2018-2019); Naved, Rahman, Willan, Jewkes, and Gibbs (2018); Gibbs, Jewkes, Willan, Mamun, and Parvin (2019); Nagavani and Archana (2020) related to the historical development of RMG industry in Bangladesh. Through the engagement as well as the empowerment of women workers, their social and economic changes are found out. But the previous studies were quite limited in assessing the social status, economic status and commitments of employees in a single framework.

The researcher has tried to find out the research gap between needs and performances of the industry to enhance overall economic development. In this point of view, the present study has chosen the glorious sources of energy which requires proper patronization for getting expected levels of productivity from them as well as to push up the economic development of the country like Bangladesh. More specifically, this study carries out a survey to examine how women of Bangladesh are changing their socio-economic status through engaging themselves with the RMG industry. The current study will also show the commitments of the women workers to the industry through observing and measuring their behavior in workplace.

#### 1.4 Objectives of the Research

The broader objective of the research is to assess the socio-economic status of women workers to RMG industry in Bangladesh. Additionally it will also identify the commitment conditions of the workers to the industry. In the light of the broader objective, there are some specific objectives as follows

- i. To identify the social status of women RMG workers in Bangladesh.
- ii. To examine the economic conditions of women RMG workers in Bangladesh.
- iii. To investigate the commitment conditions of women RMG workers to the industry in Bangladesh.

#### 1.5 Scope of the Study

The study is done mainly based on the women workers of the RMG industry in Bangladesh. The sample is collected from some selected firms situated in Dhaka and Chittagong divisions. The contexts of the study are women workers who are employed in the lower level operations of the RMG industry in Bangladesh.

The researcher has studied several issues related to the garments workers such as wage, gender discrimination, unfavorable working conditions, workplace security, workers economic conditions, their health and living conditions etc. The sample was selected as purposive sampling and the data were collected on the convenience of the researcher. That's the reason to choose Dhaka and Chittagong as the main research area.

#### 1.6 Definition of Key Terms

- ❖ RMG industry means the ready-made garments industry of Bangladesh, also called the ready-made garments sector. The industry has started it's in the late 1970s and has come to the position it is in today. According to the BGMEA Members' Directory, 2018-2019 there are 4621 registered garments factories in RMG industry of Bangladesh.
- ❖ As worker the current study means any person working in the RMG industry of Bangladesh including part-time, full-time, daily basis labors. According to Bangladesh labor code 2006 workers means any person including apprentice, both directly and contractually do any skilled, unskilled, manual, technical or clerical work.
- ❖ Women workers are the girls, adolescent, married, unmarried, and other women who are working in the different departments of RMG industry mainly in the lower level operations. According to the BGMEA Members' Directory 2018-2019 there are about 3.6 million women RMG workers in Bangladesh.

- ❖ The term commitment indicates the determination and feeling of responsibility. It refers to individual's feelings and emotions to achieve the desired goal/goals. There are three types of commitment; normative commitment, affective commitment and continuance commitment.
- ❖ Organizational commitment (OC) refers to the employees' attachment, affiliation or ties with their organization. "Organizational commitment is defined as the employees' feelings of ownership and obligations to stay with the organization" (Mayer & Allen, 1991).
- ❖ Levels of commitment denote the three hierarchical ordered commitments of an individual; low level commitment, mid level commitment and high level commitment. The study is dealing only with the commitments of RMG workers.
- Social status indicates a person's standing or importance within society. The indicators to measure the social status of a person are his/her housing, schooling, standard of living, social acceptance etc.
- ❖ Economic status of an individual is the notion of measuring ones financial capacity to fulfill his/her unfulfilled demands. It is the combination of education, income and occupation of a person, as they are correlated to each other. The indicators of measuring the economic status are the salary structure, income-expenditure pattern, leave and holidays, bonuses and other benefits of the women workers are considering here.

❖ Labor is the input of human factor of production in traditional concept, but in modern concept, labor is indicating the sensible investment of one person to his/her organization in exchange of wage/salary.

#### 1.7 Structure of the Thesis

The thesis paper is organized by distributing the whole work into **seven chapters**. **Chapter One** is organized by providing a brief introduction of the topic. Then it presents the significance of the study, statement of the problem, scope of the study, objectives of the study respectively. The researcher also gives the definition of the key terms in the chapter.

**Chapter Two** is organized by defining status, social status, economic status, describing the components and measurement tools of both social and economic statuses. The theoretical definition of commitment, organizational commitment, dimensions and consequences of commitment are also discussed in the chapter.

**Chapter Three** provides the literature review. The chapter has presented the positive and negative findings of the existing literature which will provide guidelines for the current research.

Chapter Four clarifies research methodology of the present study. It has discussed the research methodology for the present study with the help of 'research onion' provided by Saunders, Lewis and Thornhill (2008). Each and every steps of the current research is described by the chronological layers of research onion.

**Chapter Five** describes the analysis and results of the current study. The presentation of result is done in both tabular form and graphical form by applying Microsoft excels.

**Chapter Six** provides the details description of the study result according to the specific research objectives.

**Chapter Seven** has discussed about the implications of the research. At the end of the chapter the limitations and future research direction is also provided with a concluding remarks about the significance of workers socio-economic status and their commitment toward jobs and organizations.

#### 1.8 Chapter Summary

The present chapter depicts a brief picture of the research where it is affirmed that RMG industry is being recognized as the most important economic strength of Bangladesh. There are 4 million people working in the industry and 90% of them are women (BGMEA Members' Directory 2018-19). By engaging in the income generating industry these women have changed their social and economic conditions. Here, the researcher tries to provide a sculptor of the current research through brief description of problem statement, scopes, objectives and structure of the research.

# **Chapter Two**

#### **Theoretical Preview**

#### 2.1 Introduction

In chapter two, there are mainly three sections. Each section presents theoretical background of the major contents of the research separately. The chapter has provided the theoretical knowledge of the terms status, social status, different measures of social status, economic status, socio-economic status, components of socio-economic status, different measures of socio-economic status, commitment, organizational commitment, dimensions of organizational commitment, and consequence of organizational commitment. Here, the researcher has tried to collect the theoretical information on the specific topics from published books, related articles, related national and international journals, newspapers and internet sources.

#### 2.2 Definition of Status

During the past two decades, status has become an influential concept in organizational as well as sociological field. "Status is the rank or position of an individual in a group" (Horton & Hunt, 1964). In Weber's theory it refers to the esteem or social honor given to individuals or groups. It indicates to the position of a person in the society.

Status is a socially recognized position in the general institutional system that evolved spontaneously rather created deliberately (Davis, 1949). Mazumder (2017) said that "status means the place of an individual within the group; individual's site in the

social network of reciprocal obligations and privileges, duties and rights". Actually, it is the state of affairs where a social or professional position, condition to which varying degrees of responsibility, privilege and esteem are attached.

#### 2.3 Definition of Social Status

Although, status and social status are generally used as synonymous, but still there is a bit difference between the two terms. The term social status indicates a person's standing or importance in relation to others within a group or society. Social status is the state of honor a person gets from the members of the community and from the larger society in a stratification system. It denotes not only position but also the relative social stands of a person on the hierarchical social system.

Simply social status is one of the notions of social valuation system. Distinctively, it means the comparative rank of respect, honor and assumed competence accorded to people, groups and organizations in a society. Sociology and anthropology defined status as the admiration or standing attached to one's place in society. There are two types of status; ascribed status and achieved status (Linton, 1936).

Achieved status is a gained status that an individual can earn by his/her achievements. Alternatively, ascribed status is an in-born status that an individual can inherit by birth in the stratified social system. The status/position that is fixed at the birth of a person is defined as ascribed status. Ascribed status exists in all societies based on gender, age, ethnic group and family background. For example, a person born in a wealthy family characterized by traits like popularity, talents and values which creates numerous expectations in growing up.

The sociologists categorize status in three types. First type is ascribed status, second one is achieved status and the third type is called master status. In sociological term ascribed status is the status that someone earns by birth, has not any control over the status gain. Achieved status is the status which is earned in the life time of an individual, sometimes through one's own efforts and sometimes because of his/her good or bad luck. Oxford Dictionary of Sociology (1994) defined achieved status as the social ranking of an individual by means of his/her personal achievements in formal competitive market. It actually a social position which a person attains through his/her own efforts, choice and competition. Public reaction in the term master status can be positive or negative, depends on the holding of status.

Many researchers defined social status in different ways. Swencionis and Fiske (2016) defined social status as a person's relative position in a social hierarchy. Gregg, Sedikides and Mahadevan (2018) identified social status by respect, admiration and importance in the eyes of others. Moreover they have given and taught many social roles to create social position into family and society to become equipped with all these traits and characteristics. Individual's acquisition during his/her lifetime by knowledge, skills, abilities and perseverance is termed as **achieved status**. Occupational status is generally called achieved status because, an individual apply his/her knowledge, skills and efforts to hold a social position by the job identity.

The current study has dealt with achieved status of women RMG workers in Bangladesh. The changes of their social value, position and acceptance in family decision making are considered as the major factors to measure the social status of the responded sample.

#### 2.3.1 Components of Social Status

Social life is composed of several building blocks of both micro and macro level. These building blocks combine a social structure. Status has many meaning in the dictionary and also within sociology, but for now we will define it as the place that a person holds in the society. This status is often a job title, but many other types of positions exist; student, parent, sibling, relative, friend and so forth.

The three-component theory of social stratification is widely known as Weber's stratification or three-class system (Weber, 1940). Weber's development of this multi-dimensional approach to social stratification reflects the relationship among wealth, prestige and power. Persons' power can be shown in the social order through their status, in the economic order through their class, and in the political order through their class, and in the political order through their party. Thus power, prestige, wealth, belonging class are the major components of the social status of an individual.

#### 2.3.2 Different Measures of Social Status

As social status is defined by the degree of acceptance in a particular group, so according to the degree of social acceptance the level of social status can also be measured. In measuring social class/status, two schools of thought can be examined: the nominal's and realist. In nominal's thought social status refers to the analytical reality that differs in social class divisions. Division of social class are perceived by the observer and determined by the variables associated with the behavior and perceptions of involved members of that society.

Realists think that there is no class existed in the society rather the members of the society become conscious about their mutual class membership. It is believed that people from high social class are valuable and they can dominate their role in the society, and even be the leader of the society. Persons belonging to lower status groups are not valued significantly in their social role, although often they play significant roles in the society.

There are also another two ways to measure social status: **internal** and **external**. The ways we feel and behave in a society are affected by both of these statuses. One's personality driven, inborn tendency of behavior is the way of measuring social status **internally**. It is affected how valuable one feels and how much confidence is in oneself apart from internal factors. **External** way of measuring social status is determined by the things like jobs, wealth, qualifications and other factors that can affect the valuation of a person to the society. Some determiners of social status are as follows

Education is measured by using continuous variables like highest year of school/college/university. Higher educational qualification is associated with better economic outcomes as well as higher ranking in social hierarchy. Occupation is assessed by asking the participants about their current job. It indicates the social expectation from a person's work. By giving financial benefits, employment can improve one's physical and mental health and can expand social networks. Subjective social status includes participation of individual's social standing using some categories such as lower class, middle class, and higher class of people.

#### 2.4 Definition of Economic Status

Economic status is determined by the social standing and financial conditions of an individual or group. Usually it is measured by the combination of occupation, education and income of individuals. Individual's economic status is categorized by combining the genetic and cultural transmission of traits that contribute to be economically successful and enhancing group membership and property ownership.

Though education is the determinant of individual's social status, but it has a very strong relationship with the economic status of an individual. Rather enhancing the cognitive functioning individual's schooling also contributes to economic success by fostering personality and traits reward in the labor markets. A skilled and educated person has more opportunities to earn and do good job.

Economic status is the composite indication of a person's position in income, consumption, savings, standard of living etc. Income of a person and the overall condition states the person's economic status. An individual's economic status is also measured by his financial contribution to family and society, personal taste and preferences, standard of living and social associations.

So, only economic status definition cannot explain the actual economic condition of an individual, rather it is defined as socio-economic status for better understanding.

#### 2.4.1 Definition of Socio-Economic Status

The socio-economic status (SES) is measured by combining both economic and sociological conditions like work experience, income levels, consumption power,

savings conditions and also the social standing/ position of the individual in relation others. It is the combination of social prestige and income status of an individual. The examination of socio-economic status tells about the inequities in access of resources and privilege related issues. Generally by combining the education, occupation and income of an individual his/her socio-economic status is measured.

Socio-economic status is categorized into three levels; high, middle and low which is generally describes the three hierarchical positions a family belongs to. Any or all of the three variables: education, income and occupation are assessed when a family's or an individual's position into these categories is determined. Household earners educational qualification and occupational position is combined to measure the household's socio-economic status.

#### 2.4.2 Components of Socio-Economic Status

SES is the measure of an individual's sociological position and economic condition jointly. According to psychological assessment (2019) SES is the assessment to measure the discrete categories of membership hierarchically ordered class by wages/salaries and earnings from assets and other sources of occupational prestige index. It is also measured in variety of ways considering individual's work experience, financial condition, resource possession and social positions in relation to others.

Income, prestige, ownership of resources, health, educational qualification and job category are the popularly used indicators of socio-economic status. Each of these indicators has distinctive aspects in every social position and the indicators are not interchangeable rather interrelated to each others. Savings are the major sources of

economic security providing the index of household's ability to meet emergencies like unemployment.

#### 2.4.3 Measures of Socio-Economic Status

For the measurement of the socio-economic status condition all or any one of the three variables; income, education and occupation are used as assessment tools. Income means any flow of earnings received as the form of wage, salary, profit or rent etc. It also calculated as the form of workers compensation, social security, fringes and other benefits, alimony or other public or private financial assistance. Incomes are two types: relative income and absolute income. An individual's or family's income from savings and consumptions management is called relative income. On the other hand direct income from salary/wages, business profits, etc. is the example of absolute income. Both absolute income and relative income are commonly used to measure the socio-economic status of an individual/family.

Education is another SES measurement tool, which plays a vital role in individual's income. If educational level becomes higher the capacity of individuals gets wider to earn. Educated person can get more income opportunities, more controlling power, and greater social support. Education plays a vital role in the development of individuals job related skills, knowledge as well as the qualities of stratifying people from higher SES to lower SES.

Occupation is another important indicator to measure persons SES. Occupational prestige is comprises with the combination of educational attainment and income from the job. Requirement of educational levels differ from on job to another job, jobs

in the different ranks of the same organization and also jobs of different authorities/
responsibilities. Social position by occupational status is measured by assessing job
characteristics, autonomy in decision making and other psychological demands
fulfilled by the job. Lower levels of require physical strengths of the workers, that's
why the jobs in lower level positions are more laborious, hazardous and provide less
or no autonomy and also less valued.

Most of the researchers think that education, occupation and income represent the SES of an individual or a family jointly. Economic capacity of an individual or a family to meet both material and non-material needs indicates their SES. Quality of life is also a good determiner of indicating one's socio-economic status. Any family's SES is measured by positioning the family in two categories; one is possessions of sufficient resources to live and another category is scarcity of resources needed to live.

#### 2.5 Definition of Commitment

Commitment is individual's feelings of obligation and determination to achieve desired goals (Mayer & Allen, 1991). The success of an organization is mostly dependent on its employees' commitment and participation. In a highly committed organizational culture the rate of employee retention, and overall cost operation, wastage of resources goes down on the other hand employee efficiency and performance levels grows higher. Basically the term commitment is defined by the act of voluntarily taking on and fulfilling individuals' obligations. It also treated as individual's engagement or obligation which restrict his/her freedom of action.

The success of an organization is related to its employee's satisfaction and motivation to give maximum effort toward the jobs and organizations. Whereas employees' motivation is considered as the product of their commitment for jobs and career as well organizational culture to value the employees' efforts. Generally committed employees feel a connection with their organization, easily fit into the jobs and understand organizational goals. Additionally it is stated by Mayer and Herskovits (2001) that commitment is a force to bind an individual to a course of action for targets or desired goals.

#### 2.5.1 Definition of Organizational Commitment

Robbins et al. (2013) defined organizational commitment (OC) as that state of an employee when he/she finds himself/herself with a particular organization and its goals, and also desires to maintain membership with the organization. To get competitive advantage, today's organizations are in search of committed employees. Pool and Pool (2007) stated that the effect of organizational commitment has increased significantly in managerial fields during the decades.

Organizational commitment is defined as "a psychological state that (a) characterizes the employee's relationship with the organization, (b) has implications for the decision to continue or discontinue membership in the organization" (Allen & Mayer, 1990). Commitment is related to the nature of relationship of members to the system as a whole (Grusky, 1966). Specifically organizational commitment is the

psychological bond of individuals with their organization in a consistent way which acts to achieve organizational interest.

From the above definitions it can be said that organizational commitment is the relationship of an individual with an organization physically and mentally that helps a person to become active and work for the organization in order to strive it in the competitive world. The means to be committed is being dedicated or loyal to something, to give for safekeeping or to be confined.

#### 2.5.2 Dimensions of Organizational Commitment

Organizational commitment has three dimensions; affective commitment, continuance commitment and normative commitment (Mayer & Allen, 1991). Affective commitment (AC) is an emotional attachment of an employee with his/her organization and significant involvement with organizational principles and standards. Meyer and Allen (1997) defined affective commitment as the emotional attachment of an individual to his/her organization. If an employee is affectively committed to his/her organization, it means that he/she want to stay at the organization and being satisfied with the work. Affectively committed employees remain with the organization for his/her own sake, apart from its purely instrumental worth (Buchanan, 1974).

"Continuance commitment (CC) refers to employees' perceptions of the costs associated with leaving the organization" (Williams, 2004). Employees who are in

continuance commitment, underlying the reasons for the commitment lie in their need to stay with the organization. When an individual possess awareness or consideration about expenses and threats linked to leaving the organization, this form of commitment is considered to be continuance (Meyer & Allen, 1997). The perceived cost of leaving may be exacerbated by a perceived lack of alternatives to replace or make up for the foregone investments (Buitendach & Witte, 2005).

Normative commitment (NC) refers to commitment based on a sense of obligation to the organization (Allen & Meyer, 1996). Employees gain a sense of obligation through their experiences with the organization. In some cultures, intense feelings of normative commitments are encouraged (Dwivedi, Kaushik & Luxmi, 2014). Normatively committed employees feel that leaving their organization would have tragic penalty, and feel a sense of guilt about the possibility of leaving.

The current study is done on the basis of the lower level workers, so generally here the continuance commitment is the major concerning issue. Although the other types of commitment are also analyzed for the greater impact of the study.

## 2.5.3 Consequences of Organizational Commitment

According to Allen and Meyer (1996) normative commitment refers to commitment based on a sense of obligation to the organization. Employees gain a sense of obligation through their experiences with the organization.

It was found that organizational commitment has negative relationship with employee turnover and their withdrawal intension (Meyer et al., 2002; Mowday, Steers & Porter, 1979). With job performance affective and normative commitment correlated positively and continuance commitment correlated negatively (Mathieu & Zajac, 1990; Meyer et al., 2002).

Intention to search gets low when employees exhibit higher organizational commitment (Mathieu & Zajac, 1990). Again, another finding reveals that, intention to leave and turnover related to calculative commitment than to attitudinal commitment (Mathieu & Zajac, 1990; Mowday et al., 1979). Satisfaction with work, co-worker, and supervision were all strong and significant result of commitment (Bateman & Strasser, 1984; Mowday et al., 1979).

In terms of gender, women tend to be more committed than men, although the magnitude of this effect is small (Mathieu & Zajac, 1990). Grusky (1966) proposed that women would become more committed to an organization because they had to overcome more barriers than men to gain membership (Mathieu & Zajac, 1990; Meyer et al., 2002).

Mathieu and Zajac (1990); Meyer et al. (2002) found that employees' marital status may be more related to calculative commitment because married employees are, in general, likely to have greater financial burdens. The time passed in a career (career tenure) is moderately related to commitment but relationship between commitment and job tenure is insignificant (Bateman & Strasser, 1984; Mowday et al., 1979). Organizational tenure tends to be more related to commitment than was position tenure, although both effects were small. Years spent in an organization are likely to yield greater side bets, such as a pension plan, and develop greater calculative commitment (Mathieu & Zajac, 1990; Meyer et al., 2002).

Some contradictory arguments found in case of studying consequence of organizational commitment as job satisfaction. Meyer et al. (2002) showed the strongest correlation involving affective commitment was with overall job satisfaction. Whereas, Bateman and Strasser (1984) showed the evidence that overall satisfaction is not a cause of commitment but rather a result of it. But, commitment is one of the several causes of satisfaction (Bateman & Strasser, 1984).

Every employee likes to be treated equally, the extent to which employees were treated equitably (equity) related to affective commitment (Allen & Meyer, 1990). In case of decision making employees expect to be included in decision making regarding their own work and organization. The employee participation can secure better organizational commitment (Allen & Meyer, 1990).

Basically work experience is organizational support that is strongly associated to organizational commitment (Buchanan, 1974; Meyer et al., 2002; Patchen, 1970).

Employees look for feedback concerning their work performance which is also related to their commitment towards organization (Porter & Steers, 1973; Ross & Zander, 1957; Steers, 1977). Employees feeling of importance to his/her organization influence their commitment for jobs and organization (Buchanan, 1974). Organizational dependability and trust have a positive impact on organizational commitment (Allen & Meyer, 1990; Allen & Meyer, 1991; Buchanan, 1974).

# 2.5 Chapter Summary

In the above discussions the researcher inputs the theoretical knowledge on the key variables. The socio-economic status is the combination of both economic and sociological conditions: job status, income level, consumption power, savings conditions and other social ranking of an individual based on educational qualification, family background, and social affiliation. The consequences of employee commitment for organizations are well recognized. All three forms of commitments highly influence the extent that employees stay with organizations, which are related to the satisfaction and dissatisfaction of the employees about the job and organization.

# **Chapter Three**

# **Literature Review**

### 3.1 Introduction

The chapter has discussed about the findings of the previous researchers in the related field. Both the positive and negative findings of those researches are shown in this part of the current research. The first part of this chapter focuses on the present conditions of women workers in different sectors of Bangladesh from different angles. The literatures related to the commitments of women workers in different sectors of Bangladesh are also presented in the last portion of the chapter.

# 3.2 Women's Participation in the Labor Market of Bangladesh

Over past few centuries there occur many significant changes related to the standing of women of Bangladesh. The women of our country have been making many significant progresses since 1971, after the liberation of this country. But the last decade have recognized these women from very prosperous segments. They have changed their life and status positively by empowering them politically, economically and also socially.

A vast segment of these women are working in the lower level jobs and being rigorous in certain sectors. To promote women participation in the formal labor market, social protection is highly required (Raihan & Jahan, 2018). In the development of many countries, women contribution has taken the central stage (Raihan & Bidisha, 2018).

Women in this country were confined to household chores and other labor market activities carried out from home and they were restricted to engage in the outside labor market activities in the ground of 'Porda' (Kabeer & Mahmud, 2016). They also emphasized on some policies like family planning, education, microcredit opportunities and export-oriented industrialization which could play significant role in the changes of these women's socio-economic status.

A survey on rural Bangladesh by Heintz, Kabeer, and Mahmud (2018) showed that women's participation in the formal earning sectors is increased by the role of education, access to electricity and mobile phone, and the expansion of RMG industry etc. This analysis also explores the cultural changes of giving opportunities to work outside the home for married women. From very restrictive norms to the current changing culture gets additional importance in their research.

The rise of corporate and service oriented businesses and employee friendly policies of present government have great contribution to women employment, most of the experts and human rights activist opined this truth. Moreover, countries educational policies to increase female education level are playing the prime role for women's participation in the formal employment sectors.

A report on The Daily Star, published on March 08, 2018 (International Women's Day, 2018) titled "Women's Participation in the Job Market" by Fahmida Khatun stated that with the passes of time, women's participation in the formal labor force has been increased dramatically. During the time from 1974 to 2016 the participation of women in the income generating sectors has increased from 4% to 35.6%. The change

ratio is not equal to the male employment conditions. Interestingly, participation rate is also different for rural women to urban women, where the percentage of rural women's involvement is higher (37.6%) than that of the urban women (30.8%) over the decades. Other than RMG industry, the largest industry of women employment in Bangladesh, there are also many other rising industries like hotels, restaurants, transportation, real estate service, telecommunications, banking and insurance also create employee opportunities for women.

Selima Ahmed (2018) the founding president of Bangladesh Women Chamber of Commerce and Industry (BWCCI) told that "In the recent years, Bangladesh has seen a rise in service-oriented businesses. The development in information technology has given rise to ICT related jobs." She also told that "Meanwhile, commitment of the corporate firms in ensuring equal employment opportunity and a rise in women entrepreneurship have given women more space for generating their own income".

Ms. Monowara Hakim (2018) president, Chittagong Chamber of Commerce and Industry (CCCI) said that "Women's participation in employment has increased due to government policy for ensuring equal rights". She also said that "For getting a stronger foothold in the job market, women will have to be equipped with knowledge and training. Then they will be brave enough to take on the challenges".

Khondaker Golam Moazzem (2018), the Research Director, Centre for Policy Dialogue (CPD) told that "It is a good sign that the job market is witnessing a positive change. It is true that the government policy for ensuring equal opportunity and rights

to the women in the job market, have acted as a catalyst to expedite the overall employment rate".

Through participation of women in income generating sectors their status in family has been increasing gradually. They are now economically solvent and their decisions get importance in their family matters. This is the result of positive social change over women of Bangladesh. In the whole economy, women are becoming empowered through their financial contribution, RMG women workers are now the role models for all workers of Bangladesh in this criteria. The society is also respecting these women for their establishment and contribution to their family and society.

A study published on <a href="www.academia.edu.com">www.academia.edu.com</a> (Grecian Urn/Department of Marketing/11-12), titled "Economic Contribution of Women in Bangladesh: A Comparative Study on Agriculture, RMG, SME" showed that though the agriculture of Bangladesh is male headed sector but women are also playing an important role in the agricultural sector. They are now working with male farmers and contributing to the economy significantly. Women continue to provide a large proportion of labor that goes into agriculture. Above all the RMG industry of Bangladesh has provided opportunities for the women to be empowered with financial independence and social importance. They are also contributing the national economy of Bangladesh. The study also identified that, small and medium enterprise (SME) is becoming a new source of women empowerment, where around 10% are women entrepreneurs. They not only create new vitas for themselves, but also create employment opportunities for many other women of our country.

"Economic security is a great success in a woman's life" said Rasheda Chowdhury (2018) an academician. She also said that "Women employment is fueled by the same industry that pays the lowest wages in Bangladesh. While the employment rate of women in top level positions is comparatively low". She also said that participation of women in RMG sector is higher than any other sectors.

Traditionally women were being concentrated in households activities, in that perspectives today's job market participation of women enhances a long way of society's openness toward women. Still now there are many societies where women participation is discouraged. But for sustainable development of an economy, participation of both men and women is important. Raihan and Bidisha (2018) said that women's contribution to the economy of Bangladesh has been taken the center position on equity and efficiency grounds.

A talk on a round table published on the Daily Star, on 16 May, 2017 (topic "Women's Economic Empowerment") discussed and identified that "In the journey of least developed to moving towards middle income status during the last decade Bangladesh has experienced a steady economic growth. Women's participation for this improvement shall be recognized. At the same time, women empowerment in true sense needs to be examined properly".

A conference organized by CARE Bangladesh titled 'Women's Economic Empowerment- Investing in Emerging Priorities' held on 16 March, 2017. There were three interrelated pathways for economic empowerment in which the conference

focused on. The pathways are i) Financial Inclusion ii) Women and Markets, and iii) Dignified Work.

Iftekhar (2016) stated that women's contribution is almost the half of the men's contribution to the national economy of Bangladesh. There are many social rules specially prescribed for limiting women's access to economic sources which are responsible for the vulnerable living of women in extreme poverty. However, social attitudes are changing, and women in Bangladesh are taking advantages of new opportunities for economic and social development with far reaching effects.

Farhana, Syduzzaman, and Munir (2015) said that the RMG industry of Bangladesh has become the largest export earning sector of Bangladesh. At present there 5000 garments factories operating in Bangladesh, where 4 million workers are working. Among the workers more that 80% are women workers. For this very reason the industry is now treated as the back bone of the country's economy. The major strength of the industry is its cheap labor forces.

Mustafa and Islam (2015) showed that in Bangladeshi culture; traditionally men are treated as the only bread winner of a family. In spite of that, a lot of women are taking the responsibilities of their families by participating in workplace. The authors also treated RMG is the prime sector of women empowerment. But their lower remuneration is not enough to cover-up the family needs so that they have to do overtime for extra income which causes the poor work-life balance of the women workers.

Uddin, Luva, and Hossain (2013) showed that "growing cost of living as well as change of social perception among women empowerment the number of educated and uneducated women workforce are increasing day by day. As a result, the traditional family is being replaced by the dual career family, thus socio-demographic changes are similar to those in developed and developing societies".

Rahman and Islam (2013) stated that with the increased velocity of economic growth from 1990s the participation of women into the labor market has been increasing significantly. Corresponding to the export oriented industrialization through trade liberalization, a substantial growth of women employment in the industries is witnessed by Bangladesh economy. Most of these industries are located in the urban areas of Bangladesh.

Tanzina (2013) has written down the conditions of women workers in the construction sector of Bangladesh. She has noticed the cultural constraints of women's mobility in the outside labor market employment. Women of Bangladesh need to negotiate with conservative culture to join the male dominated formal job sectors.

Islam and Zahid (2012) showed that RMG is the largest sector of women employment in Bangladesh. Around 85% of the total workers are women in the industry, working in different operational sections. So, the rapid expansion of the industry will create greater scope for the women of Bangladesh.

Asian Development Bank (ADB) report-2012 showed that women were involved in informal, sectors to a last extent, which is about 89% of the all jobs in Bangladesh (total labor force survey report-2010). For this reason, the share of women's income in the formal sectors appears to low, in comparison to the income of male workers. Moreover the fact of improper valuation of women's work cannot be overlooked at all. Male workers receive substantially high wages for the similar job than that of the women employees in many sectors, investigated by the survey.

SOFA Team and Cheryl Doss (2011) showed that the women of developing countries contribute significantly in the rural agro-based economy by managing complex household activities like producing agricultural crops, tending domestic animals, preparing foods for family members, caring for family members and maintaining households. They are also earning money by working for wages in agriculture or other rural enterprises, preparing foods in business purposes, by tailoring and also engaging them in trade and marketing.

Women's participations to the job market have improved their relative economic position at micro level, whereas in macro level it will also influence the growth and development of the potential economy of Bangladesh. Both the income of husband and their spouse have impact on their family income (Blau & Khan, 2006).

## 3.3 Socio-Economic Factors of the RMG Workers in Bangladesh

The RMG industry is the prime sector of women employment, history of RMG industry contains the proof of the fact (Appendix-1). The industry has been giving opportunities to the vast segment of our society who do not have proper educational qualifications also. Even there are many poor women working in the formal income earning sector outside the home for the first time. Most of the workers of this industry are women. The industry has contributed to the economic development of Bangladesh by employing these poor, unskilled, uneducated workforces and has provided the opportunities to get economic freedom and the scope to take part in the family decisions.

Riaduzzaman (2017) found that most of the women workers of RMG industry are from low- income male headed family or from the families headed by them. Thus, impoverishment and the absence of a male breadwinner are two characteristics of the wage seeking women. The overall development of the countries socio-economic conditions is reflected by the health status of those workers, because they are working for changing their socio-economic conditions. The author identified workers health status as an important factor to measure their socio-economic conditions in the study.

Islam and Zahid (2012) identified several indicators such as workers' social status, savings condition, working hours, working rights, fringe benefits and overtime workload to examine the socio-economic conditions of RMG workers. Bhuiyan (2012) identified workers educational qualification, accommodation conditions,

transportation facilities, living standards, social conditions, income and security of job as the most important factors of determining RMG workers socio-economic condition.

Tiotangco and Nunag (2012) identified food, water and sanitation, health and hygiene, transportation, housing and accommodation are the key factors in workers socioeconomic lives. Nazneen (2010) depicted the conditions of RMG workers from both social and economic perspectives.

Khan (2010) identified two most important factors for measuring garment workers' social status; the factors are their living condition and their savings condition. Not only for the garments workers but also for all the working women their economic independence can show their social prestige. Nahar (2010) recommended that workers health conditions and their working hours are the prime factors that influence on the development of the socio-economic status of these workers.

Kang and Liv (2009) showed that food, water and sanitation, health care and disease, housing and accommodation condition, transportation, labor standard, wages and job security are the key factors to determine workers' socio-economic status. Kibria (2009) found wages/salary as the major factor of workers socio-economic status determination.

Uddin (2008) found wages, working hours, working rights and fringe benefits as workers socio-economic conditions indicating factors.

Ferdous (2007) recommended that the indicators like workers health status, educational status, social security, involvement with labor union, total working hours with overtime, savings condition, compensation and other benefits as the socioeconomic status measurement tools of the RMG workers in Bangladesh.

Fahmida and Moazzem (2007) suggested that a number of factors to consider in fixing wage standards of industrial workers. The factors are workers' minimum requirements for living, organization's capacity to adjust with additional costs, comparative study on competitors' wage structure and adjustment of the wages level to the country's economic development.

Kumar (2006) analyzed that garment workers do their job in an unsafe working environment, with long working hours, double consecutive shifts, in poor working conditions and facing gender and wages discrimination regularly.

Aggarwal et al. (2005) identified that individual's health condition, nutritional status; morbidity and mortality are the basic determiners of his/her socio-economic status. It is also influenced by the accessibility, affordability, acceptability and utilization of health facilities.

Zachary (2003) suggested that some important indicators to determine the socioeconomic conditions of RMG workers of Bangladesh. The indicators are workers health status, accommodation conditions, transportation facilities, and their income distribution. Nancy and Katherine (2002) said that to measure RMG workers socio-economic status their health conditions, education status and freedom of asocial should be taken as measurement tools. Bhattacharya and Rahman (2000) stated RMG as the major export earnings sector of Bangladesh which has been playing pivotal role in poverty reduction and enriching the economy of the country.

Majumder and Poul (1994) analyzed that to increase women's status in their family and society their income and occupation play an important role. Their empowerment is witnessed by observing their decision making power and controlling power over their income.

# 3.4 Commitments of Women Workers in Bangladesh

In the present competitive business environment, every organization searches for committed employees who will be pro-active to attain organizational goals in today's uncertain market conditions. To accomplish the competitive advantage in the market, committed employees/ workforces take the highest attention sources to the owners. The employees who have those qualities act as the greatest assets for any organization. Additionally, this competitive advantage will be sustainable when those employees stay longer with the sense of commitment. It implies, when employees are committed they try to put their best effort for the betterment of their organization. Many researchers found a favorable relation of organizational commitment with job performance.

A research work conducted by Koskei (2018) over 233 employees at the University of Eastern Africa, Baraton, with a stratified population into teaching and non-teaching staff, using simple random sampling. The research found that there is no significant influence of continuance on the performances of employees.

On the other hand in another study done by, Andrew (2017) showed that the employees' commitments (affective, normative and continuous) are significantly related to organizational performance in Eravurpatru Divisional Secretariat. The research founded positive relationship among three dimensions of commitment and organizational performances. The outputs of the study can be used by the top management for guiding to hire, nurture and maintain such committed employees in their organization, which may have a great impact on work performances.

Benziane (2017) opined that employees' performance level is significantly affected by organizational commitments (OC). There exist a positive relationship between organizational commitment and employees work performance. The findings of the research revealed that all the dimensions of OC; affective commitment (AC), normative commitment (NC) and continuance commitment (CC) influence positively on employees' performance level and quality both.

Rabiul (2014) explored some significant positive relationships of employees' job satisfaction with the behavior of their supervisor, compensation and benefits, and employee's work-life balance conditions. According to the study, among the factors,

compensation and benefits showed the highest impact on employees' job satisfaction.

Job nature itself may act as an important source of employees' job satisfaction.

Siahaan (2017) and Yusuf (2012) founded that organizational learning culture (OLC) helps employees to develop themselves result in higher performance. OLC have significant influences on employee performance. Moreover, organizational citizenship behavior (OCB), employees' consideration of being a part of organization, has a positive influence on job performance. Biswas and Varma (2011) said that when employees are satisfied they exert better job performance.

For the connection between job satisfaction with employee commitment and level of productivity, it is found in the earlier research that the lower level garments workers are less committed to their job and organization. The case is higher for women workers because of some other extra social and familial pressures; the female workers have to face continuously.

In our conservative society, the responsibilities of child rearing and cooking are the compulsory duties of women in addition to their work-life duties. On the other hand, continuous ignorance in the work life does not get them the opportunity to feel attach with the organization which causes poor level of commitment among the women garments workers. Hackett & Hausdorf (2001) analyzed that highly committed employees can become the highest performers in the organizations. The reasons behind their best performances are their devotions to skill and career development, and their tendency to stay with the organization.

# 3.5 Chapter Summary

There founds many related issues from reviewing existing literatures about women's personal life experiences and the job life difficulties identified as major causes of job dissatisfaction. Due to those dissatisfactions women cannot provide a full attention to their job life which shows less commitment towards the job and organization. Here, the chapter presents many literatures on the women workers in Bangladesh, rather than ready-made garments sectors many other sectors women workers and their work as driving force in their social and economic contribution to the national development. The chapter summarizes all these study findings and recommendations to find out the research gap.

# **Chapter Four**

# **Research Methodology**

#### 4.1 Introduction

The chapter has discussed about chronological procedures of the current study. It includes a description of the research methods and the reasons why these chosen methods are appropriate for gathering the information needed to answer the research questions of the current study. Finally the ethical issues concerning the research will also be discussed at the end of the chapter.

# 4.2 Research Design

Every research is designed in a way so that the answers of the research questions are found out properly. A good research should follow a methodical way with certain steps in a specified progression under acceptable and well-defined set of rules i.e., to follow a suitable research chronology. The research chronology is suggested by many authors, e.g. Vaus (2001); Kumar and Phrommathed (2005); Singh (2006); Blaike (2007); Saunders, Lwis, and Thornhill (2008); Babbie (2013). After reviewing literature, the researcher found that Saunders et al. (2008) presented the research chronology as 'research onion' [Figure 1] in their book 'Research Methods for Business Students'.

The research onion depicts the issues underlying the choice of data collection techniques and analysis procedure. There is a central layer of the 'research onion'. To move toward to the central layer, there are some other important layers of the onion need to be peeled away.

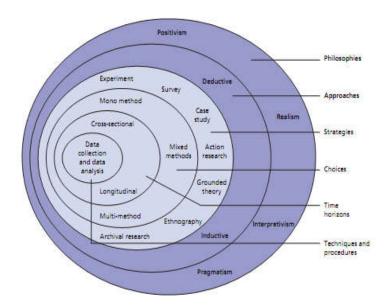


Figure 1: The Research Onion

Source: Saunders, Lewis and Thornhill (2008)

Research design is presented here with the help of 'research onion' (Saunders et al., 2008). The researcher has explained each layer of the 'research onion' in respect to the present study to come to the central layer.

# 4.2.1 Research Philosophy

The outer shell of the research onion is research philosophy which is related to the development of knowledge and the nature of that developed knowledge. The research philosophy adopted some important assumptions about the way by which the researchers view the world. These assumptions will underpin the research strategy and the methods they choose as part of that strategy (Saunders et al., 2008).

Saunders et al. (2008) and other authors Vaus (2001); Kumar and Phrommathed (2005); Singh (2006); Blaike (2007) suggested three major ways of thinking research philosophy: Ontology, Epistemology, and Axiology. Research philosophies in these three ways of thinking produce significant differences. There researcher has presented these three ways of thinking before selecting the research philosophy for the present study.

Ontology refers to the assumptions about the nature of reality. Wand and Weber (1993) refer ontology as a branch of philosophy concerned with articulating the nature and structure of the world. There are two aspects of ontology. Ontological assumptions help a researcher in determining the research objects and research phenomena also help to selecting the ways of approaching those phenomena (Saunders et al., 2008).

**Epistemology** describes the study nature, extent and justification of knowledge (Rosenberg, 2005) and it is specifically related to the relationship between the reality and the researcher. This stem of philosophy is concerned with the nature and scope of knowledge. Epistemological assumptions help researchers in determining the area of contribution that a researcher can do through his/her research findings (Saunders, Lewis, & Thornhil, 2003).

**Axiology** is another branch of research philosophy that incorporates questions about how researchers deal with their own values and also with those of their research participants (Saunders et al., 2003). Researcher's own value plays a significant impact to research results.

Research philosophies differ in terms of their assumptions that fall in the objectivism and subjectivism continua.

- ❖ Objectivism incorporates the assumptions of natural sciences. It entails realist ontology which holds that social entities exist in the external reality unbiased from social actors. Epistemology focused on discovering truth by means of observable, measurable facts and claims for having a value-free, detached axiology (Saunders et al., 2003).
- ❖ Subjectivism incorporates the assumptions of arts and humanities. It entails nominal's ontology which holds that social phenomena are biased from language, perceptions and consequent actions of social actors. Epistemology focused on the opinions, narratives, interpretations and perceptions of social actors that convey these social realities and claims for having a value-based reflexive axiology (Saunders et al., 2003).

To draft this section of research philosophies, the researcher explores her philosophy of research further through the concept of research paradigms. A paradigm not only allows a certain line of enquiry to 'make sense' of various kinds of phenomena, but it also provides a framework in which these phenomena can be identified as existing in the first place. These paradigms add the dimensions of the political rational for research to the objectivism-subjectivism continua. Business and Management research comprises four key philosophies: Positivism, Realism, Interpretivism, and Pragmatism (Saunders et al., 2008).

**Positivism** relates to the philosophical of the natural scientists. It entails working with an observable social reality and the end product can be generalized as law, like the physical and natural sciences (Saunders et al., 2008). The researcher will adopt the philosophical stance of natural scientist, if the research reflects positivism philosophy.

**Realism** focused on the explanations of researcher's experience in an underlying structure of reality that shape the observable events. By using a variety of methods, realism tends to undertake historical analyses of changing societal structure (Saunders et al., 2008).

**Interpretivism** is the subjectivist philosophy that differentiates human being from other physical phenomena because only human being can create meanings (Saunders et al., 2008). The current study focuses on individual's life experiences and cultural art facts, and seeks to include their participants' as well as their own interpretations into the research.

**Pragmatism** argues that the most important determinant of epistemology, ontology and axiology is the research question. Pragmatism is intuitively appealing, because it avoids the researchers to engage them in their pointless observation rather the concepts of truth and reality (Tashakkori & Teddlie, 1998).

The current study is emphasizing on providing the existing reality in the context of RMG industry in Bangladesh. This study being categorized in the areas of social science is observing social reality. So, from the philosophical stand this study is based on positivism.

# 4.2.2 Research Approach

Research is concerned with seeking for explanations of problems (Smith & Dainty, 1991). It involves a variation of key processes of observation, reflection, theoretical conjecturing, testing of theories and models developed in order to capture the essence of the realities (Partington, 2002). However the way these realities are viewed and understood differ from each other, and the way the knowledge is developed in the research is closely connected with the philosophical approaches.

Trochim (2006) illustrated two broad methods of reasoning as the inductive and deductive approaches. He defines **deduction** as beginning with the general and ending with the specific, and on the contrast, **induction** moves from the specific to the general. Creswell and Clark (2007) implied that the **deductive** researcher works from the top down, from a theory to hypotheses to data to add to or contradict the theory. In contrast, they define the **inductive** researcher as someone who works from the bottom-up, using the participants views to build broader themes and generate a theory interconnecting the themes.

The most important difference between inductive and deductive approaches to research is that whilst a deductive approach is aimed and testing theory, an inductive approach is concerned with the generation of new theory emerging from the data. These two types of analysis are used in researches.

The current study has used deductive approach. Because researcher works from the top to down from a theory that involvement in income generating sector through RMG industry women are improving their socio-economic status and job nature and environment have impact on the commitments of workers which will be studied in the present study.

### 4.2.3 Research Choices

The choices outlined in the research onion include three methods: the mono method, the mixed method and the multi-method (Saunders et al., 2008). According to research onion, researchers can choice any of the three methods for selecting data collection technique and data analysis procedure. For choosing research methods when researchers use a single data collection technique and corresponding analysis procedures that is called **mono method**.

When researchers use more than one technique for data collection and data analysis procedure to answer the research questions, the method is called **multi-method**. The term multi-method refers to those combinations where more than one data collection technique is used with associated analysis techniques, but this is restricted within either a quantitative or qualitative world view (Tashakkori & Teddlie, 2003).

Furthermore, there is also another approach called **mixed method** approach. **Mixed methods** approach which is the general term for when both quantitative and qualitative data collection techniques and analysis procedures are used in a research design.

The study has followed the mono method because the researcher has used only a single data collection technique i.e., the quantitative technique.

# **4.2.4 Research Strategy**

Research strategy is the way by which the researcher desires to carry out his/her work (Saunders et al., 2007). Different approaches are included in research strategy: Experimental research, Action research, Case study research, Survey research, Archival research, Ethnography, Theory and Narrative inquiry, Ground theory (Blaike, 2007; Saunders et al., 2008). Some are belong to the deductive approach and others belong to the inductive approach; researchers can apply any one of the strategies.

**Experimental research** is the strategy of creating a research process which examines the result of an experiment against its expected results (Saunders et al., 2008). The experimental research is done to study the casual links between dependent and independent variables where a change in one variable causes the changes in another dependent variable. This strategy is usually used in those research areas where sample is collected from known population and involves limited factors to consider.

**Survey research** strategy is very popular in business and management research, and usually associated with deductive approach. Basically the strategy is used to answer who, what, where, how much and how many type questions. Therefore it tends to be used in exploratory and descriptive research. The key reason behind the popularity of using survey method is that by this way a large amount of data from a sizable population can be collected in a highly economical way.

The survey strategy allows the researchers to collect quantitative data which they can analyze quantitatively using descriptive and inferential statistics. In addition, the data collected by a survey strategy can be used to suggest possible reasons for particular relationships between variables and to produce models of these relationships (Saunders et al., 2008).

Case study is defined as 'a strategy for doing research which involves an empirical investigation of a particular contemporary phenomenon within its real life context using multiple sources of evidence' (Robson, 2002). Yin (2003) also highlighted the importance of context, adding that, within a case study, the boundaries between the phenomenon being studied and the context within which it is being studied are not clearly evident.

**Action research** is characterized as a practical approach to a specific research problem within a community of practice (Bryman, 2012). It involves examining practice to establish that it corresponds to the best approach. It tends to involve reflective practice, which is a systematic process by which the professional practice and experience of the practitioners can be assessed. Lewin (1946) first used the term action research.

Grounded theory is often thought of as the best example of the inductive approach, although this conclusion would be too simplistic. It is better to think of it as 'theory building' through a combination of induction and deduction. According to Goulding (2002) a grounded theory strategy is particularly helpful for research to predict and explain behavior, the emphasis being upon developing and building theory. As much

of business and management is about people's behaviors, for example consumers' or employees', a grounded theory strategy can be used to explore a wide range of business and management issues.

**Ethnography** is rooted firmly in the inductive approach. It emanates from the field of anthropology. The purpose is to describe and explain the social world the research subjects inhabit in the way in which they would describe and explain it. This is obviously a research strategy that is very time consuming and takes place over an extended time period as the researchers needs to immerse themselves in the social world being researched as completely as possible (Blaike, 2007).

**Archival research** is the research strategy which uses administrative records and documents for data source. Although the term archival has historical connotations, it uses both recent and historical documents (Bryman, 1989). The research strategy is not conflated to secondary data analysis rather they are the part of reality being studied in the research.

The respondents of the current research are the women workers of RMG industry in Bangladesh, who are the representative of the population. Here the researcher has the freedom to collect quantitative data by using a structured questionnaire. For this reason survey strategy is followed in the current study.

#### 4.2.5 Time Horizon

The time horizon is the time frame within which the research project is to be completed (Saunders et al., 2008). There are two types of time horizon: the cross sectional and the longitudinal specified in the research onion (Bryman, 2012).

In **cross sectional** time horizon the data must be collected from already established certain point. It is also called the snapshot time of data collection where the data is collected at a certain point (Flick, 2011). It is used to when the investigation is concerned with a particular phenomenon at a specific time.

A longitudinal time horizon relates to the collection of data repeatedly over an extended period and usually used where the research factors need to examine for changeover time (Goddard & Melville, 2004). Furthermore, it allows the establishment of some control over the variables being studied. The time horizon selected is not dependent on a specific research approach or methodology (Saunders et al., 2008).

Present study used an established tool for designing questionnaire to collect data in a specific time. The study takes an attempt to find out the scenario of two important social phenomenon's, e.g. socio-economic economic status of women RMG workers in Bangladesh and their commitments toward jobs and organizations are trying to find out through the study. Also, this is clearly a cross-sectional study as the study employed survey strategy for data collection in a particular period of time, i.e. December 2018– March 2019.

## 4.2.6 Techniques and Procedures

The last inner layer of the research onion calls for data collection and data analysis procedure. There two terms of data collection and analysis techniques used in business and management researches: quantitative and qualitative.

Quantitative research technique deals with numeric data. It is used as a synonym for any data collection technique (such as a questionnaire) or data analysis procedures (such as graphs or statistics) that generates or uses numerical data. This research aims at testing theories and hypotheses based on the observation, sample survey and statistical analysis of the data. Here researchers are concerned with relationship among variables and patterns in social trends.

In contrast, **qualitative** is used as a synonym for any data collection techniques (such as an interview) or data analysis procedures (such as categorizing data) that generates or use non-numerical data (Blaike, 2007; Saunders et al., 2008; Babbie, 2013). Qualitative researchers try to understand behavior and institutions by getting to know the persons involved and their values, rituals, symbols, beliefs and emotions.

In spite of the differences between these two instruments i.e. qualitative and quantitative, it is still possible to combine both instruments, since each of them has their own strengths. Marshall (1995) calls the combination of qualitative and quantitative methods a 'triangulation'. This term can also mean combining several different qualitative and quantitative methods such as study groups, local and temporal settings, and theoretical perspectives in dealing with a phenomenon (Flick, 2002).

The researcher of this study intends to do her study on the philosophical root of positivism. The ontological and epistemological basis of this study is very much relevant with the quantitative data collection techniques and procedures. The researcher adopted deductive research approaches which also used survey method for data collection from a large sample size. For these reasons, it is appropriate to follow quantitative data collection techniques and procedures for the present study.

#### **4.2.6.1 Data Collection Procedure**

Data used in social research can be of two main types; primary and secondary. Primary data are generated by a researcher who is responsible for the design of the study, and the collection, analysis, and reporting of the data. This is 'new' data, used to answer specific research questions. The researcher can describe why and how they were collected. Secondary data are raw data that have already been collected by someone else, either for some general information purpose, such as a government census or other official statistics. Primary sources are the original social artifacts, while secondary sources are the results of someone having worked on or from the primary sources (Kothari, 2004; Blaike, 2007; Saunders et al., 2008; Babbie, 2013).

In this study, both primary data and secondary data were used. Primary data for this research have been collected by constructing a questionnaire. Secondary data were collected through extensive literature review on books, journals, newspapers, organizations' website, government publications, government surveys, industry statistics and reports, academic surveys, published thesis and so on. Secondary data were used mainly for writing theoretical background and literature review of the

study. For this purpose, a comprehensive desk study was also conducted to get a clear idea about the conceptual issues of the different variables of the study.

The researcher has selected samples from a population for data collection. She has selected a particular sampling method for collecting data from the specified population. Before collecting data, the researcher has conducted a pilot study by forming a focus group. Therefore, the researcher will discuss, in detail, with regard of population, sampling, questionnaire, and pilot study in the following sections.

**Population** is an aggregate of all cases that conform to some designated set of criteria. In other words, the full set of cases from which a sample is taken is called the population (Blaike, 2007).

This study focuses on the socio-economic status of women RMG workers and their commitment conditions to ready-made garments industry in Bangladesh. There is 4621 registrar garments factories in Bangladesh during the study period (see Appendix – I). The total numbers of employees working in the RMG is around 4 million in different levels and departments. Among the total employees around 3.6 million are women working in both managerial and non-managerial position (BGMEA Members' Directory 2018-19). Although the current study is done only on the basis of lower level/non-managerial/operational level women workers but study takes all the 3.6 million women as its population.

# Sampling design

For making research effective taking sample is compulsory to make a projection about the population. **Sampling technique** is a process of selecting participants for a research project. Sampling is a common but not universal feature of social research. However, for many research questions and objectives it is impossible to collect or to analyze all the data available owing to restrictions of time, money, and often access. There are many alternative ways to take sample; the key alternatives are grouped into two categories: probability sampling and non-probability sampling (Zikmund et al., 2011).

In **probability sampling**, every element in the population has a known, nonzero probability of selection. Some probability sampling techniques are: simple random sampling, systematic sampling, stratified sampling, cluster sampling, multistage area sampling etc. Besides, another type of sampling is non-probability sampling; the probability of any particular member of the population being chosen is unknown. The selection of sampling units in **non-probability** sampling is quite arbitrary, as researchers rely heavily on personal judgment. Under non probability sampling there are some other types of sampling like: convenience sampling, judgment sampling, quota sampling, snowball sampling etc.

The term **convenience sampling** refers to sampling by obtaining people or units that are conveniently available. Researchers generally use convenience samples to obtain a large number of completed questionnaires quickly and economically, or when obtaining a sample through other means is impractical (Zikmund et al., 2011).

Bryman (2016) said convenience sampling is widely used and common in organization studies because this technique helps to save time, effort and also cost.

The current research applies convenience sampling process in different ready-made garments firms in Bangladesh to assess the socio-economic status of women workers and their commitments toward jobs and organizations.

In case of selecting garments firms the technique of Quota sample was used. Quota sampling seemed appropriate for better representation of different forms of RMGs of Bangladesh (small, medium & large size organization). Moreover, quota sampling method was used for better representation of RMGs' in Chittagong and Dhaka divisions. As the population is big and workers are busy with their works, most of them are not available to give information. So, to collect questionnaires quickly and economically author applied convenience sampling.

Therefore, the researcher discusses about sample, sampling techniques, and sample size for the current study in the following sections.

**Sample** is a selection of elements from a population that is used to make statements about the whole population. A sample can be defined as a portion of the elements in a population and any part of the population (Dane, 1990).

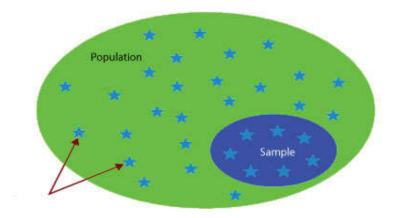


Figure-2: Population and Sample

Source: Saunders et al. (2008)

**Sample size** is dependent on the research questions and objectives in particular, what is needed to find out, what will be useful, what will have credibility and what can be done within available resources (Patton, 2002). If quantitative analysis is to be undertaken, then sample size will be influenced by the requirements of the type of analysis to be undertaken.

It is important to know the size of population for determining the sample size. According to the BGMEA Members' Directory (2018-2019) the number of registered RMG factory is 4621, the total number of workers is 4 million in which around 3.6 million are women. In the current study, 215 respondents who were working in different lower level operations of 20 RMG firms in Bangladesh were communicated purposively with self-structured questionnaire.

Questionnaire is a form of document used to record data during fieldwork. Within business and management research, the greatest use of questionnaires is made within the survey strategy. The aim of the questionnaire is to collect sets of standardized

information in a uniform way (Nichols, 1991). Additionally, the researcher has to consider the feasibility and administrative issues such as costs, facilities, and time.

This study uses survey strategy according to research philosophy and research approach of the study, which is explained earlier section of this chapter. Moreover, questionnaires tend to be used for descriptive or explanatory research (Saunders et al., 2008). The research purpose of the present study is both descriptive. In this background, the researcher intended to use survey through a self structured questionnaire for data collection as an appropriate method for this study.

For the data collection of the current study a group of MBA students of Bangladesh University (Dhaka) and a team of the students from Rangamati Science and Technology University (Rangamati) were used. They are given adequate training with the questions and supervised closely to conduct survey with the garment workers properly. The sample respondents were selected on the basis of informative and convenience sources for the researcher. After collection of data, incomplete, and biased, and or abnormally answered data were discarded through a thorough scrutinizing process. Only descriptive strategy was used to analyze the data. The overall status of women in RMG is defined by the demographic and socio-economic status of the women workers working in this industry.

### 4.2.6.2 Data Analysis and Presentation

The next step after collecting the data is the data analysis. The method of data analysis is used for a survey depends on the purpose of the research and the type of data

collected (Dane, 1990). This means that how the researcher interprets the data depends on the research questions and the type of measurement scales that are used.

Dane (1990) also stated that there are three general types of analysis appropriate for survey data: description, association, and elaboration. Each type consists of either categorical or continuous data. Summary statistics are most appropriate for **descriptive** purposes while **association** analysis statistics are used for data analyses when predictive goals are to be met. An **elaboration** analysis is a logical process for analyzing data that enables the researcher to test a tentative hypothesis about relationship between variables.

The process of data analysis has several stages. Before the process starts, some preliminary steps need to be completed (Sekaran, 2000). The four steps of data analysis are: i) getting the data ready for analysis (editing data, handling blank responses, coding data, categorizing data, creating data file, and programming), ii) getting a feel for the data (mean, standard deviation, correlations, frequency distribution), iii) testing the goodness of data (reliability and validity), and iv) testing the hypotheses (appropriate statistical manipulations). These steps help to prepare the data for analysis, ensuring that the data obtained are reasonably good.

Here, the data have been collected by a survey method and then they are translated into an appropriate format for analysis by computer. The first step is to get the data ready for the analysis process. After checking all the 272 responses, the researcher had to discard 57 questionnaires in which she found several errors e.g., blank

responses and more than one answer in one question. As a result, only 215 responses were computed.

For presenting the analyzed data both tabular form and graphical forms have been used in the current study. The data were arranged to depict the results with percentage as well as actual format. In graphical presentation the researcher used bar chart for presenting the social condition, economic condition and commitments in types and level of the respondents. The researcher also used pie-charts to present the demographic information of the respondents of the present study.

#### 4.3 Validity and Reliability

Validity and reliability are two important elements in any research. These are two technical terms which have to be distinguished. Oppenheim (2003) stated that these terms can have several meanings and can be measured statistically in several ways, and to some extent they also overlap and are interconnected. He gives a good example to distinguish between validity and reliability by saying '.... a clock is supposed to measure true time, and to do so continuously. If it were to show the wrong time, we should say that it was invalid. If it were sometimes slow and sometimes fast, we would call it unreliable.

Validity is the accuracy of a measure or the extent to which a score truthfully represents a concept (Zikmund, Babin, Carr, and Griffin, 2011). The validity refers to the extent to which differences in observed scale scores reflect true differences among objects on the characteristics being measured, rather than systematic or random errors (Malhotra, 2002).

In this study, the researcher has considered only the **criterion validity** which denotes that criterion variables (i.e. demographic characteristics, attitudinal, and behavioral measures) were collected at the same time. Moreover, this tool is widely used in our country by different researchers (Lovely, 2018; Rahman & Ferdausy, 2015; Rahman & Karan, 2011) at different times, considering this the validity of the instruments were not separately measured.

Reliability is a matter of whether a particular technique, applied repeatedly to the same object, yields the same result each time. According to Litwin (1995) reliability is a statistical measure of how reproducible the survey instrument's data are. It provides a reliable measure where we obtain the same result on repeated occasions. If people answer the same way on repeated occasions then it is reliable (Vaus, 2001). Litwin (1995) said that reliability can be assessed in three forms: test-retest, alternate-form, and consistency.

The researcher has used **consistency reliability**. This is an indicator of how well the different items measure the same issue. This means that researchers must construct several different questions or items to gain information about a particular behavior or topic. The rich data set indicates that the instrument or question is considered more reliable.

#### 4.4 Ethical Issues

Ethics in research is involved with what is right and what is not right to do when conducting a research and forms an integral part of any research study. The ethical issues vary somewhat depending on whether the respondents have given willing and informed consent. The informed response is the expressed or implied acknowledgement waving an individual's right to privacy when he or she agrees to participate in a research study.

The researcher of this study seeks honest cooperation and free consent of the respondents assuring them that their identity and responses will be confidential and a high level of privacy will be maintained for the study purpose. Participants were assured about the privacy of their information, and that their identities would not be revealed. At the time of entire research work, the researcher was very much conscious about ethical issues relating to current research. She did not hurt on the personal, religious, social, cultural and political beliefs during the research period and on the thesis paper. But still if any kind of unconscious and unexpected errors make hurt to anybody, then it is a hardiest expectation to the viewers to overlook the errors and provides their important suggestions to improve the research work in future.

#### 4.5 Chapter Summary

In this chapter, the researcher has discussed several important aspects regarding the methods and methodology which were used in the fieldwork. The researcher has followed several steps of the 'research onion' which she has adopted from the work of Saunders et al. (2008). The researcher has explained research philosophy, approach, and strategies according to the several layers of research onions. Moreover, she has presented details of data collection and data analysis procedure. Designing the questionnaire, validity and reliability of the questionnaire were also discussed here. Finally, the ethical issues of the research were discussed at the end of this chapter.

## **Chapter Five**

# **Analyses and Findings**

#### 5.1 Introduction

The chapter has discussed about the analysis and the presentation of findings along with the necessary explanations. Researcher has collected data through structured questionnaire which was designed with the factors to measure the socio-economic status and their commitments completed by the women workers of some selected ready-made garments firms in Bangladesh. Thus, the findings are prepared by the analysis based on their responses. The prime objective of the current study is to assess the socio-economic status of women workers to RMG industry in Bangladesh. As an additional research work the researcher also studied on the commitment conditions of these workers to the industry because of the significance of the issue in the true development of the most prosperous industry in Bangladesh. Hence, the presentation of findings is illustrated in the following sections.

At first the demographic profile of the respondents is presented at tabular as well as the graphical form according to each questions prepared for the collection of data from the surveyed respondents. Collected data is converted in the percentage form to evaluate the whole industry condition in Bangladesh.

#### 5.2 Demographic Profile of the Respondents

Although the main objective of the study was not to analyze the demographic characteristics of the respondents, the researcher believes that the analysis of demographic variables will be helpful for better understanding about the nature of the respondents. For this purpose, frequency distributions of demographic variables (age, family members, experience, marital status, and education) are presented in the first part of the chapter.

To measure the social status of the respondents data are collected through the variables (earning member of their family, working hour, average monthly overtime, experiencing social changes, harassment in workplace, practices of labor law in the factory, social acceptance, importance in family decision) are presented in the section titled, Social Status of Women RMG Workers in Bangladesh.

Economic conditions related indicators (such as salary structure, bonus structure, medical facilities, maternity benefits, savings condition, transportation facilities, consumption pattern, accommodation condition, etc.) are arranged and presented in the section titled, Economic Conditions of Women RMG Workers in Bangladesh.

Lastly the indicators to examine the commitments of the respondents are arranged and presented in the section titled **Commitment Conditions of Women RMG Workers** in **Bangladesh** which includes the variables such as level of job satisfaction, organizational commitment, employee turnover rate, employee motivation, trust on their current employer, expectation to the owner, working environment etc.

Information necessary for this study were gathered from 215 women workers of the different RMG factories of Bangladesh. The respondents were from different levels and departments. The demographic features of the respondents are presented in the following tables. The maximum age range of the respondents' are found from 21to 30 years with 56.28% of the studied respondents. The largest segment of the study with 36.28% of the total respondents has less than 2 years job experiences. Among them 64.65% (139) were married and 26.51% (57) were unmarried. The level of education of the largest portion, 53.02% of the respondents is up to SSC although a nominal percentage 13.95% of the study found (30) respondents who had completed their education up to HSC. Maximum workers were from 6 members' family size, and the percentage is 40%.

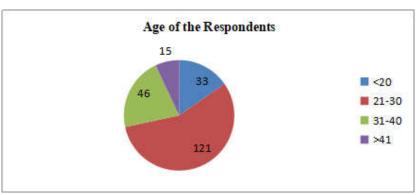
## **5.2.1** Age Range of the Respondents

The study found that 154(33+121) out of 215 women workers are up to 30 years old, which rated 71.63%(15.35%+56.28%) of the total sample, while only 15 women workers that means 6.98% are aged above 41 years.

Table 1: Age of the Respondents

	Number of	
Years	Respondents	%age
<20	33	15.35%
21-30	121	56.28%
31-40	46	21.40%
>41	15	6.98%
Grand Total	215	100.00%

Source: Author's own survey (2019)



Source: Author's own survey (2019)

This implies that young women have more opportunities to participate in the formal labor market in RMG industry. It is found that- due to excessive work load creates difficulties for aged workers in the industry, the circumstances also not supportive for those women. Nature of job itself shows very much challenging and hazardous for women after a certain time especially long working hour which insists them to go

back from work. In some cases, as the male members become eligible to earn the senior woman, like mother can stop to go to work. It shows economic progress at one instance.

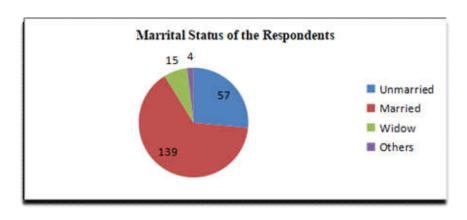
# 5.2.2 Marital Status of the Respondents

Among the surveyed women workers, 139 are married and 57 are unmarried which shows the rates of 64.65% and 26.51% of the total respondents respectively. Most of the cases these unmarried, young women are the main bread-earners of their family. Due to the family condition they initially go out from the home, earn money to fulfill the basic demands of her family.

Table 2: Marital Status of the Respondents

Marital status	Number of Respondents	%age
Unmarried	57	26.51%
Married	139	64.65%
Widow	15	6.98%
Others	4	1.86%
Grand Total	215	100.00%

Source: Author's own survey (2019)



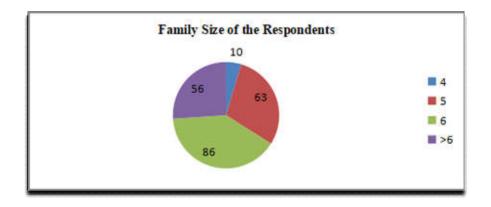
After joining they introduce with their co-workers, grow friendship and at a time they decide to marry and start a new family. At the same time they become skilled and their salaries grow higher due to their experiences. Women are now having enjoyed their economic freedom at the same time for their better future they want to continue their work life after marriage too. That's why we found that the portion of married women in the RMG industry is growing at an increasing rate. There are a very nominal number we have found with aged and widow or separated are number as 15 and 4 shows only 6.98% and 1.86% of the total studied sample, respectively.

#### **5.2.3 Family Size of the Respondents**

Now a days, the cost of living in city area is very much high. The cost is associated with the dependent family members. Where the family size is big with more dependent members, the cost of living appears high accordingly.

Table 3: Family Size of the Respondents

Persons	Number of respondents	%age
4	10	4.65%
5	63	29.30%
6	86	40.00%
>6	56	26.05%
Grand Total	215	100.00%



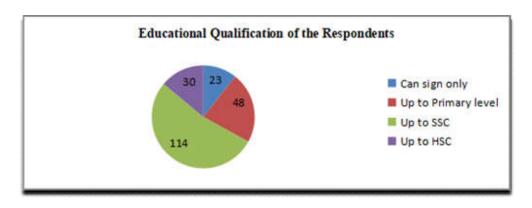
The current survey discloses that 10 women from 4 members' family, 63 have 5 members family, 86 have 6 members family and 56 have family where there are more than 6 members. Therefore, it is showed that maximum families rated as 66.05% (40%+26.05%) are from the families with 3-4 dependent members, the total costs of the family are borne by 1-2 earning members. If those women could not work, their family cannot survive in present higher living cost situation. So, employment in the RMG industry gets them the opportunity to help their family and to lead a better life.

#### 5.2.4 Educational Qualification of the Respondents

Education is one of the key requirements for getting a better job and performing well in the workplace. This survey shows that among the total surveyed women there are 23 women who cannot pass their primary education too. Although the portion is very small, but the study found 10.70% of the respondents cannot read and write even but can sign. On the other hand, 48 of the workers that show 22.33% of the respondents have primary education only. While 114 women that represent 53.02% have education up to class X and only 30 women that mean 13.95% of the total sample have education up to class XII.

Table 4: Educational Qualification of the Respondents

Qualification	Number of respondents	%age
Can sign only	23	10.70%
Up to Primary level	48	22.33%
Up to SSC	114	53.02%
Up to HSC	30	13.95%
Grand Total	215	100.00%



Source: Author's own survey (2019)

There are two perspectives of the condition. The positive side is the industry creates and offers opportunities for these illiterate and poor literate women, who could not find any other job from other sectors at such huge percentage. The negative side is because of poor educational qualification, they cannot understand the terms and conditions of job, at the same time working capacity is also being affected for this. Their ignorance is also responsible for their deprived situation in the industry, because they are not conscious about their rights, even most of the cases they do not know how to claim for their legal demands.

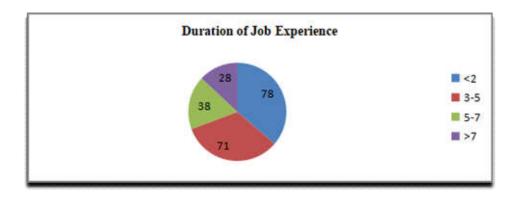
### **5.2.5 Respondents Job Experiences**

To get a good job and also to get a better position in the job, previous experience in the related field provides additional facilities. The survey originate that there are 78 workers, charge 36.28% of the surveyed sample who have below 2 years previous job experiences in the industry.

Table 5: Respondents Job Experiences

Years	Number of respondents	%age
<2	78	36.28%
3-5	71	33.02%
5-7	38	17.67%
>7	28	13.02%
Grand Total	215	100.00%

Source: Author's own survey (2019)



Source: Author's own survey (2019)

There are 71 women representing 33.02% of the sample have 3-5 years work experiences in Garments factories and about 38 women charge 17.67% of studied sample have 5-7 years work experiences and only 28 women representing 13.02% of studied sample were found who have more than 7 years work experiences. As women contribute significantly to the garments industry for more export earnings, some

manufacturers are now paying value women at work. For this reason women are doing work for long time and changing their economic condition.

#### 5.3 Social Status of Women RMG Workers in Bangladesh

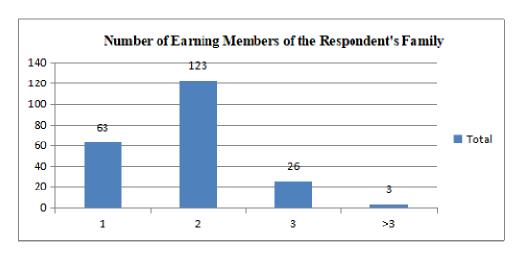
Social Status indicates a person's standing or importance in relation to other people within a society or group. The current study explores the fact that by employing the unprivileged women of our country, the RMG industry has changed their social life with better value and power to voice for their rights and positions in the society. They are migrated from the rural areas of Bangladesh in search of a job (Biswas, kabir & Khan, 2019). But the most unfortunate fact is that most of these women are not much educated, so they cannot find corporate jobs. Besides that the cost of living in city areas is costly than that of the villages. The RMG of Bangladesh created has created a golden opportunity for those poor, uneducated people (The Independent News, 30 July, 2019).

#### 5.3.1 Earning Members of the Respondents' Family

The industry opens the luck of many illiterate, unskilled and poor women. The industry employed a vast segment of women workers who are from low income families. Most of the workers are from low income male headed families or the family responsibilities are on their own heads.

Table 6: Earning Members of the Respondents' Family

Persons	Number of respondents	%age
1	63	29.30%
2	123	57.21%
3	26	12.09%
>3	3	1.40%
Grand Total	215	100.00%



Source: Author's own survey (2019)

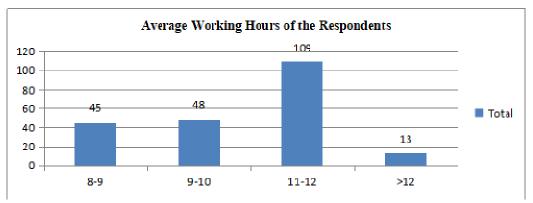
The survey reveals that only 3 workers have more than 3 earning members in her family, while 26 workers' have three earning members. It is observed that there are 3-4 dependent members on maximum workers family the number were 123 workers and 63 women confronted that they are only bread winner of the family.

### 5.3.2 Average Working Hours of the Respondents

The most annoying condition of the working environment of the industry is long working hours. Bangladesh Labor Code-2006 prohibited that no adult workers shall ordinarily do work for more than 8 hours a day, stated in section-100.

Table 7: Average Working Hours of the Respondents

Hours	Number of respondents	%age
8-9	45	20.93%
9-10	48	22.33%
11-12	109	50.70%
>12	13	6.05%
Grand Total	215	100.00%



Source: Author's own survey (2019)

Source: Author's own survey (2019)

Out of the surveyed workers, 13 women representing 6.05% of the studied sample, said they have to work more than 12 hours a day, 109 women representing 50.70% of the respondents said that they have to work 11-12 hours a day, 48 women score 22.33% of the total respondents said that, they do work 9-10 hours a day and 45

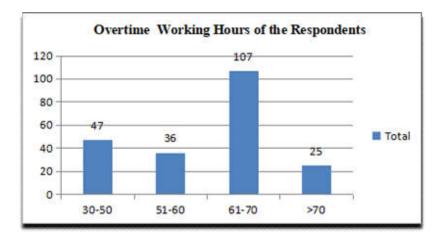
women which represent only 20.93% of the studied sample, said that they do work 8-9 hours a day. Extra workload creates stress in personal life and conflicts in family life.

# **5.3.3** The Overtime Working Hours of the Respondents

Workers earning by wages is not sufficient to live, so they do overtime regularly for some extra earning. But the overtime exercise in the factories is not rational at all. There is a clear-cut direction to practice overtime in the factories in Bangladesh Labor Code -2006, under section 109 as- women shall not be employed/ allowed to employee in any establishment between 10.00 pm. to 6.00 am.

Table 8: Overtime Working Hours of the Respondents

Hours	Number of respondents	%age
30-50	47	21.86%
51-60	36	16.74%
61-70	107	49.77%
>70	25	11.63%
Grand Total	215	100.00%



47 workers showing 21.86% sample said that they do overtime 30-50 hours a month, while 36 women representing 16.74% sample said that they have to do 51-60 hours overtime a month, a large number of women stated that they do overtime about 61-70 hours a month, the percentage of the criteria from the sample is 49.77% and 25 workers representing 11.63% sample, said that they do more than 70 hours overtime a month.

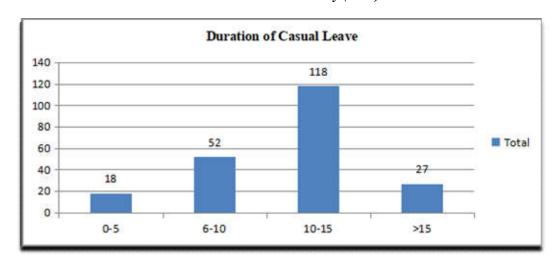
The adverse effect of the fact is that they become unhappy in their family life, because they cannot spend enough time with family. In pick season when deadline pressures become higher, workers do overtime in the weekend.

#### 5.3.4 Duration (in days) of Casual Leave

According to Bangladesh Labor Code 2006, every worker shall enjoy 10 days casual leave with full payment in a calendar year. This survey found that 18 workers, 8.37% of the sample, claimed that they cannot enjoy paid casual leave rather in some cases they get only 5 days leave.

Table 9: Duration of Casual Leave

Days	Number of Respondent	%age
0-5	18	8.37%
6-10	52	24.19%
10-15	118	54.88%
>15	27	12.56%
Grand Total	215	100.00%



Source: Author's own survey (2019)

50 workers, 24.19% of the total respondents get only 6-10 days casual leave in a year. of the sample get only 6-10 days of casual leave per year, the maximum number of workers, 118, representing 54.88% of the studied sample said that they can enjoy 10-15 days casual leave, while 27 workers said, they can enjoy more than 15 days casual leave which represents on 12.57% of the studied sample.

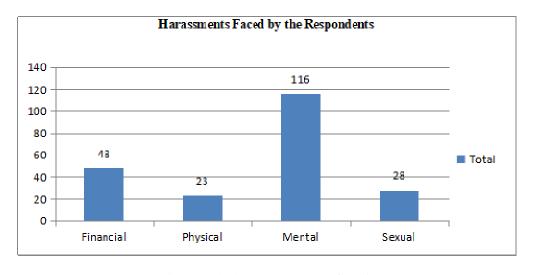
### 5.3.5 Harassments Faced by the Respondents in the Workplace

Usually women workers have to survive with some additional stresses. Harassment by colleagues or management is very common although they cannot disclose the facts publicly in maximum cases. There is also another type of harassment like financial harassment may occur in the workplace.

Table 10: Harassments Faced by the Respondents

Harassments	Number of respondents	%age
Financial	48	22.33%
Physical	23	10.70%
Mental	116	53.95%
Sexual	28	13.02%
Grand Total	215	100.00%

Source: Author's own survey (2019)



Source: Author's own survey (2019)

It is found in survey that 48 workers representing 22.33% sample are harassed financially, 23 workers representing 10.70% of the sample are physically harassed, 116 are harassed mentally and 28 women are harassed, sexually or other ways in the

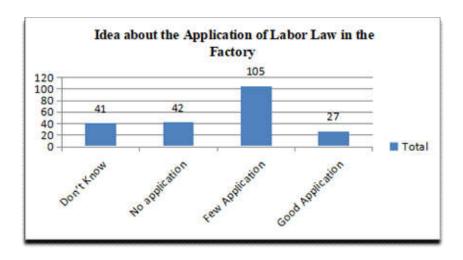
workplace which representing 53.95% and 13.02% of the respondents respectively. As their educational qualification is poor, they are not conscious about their legal rights and usually they are lack of self-confident.

### 5.3.6 Idea about the Application of Labor Law in the Factory

There are several law regulatory authorities who are working for the betterment of those workers. The most significant Laws are Bangladesh Labor Code- 2006, Factory Act-1956, and Factory Ordinance 1969, BEPZA instructions for factory workers and International Labor Standards and International Labor Organizations. But due to become illiterate or less educated to know about the laws

Table 11: Idea about the Application of Labor Law in the Factory

Idea	Number of respondents	%age
Don't Know	41	19.07%
No application	42	19.53%
Few Application	105	48.84%
Good Application	27	12.56%
Grand Total	215	100.00%



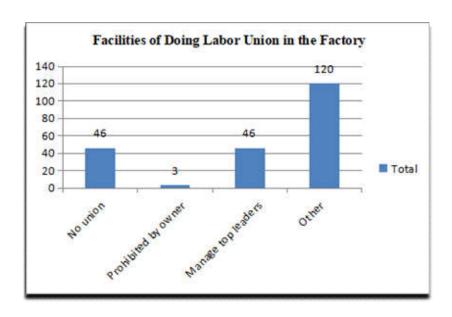
In present study, 41 women are found who do not have the idea of the laws and its application into their factory and these portion represent 19.07% of the total sample, while 42 of the workers, representing 19.53% of the sample, claimed against their employer for not applying laws and regulations into the factory. 105 women, containing 48.84% of the sample size, said that they observed few application and 27 workers stated that there is a good application of labor law in their factory which represents only 12.56% of the total sample.

### 5.3.7 Facilities of Doing Labor Union in the Factory

Formation of trade union for the wellbeing of the workers and being the member of factories registered trade union is every employee's legal rights. Bangladesh labor Code 2006 in it section no 176 discusses the clauses in this related issue.

Table 12: Facilities of Doing Labor Union in the Factory

<b>Union Facility</b>	No. of Respondents	%age
No union	46	21.40%
Prohibited by owner	3	1.40%
Manage top leaders	46	21.40%
Other	120	55.81%
Grand Total	215	100.00%



Source: Author's own survey (2019)

The survey reveals that 46 women think that there is no practice of law in their factory. workers this represents the statement of 21.14% respondents; another 46 women said that trade union is existed in their factory but its application are modified by the authority works for their own purposes they are 21.14% respondents of the survey. But maximum women said that they have registered trade union which is working for their wellbeing.

### 5.3.8 Respondents Position in the Family Decision after Joining the Job

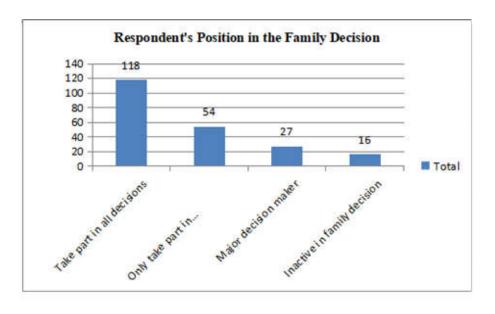
Employment creates social value for every person especially for women.

Employment in the RMG Industry creates financial empowerment for these women which creates social acceptance for them.

Table 13: Respondents' Position in the Family Decision

Position in Family Decision	No. of Respondents	%age
Take part in all decisions	118	54.88%
Only take part in important decision	54	25.12%
Major decision maker	27	12.56%
Inactive in family decision	16	7.44%
Grand Total	215	100.00%

Source: Author's own survey (2019)



Source: Author's own survey (2019)

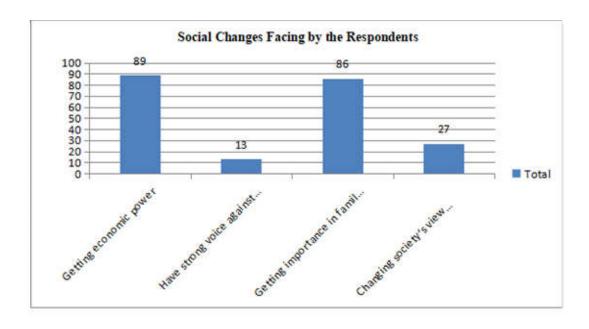
The survey recorded the information that, 118 women said that after joining the job they are now take part in all kinds of family decision, these statement represent the statement of 54.88% respondents, another 54 women representing 25.12% respondents stated, they only take part in important family decision, 27 women, that means 12.56% respondents said that they are now the major decision maker of their family. Although there found 16 women who are still inactive in family decision.

#### 5.3.9 Social Changes Facing by the Respondents after Joining the Job

The current study is done to collect practical information about the social and economic impact of women empowerment. Through garments industry a large segment of our women who were far away from formal income generating sector got the opportunity to earn money. They get economic freedom, and that's why they are now observing and also becoming a part to the different positive changes of society.

Table 14: Social Changes Facing by the Respondents

Social Changes	No. of Respondents	%age
Getting economic power	89	41.40%
Have strong voice against dowry system	13	6.05%
Getting importance in family and society	86	40.00%
Changing society's view point about women		
empowerment	27	12.56%
Grand Total	215	100.00%



Source: Author's own survey (2019)

Among the surveyed women, 89 women, representing 41.40% respondents said that they became economically powerful, 86 women, that means 40% of the total respondents realized that they are now getting importance in their family and society, 27 women faced that, society is now more open and friendly for women empowerment, more special change is showed in the statement of 13 women, who said that now they have strong voice against dowry system; the percentage of the statements of the total samples here are 6.05% and 12.56% respectively.

#### 5.3.10 Effects of Job in the Family Life

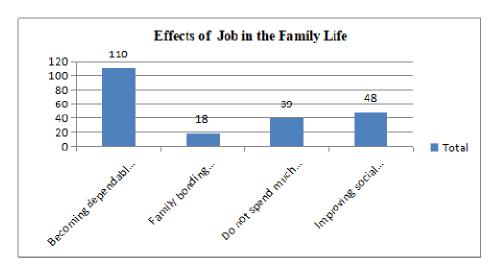
We live in a society where a housewife's contribution for her family is treated as her duty. Even the contribution is neither economically valued nor socially valued, but if a woman contributes with cash this gets importance to family and society. The industry has opened the scope for those unprivileged women to take part in income

generating sectors. The job affects their family in both ways, positively and negatively.

Table 15: Effects of Job in the Family Life

Effect of job	No. of Respondents	%age
Becoming dependable to family members	110	51.16%
Family bonding becomes strong	18	8.37%
Do not spend much time with family	39	18.14%
Improving social security	48	22.33%
Grand Total	215	100.00%

Source: Author's own survey (2019)



Source: Author's own survey (2019)

Among the surveyed women 110 women which represents 51.16% of the surveyed respondents, said that they are now becoming dependable to family members, 18 women, representing 8.37% of the total respondents said that, now their family bonding becomes strong than before, 39 women, representing 18.14% of the

respondents said that due to long working hours they do not spend much time with family and another 48 women that shows the statements of 22.33% of the total respondents who realized that, job improves their social security.

#### 5.4 Economic Conditions of Women RMG Workers in Bangladesh

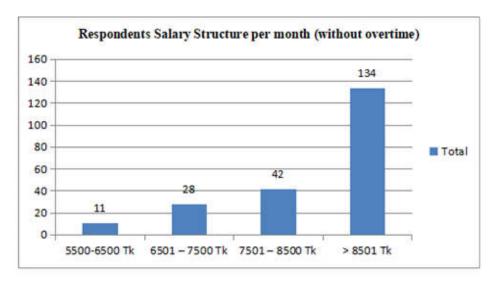
Economic status is determined by the social standing and financial conditions of an individual or group. Usually it is measured by the combination of occupation, education and income of individuals. Individual's economic status is categorized by combining the genetic and cultural transmission of traits that contribute to be economically successful and enhancing group membership and property ownership.

#### **5.4.1** Salary Structure of the Respondents

Salary is the major source of absolute income. The salary structure of Bangladeshi workers is not very impressive. By taking the advantages of cheap labor forces the industry earns more profit, but workers get very low. As the workers were not paid and even not valued for their activities earlier, this salary/ wages increases their status in both economic and social prestige. But in today's market the structure is not up to the mark.

Table 16: Respondents Salary Structure per month (without overtime)

Total Salary	No. of Respondents	%age
5500-6500 Tk.	11	5.12%
6501 – 7500 Tk.	28	13.02%
7501 – 8500 Tk.	42	19.53%
> 8501 Tk.	134	62.33%
Grand Total	215	100.00%



Source: Author's own survey (2019)

Present study found that 134 can earn more than Tk. 8500 as wage per month; it represents the salary structure of 62.33% respondents. It is really very much difficult to lead life in the city areas; moreover they have to contribute their old parents or husbands family. 42 of the women workers representing 19.53% of the total respondents get Tk. 7501-8500 as monthly wages, 28 women get tk. 6501-7500, and 11 women tk. 5500-6500 only as total wages without overtime which represents 13.02% and 5.12% of the total respondents respectively.

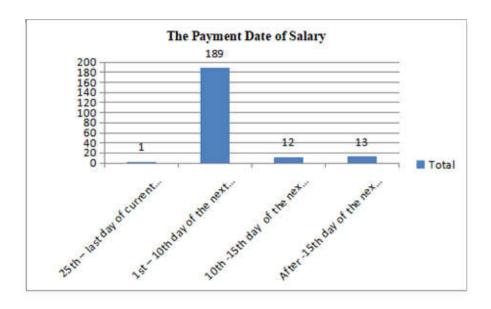
### **5.4.2** Payment Date of Salary in the Factory

On time salary can provide the balance between income and expenditure of an individual. All the expenditures like the cost of accommodation, schooling of their children, foods and medical etc are facilitates by the wages. But most of the cases factories do not pay salaries on time, which effects in workers daily life. Although, a clear direction is provided for paying salaries within seven days of the wage period expiry in section 123 of Bangladesh Labor Code-2006.

Table 17: Payment Date of Salary

Payment Date	No. of Respondents	%age
25th – last day of current month	1	0.47%
1st – 10th day of the next month	189	87.91%
10th -15th day of the next month	12	5.58%
After -15th day of the next month	13	6.05%
Grand Total	215	100.00%

Source: Author's own survey (2019)



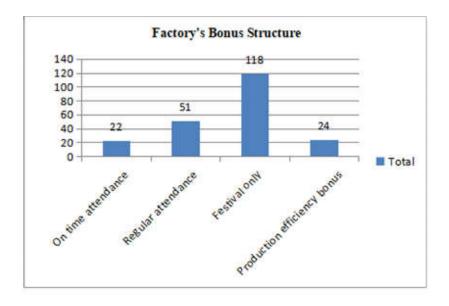
The current survey shows that 189 workers out of 215 workers representing the largest percentage, 87.91% respondents get their wages before the 10<sup>th</sup> day of the next month, 12 workers can get salaries within 10<sup>th</sup>- 15<sup>th</sup> day of the next month and there also some workers (13+1)=14 who have shared their who get their salary of the last month before 10<sup>th</sup> day of the next month, 12 workers said, they get their salaries of the last month within 10<sup>th</sup> to 15<sup>th</sup> day of the next month and (13+1)=14 shared their wired experiences of waiting as long time that more than the 15<sup>th</sup> day of the next month.

#### **5.4.3 Bonus Structure of the Factory**

Bonus is the additional source of earning and a major source of employee satisfaction. But the bonus structure in the industry is not satisfactory, as workers get only festival bonus in maximum cases, although there are some other bonus practices in a very small portion.

Table 18: Factory's Bonus Structure

Bonus Structure	No. of Respondents	%age
On time attendance	22	10.23%
Regular attendance	51	23.72%
_		
Festival only	118	54.88%
Production efficiency bonus	24	11.16%
Grand Total	215	100.00%



Source: Author's own survey (2019)

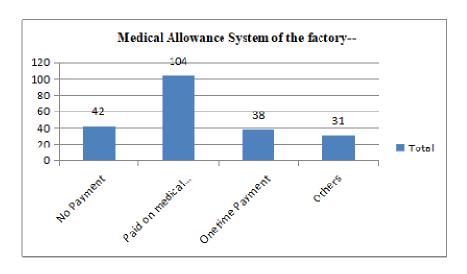
At present competitive market, different types of bonuses are given to the workers in the other industries to encourage the workers for performing sincerely. But out of 215 women garments workers of the survey 118 workers, representing 54.88% of the total respondents said that their owners give only festival bonus, 24 workers said in their factory production efficiency bonus is given and another (51+22)=73 workers which occupy the (23.72%+10.23%)=33.95% of the total respondents said that regular and on time attendance in work bonus is also given to their factory.

### **5.4.4** Medical Allowance System of the Factory

Although Bangladesh Labor Code 2006 instructed for maintaining proper medical facilities with sick room, dispensary, medical equipments in a prescribed way in the establishment of more than three hundred workers. But the reality shows the different picture in this industry.

Table 19: Medical Allowance System of the Factory

Medical Allowance System	No. of Respondents	%age
No Payment	42	19.53%
140 Tayment	72	17.5570
Paid on medical documents	104	48.37%
Onetime Payment	38	17.67%
	2.1	1.4.4207
Others	31	14.42%
Grand Total	215	100.00%
Grand Total	213	100.0070



Source: Author's own survey (2019)

Unfortunately there found 42 workers representing 19.53% of the surveyed women who do not get anything from their factory for medical purposes in case accident or sickness. About 104 women said that, they get compensation only after presenting the medical documentation and this portion represents 48.37% respondents of the study. 38 women that mean 17.67% respondents get one time medical allowance from the

factory and 31 women indicating 14.42% of the studied respondents get a lump-sum amount as medical allowance though it is basic need.

#### **5.4.5 Duration of Maternity Leave**

Bangladesh Labor Code 2006 instructed to give 16 weeks maternity leave with facilities to the women workers in the factory by its section 48. It is provided as working women's human rights to continue work even at the period of their motherhood.

Table 20: Duration of Maternity Leave

Maternity Leave	No. of Respondents	%age
No Leave	46	21.40%
2 month	5	2.33%
3 months	37	17.21%
> 4 months	127	59.07%
Grand Total	215	100.00%

Source: Author's own survey (2019)



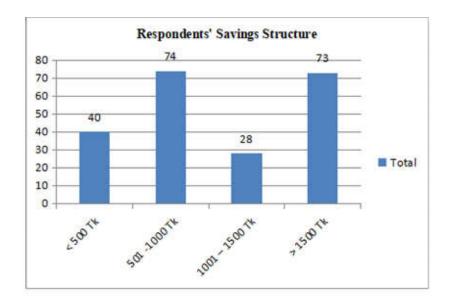
Current survey reveals that out of 215 women workers 5 workers are granted 8 weeks maternity leave, 37 women said they get 12 weeks, 127 women, representing 59.07% workers of the studied sample said that their organization grants 16 weeks and 46 worker said that, their organization grants no leave and this portion represents 21.40% of the studied sample which cannot be ignored at all.

## 5.4.6 Amount of Savings per month

Savings is one of the major sources of individual's relative income. It is the indicator of person's socio-economic status too. The garments industry provides the facilities to make saving by the poor women who cannot even think to earn earlier. Though the portion of savings is very nominal, but the tendency and capacity indicated socio-economic development of the women RMG workers.

Table 21: Respondents' Savings Structure

Savings per month	No. of Respondents	%age
< 500 Tk	40	18.60%
501 -1000 Tk	74	34.42%
1001 – 1500 Tk	28	13.02%
> 1500 Tk	73	33.95%
Grand Total	215	100.00%



Source: Author's own survey (2019)

The survey result shows that out of 215 workers 40 of the workers representing 18.60% of the respondents' savings capacity is Tk. 500 at best. 74 workers representing 34.42% respondents can save Tk. 501 to Tk. 1,000; 28 women representing 13.02% respondents of the study, said that they can save Tk.1001 to Tk. 1500 and 73 women which indicates 33.95% of the total respondents of the study, said that they can save more than Tk.1500 per month.

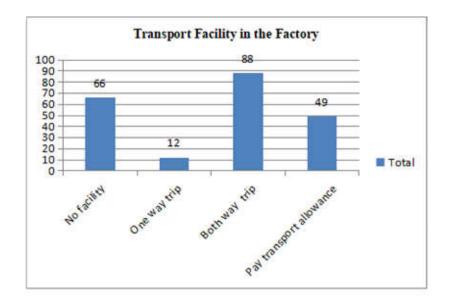
# **5.4.7 Condition of Transport Facility in the Factory**

This study reveals that, from 215 surveyed women, 66 workers that means 30.70% of the studied sample cannot avail any transport facility, while 88 workers representing 40.93% of the total respondents who said that their organization provides two way transport facility; and other 49 women stated that they get transport allowance which represent the 22.79% of the total respondents of the study.

Table 22: Transport Facility in the Factory

Transport Facility	No. of Respondents	%age
No facility	66	30.70%
One way trip	12	5.58%
Both way trip	88	40.93%
Pay transport allowance	49	22.79%
Grand Total	215	100.00%

Source: Author's own survey (2019)



Source: Author's own survey (2019)

# 5.4.8 Income and Expenditure Conditions of the Respondents

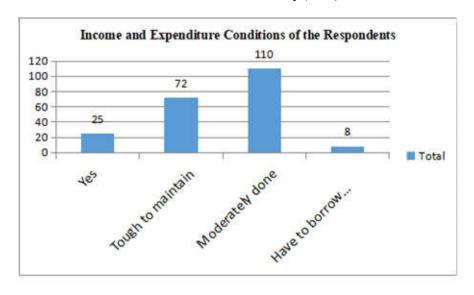
The study is dealt with the women from poor family. They came out from home to fulfill the demand of their family. But after joining the job, their income can contribute to their family expenditure. But the living cost in the city area is increasing day by day, which creates problems for the low income people like them. If the

earning members increase, the expenditure can be shared and it becomes easier to cover the monthly expenditure by their salary/wages.

Table 23: Income and Expenditure Conditions of the Respondents

Month's Expenditure	No. of Respondents	%age
Yes	25	11.63%
Tough to maintain	72	33.49%
Moderately done	110	51.16%
Have to borrow from others	8	3.72%
Grand Total	215	100.00%

Source: Author's own survey (2019)



Source: Author's own survey (2019)

The survey result shows that out of 215 workers, 25 workers that means only 11.63% of the total respondents said that their salary/wages can cover their whole month's expenditure where another 72 workers stated that "it is tough to maintain our monthly expenditure by salary" which represent the statement of 33.49% respondents of the studied sample, 110 workers representing 51.16% respondents, who said that they can moderately cover their family expenditure, where 8 workers statement represented

very worse condition, as they have to borrow from others to maintain family expenditure.

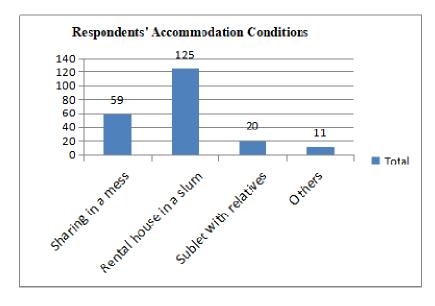
# 5.4.9 Accommodation Conditions of the Respondents

It is a very serious problem to manage a safe, secure and suitable accommodation within budget. The earnings and expenditure conditions of whose workers also stated about the capacity to manage such accommodation becomes tough and impossible for many cases.

Table 24:Respondents' Accommodation Conditions

Accommodation	No. of Respondents	%age
Sharing in a mess	59	27.44%
Rental house in a slum	125	58.14%
Sublet with relatives	20	9.30%
Others	11	5.12%
Grand Total	215	100.00%

Source: Author's own survey (2019)



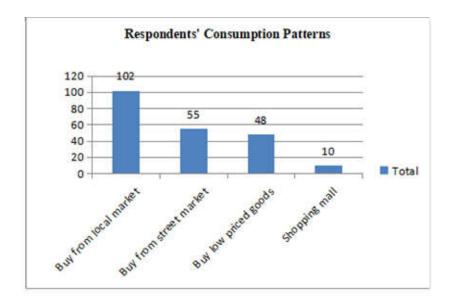
The study finds that 125 workers live in a house with family which represents the 58.14% respondents' living condition of the studied sample, 59 workers, representing 27.44% respondents sharing in a mess, 20 workers stay as sublet with relatives and other 11 workers maintain their accommodation in other ways.

# **5.4.10 Consumption Patterns of the Respondents**

Consumption power parity theory states that a person's consumption pattern will be determined by his/her income level. There is a positive relationship between income and consumption in economics. We also can face the reality that as income grows higher, consumption power increases or vice-versa. Here, workers consumption patterns clearly represents scarcity in income which will impact on employees level of commitment. If income cannot meet consumption needs, it creates dissatisfaction and it turns into employee turnover as a result of less commitment is dissatisfied employee.

Table 25: Respondents' Consumption Patterns

Collect daily necessaries	No. of Respondents	%age
Buy from local market	102	47.44%
Buy from street market	55	25.58%
Buy low priced goods	48	22.33%
Shopping mall	10	4.65%
Grand Total	215	100.00%



Source: Author's own survey (2019)

The survey reveals that, among 215 workers 102 workers which represents 47.44% respondents of the current studied sample who said that, they collect their necessary goods from local markets, 55 workers representing 25.58% respondents of the studied sample who said that, they buy from street market, 48 workers said, they buy low priced products and only 10 workers said that they can buy their necessary goods from shopping mall. The percentages of the portion in the total studied sample are 22.33% and 4.65% respectively.

## 5.5 Commitment Conditions of Women RMG Workers in Bangladesh

Commitment is the feelings or emotional attachments of individual toward someone or something. Employee commitment is the bonding between employees work performance and organizational goal attainment. A committed employee always finds him/her self with the organization to achieve its goals and targets. In today's competitive business market employee commitment can give competitive advantages to the employers. The measurement of workers commitment types and levels are

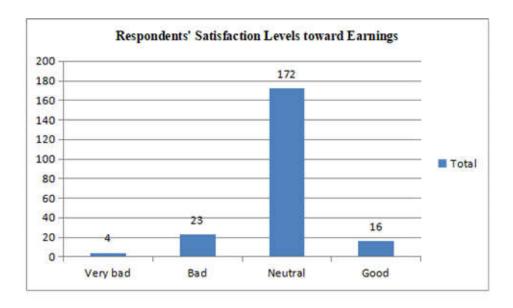
observable facts here. By collecting information about the workers states of feeling for their jobs and organizations clarifies their commitment conditions to RMG industry in Bangladesh. The consequences of workers commitments are very much important to the industry in terms of its efficiency, productivity, employee relations and employee turnover.

# 5.5.1 Respondents' Satisfaction Level towards Earnings

Job satisfaction and dissatisfaction is the individual's emotional reactions to the job itself which are the criteria to influence employees' commitments for jobs and organizations. Job satisfaction is an individual's emotional reaction to the job itself which is the first criteria to create employees commitment for job and organization. Earning through salary and other benefits are the major components of job satisfaction. It is that emotional state of an individual which determines an affective reaction to one's job.

Table 26: Respondents' Satisfaction Level toward Earnings

Your Earnings	No. of Respondents	%age
Very bad	4	1.86%
Bad	23	10.70%
Neutral	172	80.00%
Good	16	7.44%
Grand Total	215	100.00%



Source: Author's own survey (2019)

Here, the survey on 215 workers shows that maximum number, 172 of respondents becomes neutral in the question of satisfaction towards their earning, the portion represents the 80% respondents' opinion on the statement. Only 16 women that mean 7.44% respondents said that they are happy with their earnings where only 4 women shared their very bad feeling about their earnings.

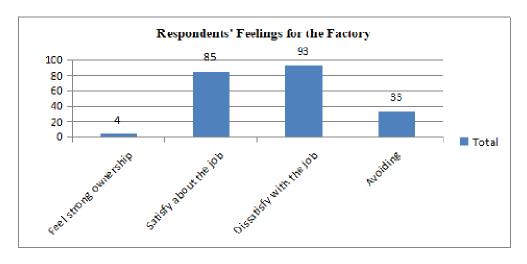
## 5.5.2 Respondents' Feelings for the Factory

Employee commitments are also measured by observing employees' feelings for the factory. How much an employee feels for the goal achievement of his/her job is a determiner of ownership behavior of that employee for the organization. Organization culture, personnel/human resource strategies and employee compensation policies are the key actors in this area.

Table 27: Respondents' Feelings for the Factory

	Number of	
Feel for your factory	Respondents	%age
Feel strong ownership	4	1.86%
Satisfy about the job	85	39.53%
Dissatisfy with the job	93	43.26%
Avoiding	33	15.35%
Grand Total	215	100.00%

Source: Author's own survey (2019)



Source: Author's own survey (2019)

In the survey on 215 respondents, it is showed only 85 workers are satisfied with their jobs which is just 39.53% of the total sample surveyed, where the number of dissatisfied employee is 93 workers which represents 43.26% of the total sample. Only 4 employees state that they feel a very strong feeling about their job and 33 women avoided the question of satisfaction and feeling for the job, the percentages of the above stated conditions among the total surveyed sample are 1.86% and 15.35% respectively.

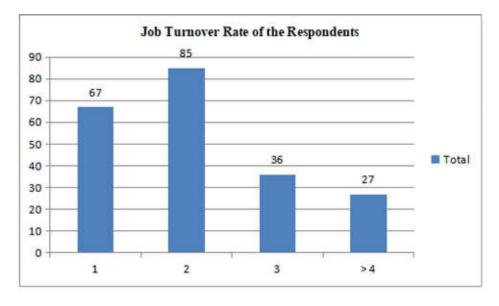
# 5.5.3 Job Changing Experiences of the Respondents

Employee turnover has a negative relationship with employee commitment. A satisfied employee may stay in the factory for long time if there have alternatives too. But when employees become dissatisfied with present job policies, co-workers, or its monetary gains they search for another jobs and quits the organization.

Table 28: Job Turnover Rate of the Respondents

Changed Job	No. of Respondents	%age
1	67	31.16%
2	85	39.53%
3	36	16.74%
> 4	27	12.56%
Grand Total	215	100.00%

Source: Author's own survey (2019)



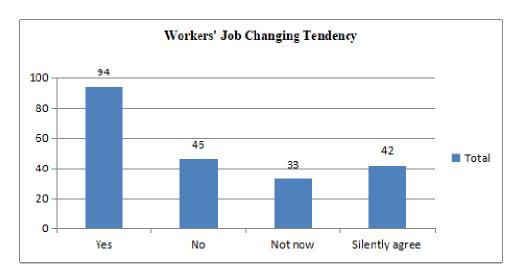
Survey shows that 67 of the workers representing 31.16% of the sample have changed 1 job. Workers who become skilled and experienced change their organization more frequently than the fresh unskilled workers. It has negatively impacts on the factories revenue and also workers commitment levels of that organization. About (85+36+27)=148 of the workers worked in more than two garment factories, the percentage rates 69.86% of the total respondents.

# **5.5.4** Workers Tendency of Changing Job

Employee commitment is related to their job satisfaction, job involvement and organizational citizenship behavior. At the first stage of commitment job should satisfy employees need, then it should create involvement with the organizational goal and these two steps creates a behavior like a citizen of an organization in employee's mind. But in our survey it is showed that, although the workers can earn and get financial independence, they are dissatisfied in many cases.

Table 29: Workers' Job Changing Tendency

	Number of	
Would you switch	Respondents	%age
Yes	94	43.72%
No	46	21.40%
Not now	33	15.35%
Silently agree	42	19.53%
Grand Total	215	100.00%



Source: Author's own survey (2019)

That's why the current survey on 215 women workers presented the result that, only 46 women representing 21.46% sample who said that they do not switch the job if they get high wage/salary from other factory, which shows loyalty in employees. Other 33 women representing 15.35% sample, said they may switch but not now, 42 women silently agree with the proposal and the maximum number of our sample shows negative attitudes towards their job and organization, said yes, they will switch the job if they get higher salary or wages from other factory and the portion is 19.35% of the total respondents.

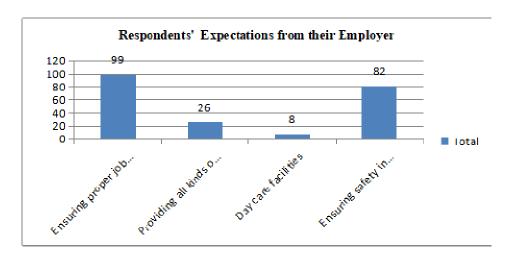
## 5.5.5 Respondents' Expectations from the Employer

In the job expectancy theory, employee will search the organization where they can fulfill their needs and expectations. According to Bangladesh Labor Act 2006, and Factory Act 1965, the organization should provide its' employees all kinds of legal expectations like job security, providing all kinds of legal benefits, proving day care facilities for workers specially for women, and ensuring all kinds of safety measures in the working environment.

Table 30: Respondents' Expectations from the Employer

Expectation from employer	No. of Respondents	%age
Ensuring proper job security	99	46.05%
Providing all kinds of legal benefits	26	12.09%
Day care facilities	8	3.72%
Ensuring safety in working environment	82	38.14%
Grand Total	215	100.00%

Source: Author's own survey (2019)



Source: Author's own survey (2019)

Among the survey sample of 215 women workers, to answer to the question of their top most expectation from employer, 99 women said that they expect to ensure proper job security it represents 46.05% of the sample workers, 26 women representing 12.06% of the sample workers who said their expectation is providing all kinds of legal benefits, 8 women said as top most expectation they want proper day care facilities for their kids and another 82 women expected for ensuring safety in working environment.

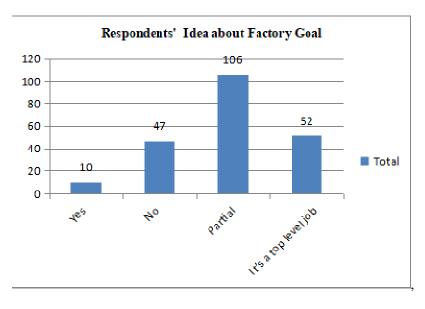
# 5.5.6 Respondents' Idea about Factory Goal

It is a natural behavior of human being that, the job which satisfied them more, they will feel for the job/organization more. Present survey shows more dissatisfactions among employees, lower involvement and have not clear idea about organizational goal.

Table 31 :Respondents' Idea about Factory Goal

Idea about factory goal	No. of Respondents	%age
Known	10	4.65%
No Idea	47	21.86%
Partial Idea	106	49.30%
It's a top level job	52	24.19%
Grand Total	215	100.00%

Source: Author's own survey (2019)



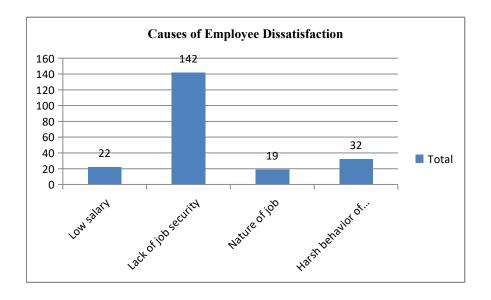
From 215 surveyed women workers, only 10 workers means 4.65% of the studied sample said that they have ideas about organizational goal, where 47 workers said that they have no idea about organizational goal the portion is the 21.86% of the respondents, 52 workers representing 24.19% of the respondents stated that, 'it's a top level job', and the maximum number of our sample workers, 106 representing 49.30% of the respondents said, they have a partial knowledge about the goal their organization have.

#### 5.5.7 Causes of Dissatisfaction

It is also observed that, in Bangladesh women workers do not feel such attachment with their job and organization that relates with the category of neither affirmative commitment, nor the category of normative commitment. They only feel the fear of loss of their job and calculate the cost benefit to leave the organization and the need to stay in the present job.

Table 32: Causes of Employee Dissatisfaction

Reasons of Dissatisfaction	No. of Respondents	%age
Low salary	22	10.23%
Lack of job security	142	66.05%
Nature of job	19	8.84%
Harsh behavior of supervisor	32	14.88%
Grand Total	215	100.00%



Source: Author's own survey (2019)

As presenting the reason behind the dissatisfaction, 22 workers representing 10.23% of the studied sample said, their low salary/wage, 19 workers said nature of job, 32 workers blamed the harsh behavior of supervisor and the maximum number of the surveyed sample representing 8.84% and 14.88% of the total respondents respectively, 142 blamed their lack of security for their dissatisfaction towards the job and the organization.

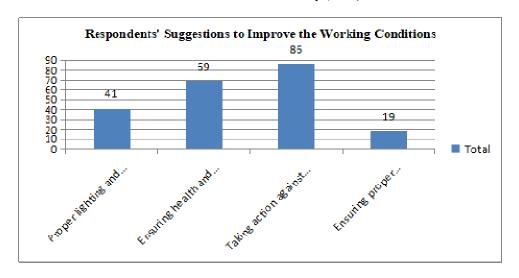
## **5.5.8 Suggestions to Improve the Working Conditions**

Bangladesh Labor Act 2006 is the regulatory act to provide employees all kinds of legal facilities in the workplace and provide all kinds of legal aids if any kind of accident occurs in working environment. But the practical experiences sometimes make upset to the researchers that as not practices, the employees provide suggestions to ensure the legal facilities which they want to get in the working environment.

*Table 33: Suggestions to Improve the Working Conditions* 

	No. of	
Your Suggestion	Respondents	%age
Proper lighting and enough space	41	19.07%
Ensuring health and sanitation facilities	69	32.09%
Taking action against all kinds of harassments	86	40.00%
Ensuring proper transport facilities	19	8.84%
Grand Total	215	100.00%

Source: Author's own survey (2019)



Source: Author's own survey (2019)

In the survey of 215 women workers, 19.07% of the studied sample suggested to provide proper lighting and enough space in workplace, 32.09% respondents suggested to ensure health and sanitation facilities in the workplace, 8.84% workers suggested ensuring proper transport facilities and the maximum number of respondents suggested for taking action against all kinds of harassments in the workplaces.

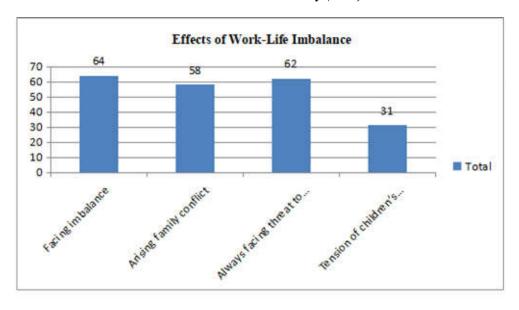
# 5.5.9 Effects of Work-Life Imbalance

We live in a society, where women are treated as home managers. Managing daily chores of a family in handed over the women like, cooking, take caring of all members, child rearing etc. so that if a woman go out for formal job she has to face many kinds of imbalances.

Table 34: Effects of Work-Life Imbalance

	No. of	
Work and family life	Respondents	%age
Facing imbalance	64	29.77%
Arising family conflict	58	26.98%
Always facing threat to loss the job	62	28.84%
Tension of children's security hampers job life	31	14.42%
Grand Total	215	100.00%

Source: Author's own survey (2019)



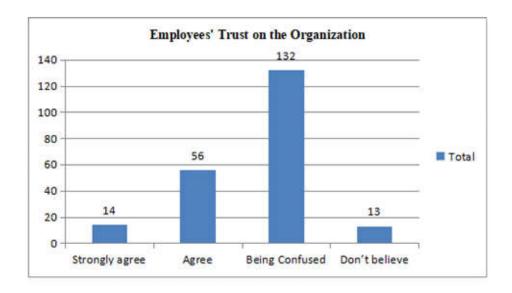
Among the surveyed women workers 29.77% women said that they are facing imbalances between family and job, 26.98% workers shared that due to the job there arising their family conflict, 28.84% women said that, due to this imbalance they are always facing threat to loss the job and 14.42% women shared the tension of their children's security which hampered for the job.

# 5.5.10 Employees' Trust on the Organization

The final level of commitment shows the ownership in employees' behavior. There will be a trust worthy relationship between employee and employer. But it is very unfortunate that the survey founds a very negative impression on the question of trust on getting justice from the employers/organizations to the employee.

Table 35: Employees' Trust on the Organization

Fare judgment in legal claim	No. of Respondents	%age
Strongly agree	14	6.51%
Agree	56	26.05%
Being Confused	132	61.40%
Don't believe	13	6.05%
Grand Total	215	100.00%



Source: Author's own survey (2019)

Only 14 workers representing 6.51% workers strongly agreed that they will get proper justice from their employers, 26.05% are agreed with the question, 6.05% workers do not believe that they will get justice from their employers and the maximum numbers of the respondents are being confused about the trust worthy relationship towards them.

## 5.6 Chapter Summary

From the analysis it is said that the Ready-made garments industry of Bangladesh has improved the socio-economic status of the women workers in a broader perspective. They were totally unvalued and also unveiled as a prosperous energy of income generation before joining the industry. The RMG industry had made a tremendous explore in the workforce distribution through these segments. Almost half of the economic empowerment comes by the hand of this industry. But specifically there are some significant areas need to focus for sustainable development of the industry and economy as a whole.

Working conditions and workers friendly industrial policies should be taken to reduce the problems identified by the present study. Overall these problems are hampering the production and environment of the RMG industry by increasing dissatisfactions among the workers. These dissatisfactions hamper on the commitments of women workers to RMG industry in Bangladesh. If these obstacles are not removed, the industry may be affected more and more in the upcoming days.

# **Chapter Six**

# **Discussions of the Finding**

#### **6.1 Introduction**

The chapter is going to discuss the three specific research objectives on the basis of the overall result presented in the previous chapter. A concise description is provided for every specific objective which was established to achieve the broader research objectives of the current study.

# **6.2 Discussions of the Research Objectives**

The broader objective of the study is to assess the socio-economic status of women workers to the RMG industry in Bangladesh. In addition to the major objective the researcher has also studied on the commitment conditions of those workers to the industry so that the true picture of the industrial development through this segment is depicted. To specify the broader objectives the researcher has developed three specific objectives. The specific research objectives for the current study are as follows

- i. To identify the social status of women RMG workers in Bangladesh.
- ii. To examine the economic conditions of women RMG workers in Bangladesh.
- iii. To investigate the commitment conditions of women RMG workers to the industry in Bangladesh.

The current chapter is designed to make detail discussions of the three specific objectives on the basis of statistical analysis presented in the previous chapter.

# 6.2.1 Social Status of Women RMG Workers in Bangladesh

Current study has selected some factors/indicators to assess the social status of women workers in the RMG industry in Bangladesh. A summery presentation of the responses on the indicators provides the conclusion on the specific research objectives.

Survey shows that the maximum respondents (57%) have 2 earning members, where another 30% have 1 earning member in their family. Majority of the respondents (55%) have to work 11-12 hours per day and they have to do overtime 61-70 hours per month. A larger portion of the surveyed women said that they can enjoy only 10-15 days casual leave per year. Most of the workers (56%) claimed that they have to be harassed mentally and financially. Although the portion of physical and sexual harassment is being lower at present time due to International Labor Organization (ILO) and Bangladesh Labor Act (BLA) interferences.

A large portion of the respondents' (49%) approach that their organization has few application of labor law. After joining the industry, most of the women (55%) are now getting importance in their family and society by taking part in all decisions. They are now facing many positive social changes like getting economic power (41%), getting importance in the society (40%) and facing changes of society's view toward women

(12%). As the effect of job in their family life these unprivileged women are now becoming dependable to their family members (51%), and improving their social security (22%). So, it is clearly showed that by involving/working in the RMG industry the women workers in Bangladesh have improved their social status. It is that employment in the garments industry has improved the overall standards of living of the women workers noticeably.

One of the major findings of the study is that, women workers' social status is improving but not at the desired level. Researcher believes that if the problems faced by the women can be lessen by providing facilities of congenial working environment and ensuring strong training opportunities for these workers then their expected social status can be achieved.

# 6.2.2 Economic Conditions of Women RMG Workers in Bangladesh

Researcher has also measured the economic condition of the women workers in the RMG industry in Bangladesh by calculating their responses on some indicators. The survey viewed that about 62% workers salary structure is more than 8500 Tk. About 88% workers said that they get salary at 1-10<sup>th</sup> day of the next month. Their bonus structure is not undermined where 55% workers opined that they get festival bonus from their owner.

The medical facilities are not at satisfactory condition in the industry. A majority portion (48%) of the studied sample stated that they are paid on medical document

submission in due cases. Duration of maternity leave is increasing than that of before and now about 59% women stated they get 4 month leave. They can save now, which was impossible before joining the work. A major part 34% said that they can save 501Tk.-1000Tk. and another 34% stated that they can save more than Tk.1500 for their future needs. But the workers are facing difficulties in their family maintenance. At the answer of the condition of income and expenditure 51% women answered that they can moderately maintain their family with their income in the increasing living cost situation. As living cost in the urban areas is getting higher day by day the women have to in difficulties in many cases.

But their accommodation condition is not satisfied them. 58% workers are found in the survey that is living in rental house in the slum areas, 28% are sharing in a mess both married and unmarried. As living cost and their earnings are not improving at the same ration, they have to struggle in daily consumptions. 48% of the surveyed women said, they collect their daily necessaries from local market, where 26% collect from street market. By evaluating all the factors it can be concluded that the women workers of RMG industry in Bangladesh have improved their economic conditions. Although there are some factors which creates dissatisfaction to them but job has improved their economic status significantly.

Garments industry has employed 4 million workers in which 3.6 million workers are women (BGMEA report 2018-19). Almost all of the workers are from the rural areas of Bangladesh. If these large numbers of women were not employed in the industry, they would have been working in the households as maids (Mahmud, 2012). Thus,

RMG industry of Bangladesh has opened the luck of these unprivileged rural women of the country to work at the paid labor market industry and has changed their lives, lifestyles, and economic conditions.

# 6.2.3 Commitment Conditions of Women RMG Workers to the Industry in Bangladesh

Employee commitment is the best competitive advantage a firm can have. It can have different shapes. Most often it is used as a HR variable to measure the employees' performance, their satisfaction by the company or predict their stay in the company. Employees who are committed to their organization, generally they feel a relation with their organizations, feel that they fit in it and, feel that they can understand the goals of the organization. The additional value of such employees are their trend to be more sincere in their job, showing relatively more productive and being more proactive in offering their support.

The theoretical preview chapter of the current study has elaborately discussed about the three dimensions of employee commitment: affective commitment, continuance commitment and normative commitment. Each dimension has different definition and measuring criteria. But almost all the commitments have positive relationships with employee's emotion/feelings. The current study has sated some emotional statements to identify their commitment both in type and levels, as follows

About 80% workers are being neutral on their satisfaction on earning. 43% of the surveyed women said that they are dissatisfied with their job, 15% women just avoiding the question and only 40% women express their satisfaction toward their job. The industry has high turnover rate. 39% of the surveyed women disclose the fact that they have changed 2 jobs earlier, another 31% express about 1 job change, though some portion experienced 3-4 job changes yet.

Due to dissatisfaction employees think for switching over the job, the present study also approved the facts. Where 44% women are agreeing to switch their job and 20% are silently agree to switch. Some untold problems are explored by employees' expectations from the employers. 46% workers expect to ensure safety in working environment. The top-down organization strategy is also negatively effects on employees' commitments. For this strategy half of the surveyed women (50%) do not have any clear idea about factory goal, where another 24% workers think that its top level job. It is also one of the reasons behind employee dissatisfaction. But there are also many reasons behind employee dissatisfaction.

About 66% workers are dissatisfied for lake of job security. Another 15% are dissatisfied for supervisors' harsh behavior. They also give some suggestions to improve their working conditions where their untold sufferings/complained are included. 40% workers suggested for taking actions against all kinds of harassment and another 32% workers suggested for ensuring health and sanitation in the workplace.

Due to long working hour in the factory the workers have to be in imbalance of their daily routine. There are also some drastic effects on their family life the study noticed. 29% workers said that they are facing serious imbalance in their life, another 26% accused their job for the arising conflicts of their family. 28% workers are facing threats of loss of job. As they are in disturbing position their trust on their organization is also hampered. Only 6% women workers believe that their organization will support them in their necessities, where the larger portion of the study, 61% of the studied sample is confused about their organizational support.

All the above issues are related to the commitments of the women workers to RMG industry in Bangladesh. So, it is clear that the commitment level is low to the industry. Employees are neither affectively nor normatively committed. They are only fear of joblessness. They are being with the organization because the opportunity cost to leave the organization/job is not at satisfactory level. Where they can get better job opportunity, they will leave the job. So, nature of job, organizational policy and supervisors' behavior all are responsible for this situation.

From the studied survey, it is found that the socio- economic status of female worker is improving but not very impressive. They are very struggling group in the society in Bangladesh perspective. Many researchers' studies have also identified the conditions of such a prosperous labor force earlier. They also, gave many suggestions to revise policy terms and to improve social positions of this sector.

Now, there is a big question to the policy makers that if a person always getting disturbed among the working environment, and struggling for making balance between job and family life, and there is a tension of job insecurity and uncertainty. How can we expect him/her to be a committed employee for the organization? Actually, according to the Maslow's Need Hierarchy Theory, the terms commitment, affective commitment, continuance commitment, normative commitments, job involvement, emotional attachment, organizational citizenship behavior these all are the components of "social need" level or its upper level needs category. But the unfortunate fact is that, the women workers of RMG sector of Bangladesh is still now struggling to achieve the basic need satisfaction that means they belong to the "Physiological Need" level and very few are in "Security Need" level.

So, without fulfilling the need of a hungry person, we cannot expect honesty and loyalty from the person. A mother, who has not minimum support for her children's better future, cannot give 100% effort for the organization. She cannot expect job identity from the organization rather she will be satisfied to get some extra money as overtime salary or higher wage level job offer. She will not find attachment with the organization if she always faces a hazardous situation and discriminated behavior from owner or manager or supervisor although these are very common in this industry.

## **6.3 Chapter Summary**

The researcher has tried to make a brief discussion on the findings of the current study here. The current study explores the fact that by employing the unprivileged women of our country, the RMG industry has changed their social life with better value and power to voice for their rights and positions in the society. But unfortunately, their economic status is not up to the mark. There is a huge gap between their inputs to the industry and their overall satisfaction to the industry. This un-parallel growth has created dissatisfactions among the employees which reflect in their commitments toward the jobs and the organizations.

The study also rebuilt the truth that the women who are not satisfied by their facilities from the factory/organization can't be loyal for long time contribution to the organization. After that, when they get any opportunity to shift the factory/industry they just withdraw them and left over the job. This radical turnover obviously hamper in the organizational productivity as well as individual performance of the workers, which adversely affects in the industry's future.

# **Chapter Seven**

#### **Conclusions and Recommendations**

#### 7.1 Introduction

A conclusion together with results and implications of the current research is drawn in this chapter. The contribution of the research both theoretical and practical contributions of the research are presented here. Like every other research works, this work also has some limitations which are disclosed in this part. Finally the chapter proposes directions for future in the current topic and also puts some recommendations for policy makers.

## 7.2 Contributions of the Current Study

The present study is expected to contribute to the literature since it provides a basis to present the real picture of women RMG workers who were not involved any formal income generating sources before joining the industry. The present study has provided an empirical learning on the socio-economic status of women RMG workers in Bangladesh. The study has also contributed to fill the research gap in existing literature on socio-economic status and the commitments of women RMG workers at a single framework.

The research work will link theory and practice and explore the true socio-economic conditions of women RMG workers in Bangladesh. At the same time, the lower level commitment of the workers to the RMG industry is also identified through the current

study as an extended research. It has two major categorical contributions, which are described as follows

#### 7.2.1 Theoretical Contribution

The study is quite unique because of various reasons. Women involvement in income generating sectors tends to have an impact on variety of issues including social and economic condition of those women. Several researches were done on the socio-economic conditions of garments workers, discussed in the literature review chapter. However, no research study is paying attention on the commitments both types and levels of women workers in the RMG industry in Bangladesh. Against this backdrop, the current study attempted to hit upon the commitment type and levels of women workers to RMG industry who have improved their socio-economic status through this industry.

From the very beginning of the research, the researcher had an attempt to utilize an established instrument that is already developed by the other researchers. However, she finds many suitable instruments that could be used in the present research. At last, the researcher has gone through the existing literature and prepared an instrument with thirty five queries to measure the social status, economic status and commitments both in types and levels of the surveyed women. These are the valuable contributions of the present study.

#### 7.2.2 Practical Contribution

In practical view, the results of the present study will be helpful to top management and practitioners who can apply the findings to deal with future labor relations practices in the related fields. The outputs of this study will be intended to formulate policies on staff wage management, compensation management, and industrial relations of Bangladesh. Finally the valuable recommendations of the current study can be used to formulate the strategic decisions for increasing the overall performances of the RMG industry in Bangladesh.

It is expected that the findings of the current research will assist the government, NGOs, BGMEA, BKMEA, and the RMG industry owners to understand their employees in a better ways. It is showed by the research that most of the women are employed at the lower category of jobs like operator, finishing helper, polder etc. As the jobs are monotonous, the workers sometimes loss their interest and become depressed. Moreover many women claimed for their low and irregular payment which creates job dissatisfaction. This dissatisfaction becomes the cause of hampering employee commitments for the jobs and organizations also lowering their productivity in workplace. So, management should have a close attention in building a committed workforce in order to reap the best from its employees.

## 7.3 Problems of Women RMG Workers

The study has found out some significant problems in the current research area. For specific identification of the problems faced by the respondents are presented as follows

- Workers have shared about their severe housing and transportation problems.

  Although they get money as wage, but factory cannot provide accommodation and proper transportations that creates extra tension to stay at city and go for jobs. This tension obviously impacts on their socio-economic status as well as their commitment levels for jobs and organizations.
- Many workers have complained for their payment structure which is not sufficient to makeup today's high cost of living in city areas. For maintaining this living cost they have to do overtime work at regular basis which create ambiguities and irritation for jobs and their family life is also hampering for long working hours.
- ➤ Job nature in RMG industry is very vulnerable for those workers. Easy hiringfiring job terms create serious job insecurity in workers mind which adversely effects on their commitments for the organization.
- > By wage and overtime income workers can meet their daily necessity also to some extent they can save a little bit, but they cannot receive their wages/salary in time which creates disturbance in their socio-economic status.

- Incentives/bonuses and medical facilities provide job satisfaction to employees, but in the studied industry cannot provide sufficient facilities for their employees. This scarcity adversely affects workers socio-economic life as well as their commitment conditions to jobs and organizations.
- ➤ Harassment in workplace impacts negatively in employees' productivity, job satisfaction, commitment conditions as well as their personal life. Current study is reported that workers are harassed both financially and non-financially in many cases that are not totally acceptable in organizational phenomena.

On the whole, these problems are hampering the production and environment of the RMG industry. If these obstacles are not removed, the industry may be affected more and more in future.

# 7.4 Recommendations for Policy Makers

Although the economic condition of women workers of RMG industry is improving gradually, but they have to face many problems mentioned above in the industry. These problems are hampering the production and environment of the industry. If these obstacles are not removed, the industry will be affected negatively in various segments especially in commitment of worker. If some measures will be taken in accordance to the identified problems of the current study, and implemented in the industry than it can improve the present working environment and the both workers and owners can achieve their goals.

The major recommendations are as follows

- 4 As workers accommodation and transportation problems significantly affect in their socio-economic status and commitment levels toward jobs and organizations, so human resource management (HRM) should take long-term strategy to provide employees accommodation and proper transportation facilities with their salary structure in future.
- RMG industry has created huge opportunities for women workers of Bangladesh and the women also improve their socio-economic conditions through this industry all are true. But the extensive living cost cannot be maintained properly by their current earnings, moreover schooling of their children and medical treatment of their dependent parents may add extra financial crisis to them. So, in response to the market conditions their wages/salary structure should revise time to time.
- 4 Although easy access to the industry is a great opportunity for new and unskilled workers, but the existing workers become insecure about the chances of losing their job all the time. This insecurity hinders their organizational commitment/ feeling of ownership and at the same time their socio-economic status may go back with sudden shocks of unemployment. So, paper documents including clear terms and conditions should provide at the time of appointing them. These paper documents create job significance for them and satisfaction to work in the factory.
- ♣ Overtime should be practiced by following the rules of Bangladesh Labor Code- 2006. Irrational practices of overtime create serious health hazards foe

women workers, but without considering the issue both owners and workers practices overtime only to fulfill their targets. At long time it creates imbalance in job-family life, conflicts in personal life spreads in work life. Both the parties suffered for this situation, so required laws of Bangladesh Labor Act (BLA) 2006 should implement here.

- The study recommends that 70.8% of the workers have 3-4 dependent family members and 80% workers received up to 8000 taka (including overtime allowance) as monthly income. Thus TK. 8000 does not appear to be satisfactory enough to defray their cost of basic needs, if basic needs are defined to be \$1.25 per person per day. Therefore the concerned bodies of the industry should take initiative to boost the income of RMG workers by adding some benefits like bonus, incentives, housing, medical, transportation etc. as per their position and service.
- ♣ Irregular payment of salary creates dissatisfaction among workers in recent past years, this created severe unrest among workers which often led to violence. Therefore, owners of factories should pay salary on time.
- At last but not the least, factory environment should be congenial to work; all kinds of harassments should be strictly prohibited into the workplace. Previous cases of workers harassments by the supervisors or co-workers should take seriously and punish the guilty visibly so that everyone get assurance of getting fair judgment from their employer. This trust attracts them toward their organizations and jobs.

#### 7.5 Limitations of the Study

Although a conscious care is taken to prepare the thesis paper, but still the current study is not free from limitations. The limitations are written down as follows

- The first limitation is that although a questionnaire was used to gather appropriate data some bias in responses is inevitable. The respondents may have a tendency to answer the questions in a more positive way. The sensitive nature the items in the questionnaire means that some responses are subject to a degree of bias.
- In addition to this the researcher was not in a position, due to access restrictions to use other method, like interviews or observations, to explore other factors, as all respondents were anonymous.
- The third limitation of the study is the use of common survey method to all. It
  was limited only to those individuals who were willing to respond. This
  created a restriction in responses and therefore a limit in the range of ratings
  that could be tested.
- The study has been conducted only on the women RMG workers in Bangladesh. The respondents were from some selected firms. Therefore the results of the current study cannot be generalized over the entire RMG sector.
- The sample size of the study is (n=215) is another limitation of the study.

  There were 4 million workers, in which 3.6 million were women workers. It

was not large enough to be a good representative of the population of interest.

Sample size is taken by considering more than 5% error level.

- The scope of the study is restricted to only one country i.e. Bangladesh. The
  findings of the study may change, if the study were to be applied to a different
  demographic landscape, different culture, and economy.
- This research used convenience sampling procedure which is the main limitation of this study. Future studies could use stratified random sampling procedure with more samples. On the other hand the socio-economic status is difficult to generalize to a larger audience, and there was a lack of experimental control for the questionnaire investigation, so the quality of questionnaire cannot be ensured.
- Finally, the study used only descriptive statistics. There is not any application
  of inferential statistics.

#### 7.6 Directions for Future Research

In radiance of the findings and limitations of the present study several research areas could be done in future. Some are theoretical, and some are methodological improvements on the present study. In this regard, some suggestions for further research in this field are as follows

- The methods are adopted for this research, focused solely upon Bangladesh, can be used in a very similar format to investigate other countries. Further comparative research could determine whether the findings for Bangladesh are comparable with those for other countries.
- The study only focused on RMG sector. Further research could carry out comparative studies with other sectors to show similarities and differences among the sectors; for example, manufacturing sectors.
- This research focuses on the evidence from the perspective of cultural socioeconomic status and the commitments. Further research to explore the impact of commitment on the job performance perspective might be considered.
- The present study is a cross-sectional study. Longitudinal studies can be done
  in future to analyze the causal relationships among the variables.
- To make better external validity, the future research efforts may take a bigger sample from some other RMGs operating in Bangladesh.
- Both descriptive and inferential statistics will be done in the future researches to examine the relationships among the variables and analyze the impacts of each other elements.

This research uses Bangladesh as an example to pinpoint general issues arising from RMG industry operations. The present research provides empirical data to examine

theoretical debates and anticipates that further researchers will validate or modify these debates as their work determines.

## 7.7 Conclusion

In the last chapter, the study put a brief summary of the research objectives which reflects the main findings of the study. The main contributions have also been presented in this chapter. During the study period, the researcher has some drawbacks and limitations. In this chapter, these limitations have been mentioned. On the basis of the main findings researcher gives some suggestions for policy makers. Finally it shows some directions for future research.

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# **Appendices**

## I. History of Ready-Made Garments Industry in Bangladesh

The history of the ready- made garments industry in Bangladesh is a fairly recent one. Nonetheless it has a rich and varied tale. The recent struggle to realize workers' rights adds an important episode to the story.

RMG is the leading sector of Bangladesh in terms of employment, production and foreign exchange earnings (Ali, 2008). With the commitment to survive, determination and hard work the garments industry started its journey in late 1970s and has come to today's position. The industry emerged at the time when Bangladesh began its struggle for achieving economic emancipation and leading the country to prosperity with its limited resources. That time jute industry was the major export product, which contributed to the herculean task of rebuilding the war-ravaged country. But the 'Golden Fiber' lost its golden days.

The RMG sector emerged after that, which within a short span of time appeared to be crucial to our economy as a source of export earnings and employment generation. One of the most important factors that caused the rapid development of RMG industry in Bangladesh is its huge population who needs work but became unemployed. Whether population is a boon or bane for a country depends largely on how it is managed and utilized. It is known that the prosperity of a country's economy largely depends on the management of its unemployed dependent population. These unemployed populations have become the blessings for Bangladesh as it is the driving force behind success of RMG industry, which requires a good number of workforces.

The demographic profile of Bangladesh's population has helped the industry to thrive. Most of the female workers are very young & their average age is below 30 years (Md. Mehedi, 2014). The vibrant and young population of this country is the major strength of RMG sector. Rapid growth in Bangladesh's garment industry, brought about by trade policy liberalization, gave Bangladeshi women new opportunities to enter into the formal labor market. While it is frequently believed that access to labor market opportunities improves the living conditions of Bangladeshi women, causal evidence on the comprehensive impact on women's lives is sparse. This research examines the effects of increased employment opportunities on women's decision-making power, the likelihood that women experience domestic violence, and investments in children's education.

In the 1950s, labors in the Western world became highly organized, forming trade unions. This and other changes provided workers greater rights including higher pay: which resulted in higher cost of production. Retailers started searching for place where the cost of production was cheaper. Developing economies like Hong Kong, Taiwan and South Korea presented themselves as good destinations for relocations because they had open economic policies and had non-unionized and highly disciplined labor force that could produce high quality products at much cheaper costs. In order to control the level of imported RMG products from developing countries to developed countries, Multi Fiber Agreement (MFA) was made in 1974.

The MFA agreement imposed an export rate 6% increase every year from a developing country to a developed country. It is also allowed developed countries to impose quotas on countries that exported at a higher rate than the bilateral agreements. In the face of such restrictions producers started searching for countries that were outside the umbrella of quotas and had cheap labor.

This is when Bangladesh started receiving investments in the RMG sector. In the early 1980s, some Bangladeshi people received free training from Korean Daewoo Company. After this training they came back to Bangladesh, and many of them broke ties with the factory they were working for and started their won factories. The hundred percent export-oriented RMG industry experienced phenomenal growth during the last 30 or so years. In 1978, there were only 9 export-oriented garments manufacturing units, which generated export earnings of hardly one million dollar. Some of these units were very small and produced garments for both domestic and export markets.

Four such small and old units were Reaz Garments, Paris Garments, Jewel Garments and Baishakhi Garments. Reaz Garments, the pioneer, was establishes in 1960 as a small tailoring outfit, named Reaz Store in Dhaka. It served only domestic markets for about 15 years. In 1973 it changed its name to M/s Reaz Garments Ltd. And expanded its operations into export market by selling 10000 pieces of men's shirts worth French Franc 13 million to Paris-based firm in 1978. It was the first direct exporter of garments from Bangladesh. Desh Garments Ltd, the first non-equity joint-venture in garment industry was established in 1979. Desh Garments had technical and marketing collaboration with Daewoo Corporation of South Korea. It was also the first hundred percent export-oriented company. It had about 120 operators including 3 women trained in South Korea, and with these trained workers it started its production in early 1980.

Another South Korean firm Young Ones Corporation formed the first equity joint-venture garments factory with a Bangladeshi firm named Trexim Ltd. In 1980. Bangladeshi partners contributed 51% of the equity of the new firm, named Young Ones Bangladesh. It exported its first consignment of padded and non-padded jackets to Sweden in December 1980.

Within a short period of time, Bangladeshi entrepreneurs got familiar to the world apparel market and marketing. They acquired the expertise of mobilizing resources to export-oriented RMG industries. Foreign buyers found Bangladesh as an increasingly attractive sourcing place. To take advantage of this cheap source, foreign buyers extended, in many cases, suppliers' credit under special arrangements. In some cases, local banks provided part of the equity capital. The problem of working capital was greatly solved with the introduction of back-to-back letter of credit, which also facilitated import of quality fabric, the basic raw material of the industry. The government assigned high priority to the development of RMG industry. Till the end of 1982, there were only 47 garments manufacturing units. The breakthrough occurred in 1984-85, when the number of garments factories increased to 587. The number of RMG factories shot up to around 2900 in 1999.

After trade liberalization, areas with high factory density experienced increases in female labor force participation, specifically in factory positions. Compared to areas with low factory density, these high density areas experience increased female decision-making power in the household and an increased probability that children age 6-12 are currently enrolled in school. However, these increases in female empowerment are met with an increased likelihood of domestic violence. Heterogeneity analysis reveals effects are concentrated among lower socio-economic status women Bangladesh is now one of the 12 largest apparel exporters of T-shirts in the EU market. The industry has grown during the 1990s roughly at the rate of 22%. In the past, until 1980, jute and jute goods topped the list of merchandises exported from Bangladesh and contributed more than 50% of the total export earnings. By late 1980s, RMG exports replaced jute and jute goods and became the number one in terms of exports.

Trade information

Membership and Employment

Year	Number of Garment	Employment in
	Factories	Million Workers
1984-85	384	0.12
1985-86	594	0.20
1986-87	629	0.28
1987-88	685	0.31
1988-89	725	0.32
1989-90	759	0.34
1990-91	834	0.40
1991-92	1163	0.58
1992-93	1537	0.80
1993-94	1839	0.83
1994-95	2182	1.20
1995-96	2353	1.29
1996-97	2503	1.30
1997-98	2726	1.50
1998-99	2963	1.50
1999-00	3200	1.60

2000-01	3480	1.80
2001-02	3618	1.80
2002-03	3760	2.00
2003-04	3957	2.00
2004-05	4107	2.00
2005-06	4220	2.20
2006-07	4490	2.40
2007-08	4743	2.80
2008-09	4925	3.50
2009-10	5063	3.60
2010-11	5150	3.60
2011-12	5400	4.00
2012-13	5876	4.00
2013-14	4222	4.00
2014-15	4296	4.00
2015-16	4328	4.00
2016-17	4482	4.00
2017-18	4560	4.00
2018-19	4621	4.00
Saurasa DCME A (versey)		

Source: BGMEA(www.bgmea.com.bd)

Garments & textile workers are the lifeblood of our apparel industry. So, after some recent unfortunate accidents in our RMG sector, several initiatives have been taken to improve working conditions in garment factories. Both national and international organizations are making concerted efforts to improve working conditions in garment factories and significant progress has been made in this regard.

Also present government improve their salary to improve their living standard, their children now can go to school. Here data has been collected from different garments industry & taken workers opinion directly to understand their feelings about the change.

### II. Role of RMG in the Economic Development 0f Bangladesh

Bangladesh is a developing country with high growth opportunity. It has huge opportunity in its garment & textile industry. The country is a part of Generalized System of Preferences (GSP) which enabled the country to become the second largest exporter to the European Union. It also has a significant share of United States market. This benefit plus the low wages helped the country to become the world's second largest apparel exporter after China. Though Bangladesh has high foreign demand for its garments, it has to bring improvement in some areas like labor wages, business climate, trade logistics and skills of the workers. If the country can eliminate all limitations related to garment export, it can become world's number one largest exporter. Also, the quality of the product has to be ensured to sustain in the long run.

Bangladesh has to improve the productivity to sustain in the market. The labors of Bangladesh have low skills which are the constraint of the productivity and growth of RMG exports of the country. If the country can overcome these constraints, it could do much better

in the garment industry. Once Bangladesh can ensure best and high quality products along with betterlabor condition, then it can be the market leader for exporting the RMG in the world. The key point of this study is that the worker's life status is improving now but not the optimum level. If the productivity is increased & ensure strong training opportunities for these workers then the factory can provide them more facilities.

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.). RMG industry contributes more than 13% of GDP of Bangladesh. The 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.

At independence in 1971, most observers of the newly emerged country took a pessimistic view about the developmental prospect of Bangladesh. Many thought that the country would remain permanently locked in a 'below poverty level equilibrium trap'. Although there is little room for complacency Bangladesh has come a long way from there. About two-fifths of the economy is now connected with the global economy through exports, imports, factor and commodity markets; the degree of openness of the economy currently stands at 40%. Bangladesh can now rightfully claim that she has graduated from a predominantly aid receiving nation to a trading nation.

The export-oriented RMG sector has made crucial contribution to this abovementioned transformation of the Bangladesh economy. The role of our RMG entrepreneurs, domestic fiscal and financial, institutional policy support and incentives put in place by successive governments, substantial RMG-supportive linkage activities within the domestic economy and global market opportunities combined to create a story which is, to be honest and true, unparalleled in the developing world. When jute and jute goods were losing their traditional markets, with the prospect of drastic fall in foreign earnings it is the RMG sector which came in first to replace it, and then to overtake it. While traditional export sector could not yield expected results, the RMG sector gradually injected dynamism in the export as well as in the domestic economy though backward and forward linkage economic activities.

Bangladesh exported RMG worth only US\$ 69 thousand when Reaz Garments exported its first consignment to USA in 1978. By FY2002, within a span of about two decades exports have gone up to US\$4.5 billion. Over the past decade alone, the sector registered a phenomenal growth rateof 15 percent per.After trade liberalization, areas with high factory density experienced increases in female labor force participation, specifically in factory positions. Compared to areas with low factory density, these high density areas experience increased female decision-making power in the household and an increased probability that children age 6-12 are currently enrolled in school. However, these increases in female empowerment are met with an increased likelihood of domestic violence. Heterogeneity analysis reveals effects are concentrated among lower socio-economic status women.

Though it took a rather late start i.e. in 1976, it soon established its reputation in the world market within a short span of time. Consequently, RMG is now one of the main export items of the country. Besides, enriching the country's economy it has been playing a vital role in alleviating unemployment. In the financial year 1998-99, export-oriented garment sector earned US\$4,020, which accounted for 75.7 percent of the country's totalexport earnings. Employment in the RMG sector provides female workers with

economic benefits and some empowerment. Over 90 percent of the production workers employed in RMG factories are women. Moreover, the industry accounts for about 70 percent of the total female employed in the country's manufacturing sector (Bhattacharya and Rahman, 2000).

Comparative Statement on Export of RMG and Total Export of Bangladesh

Year	Export of RMG (in	Total Export of	% of RMG's to
	million US\$)	Bangladesh(in million	Total Export
		US\$)	
1983-84	31.57	811.00	3.89
1984-85	116.2	934.43	12.44
1985-86	131.48	819.21	16.05
1986-87	298.67	1076.61	27.74
1987-88	433.92	1231.2	35.24
1988-89	471.09	1291.56	36.47
1989-90	624.16	1923.70	32.45
1990-91	866.82	1717.55	50.47
1991-92	1182.57	1993.90 59.3	
1992-93	1445.02	2382.89 60.64	
1993-94	1555.79	2533.90	61.40
1994-95	2228.35	3472.56	64.17

1995-96	2547.13	3882.42	65.61
1996-97	3001.25	4418.28	67.93
1997-98	3781.94	5161.20	73.28
1998-99	4019.98	5312.86	75.67
1999-00	4349.41	5752.20	75.61
2000-01	4859.83	6467.30	75.14
2001-02	4583.75	5986.09	76.57
2002-03	4912.09	6548.44	75.01
2003-04	5686.09	7602.99	74.79
2004-05	6417.67	8654.52	74.15
2005-06	7900.80	10526.16	75.06
2006-07	9211.23	12177.86	75.64
2007-08	10699.80	14110.80	75.83
2008-09	12347.77	15565.19	79.33
2009-10	12496.72	16204.65	77.12
2010-11	17914.46	22924.38	78.15
2011-12	19089.73	24301.90	78.55
2012-13	21515.73	27027.36	79.61
2013-14	24491.88	30186.62	81.13

2014-15	25491.40	31208.94	81.68
2015-16	28094.16	34257.18	82.01
2016-17	28149.84	34655.90	81.23
2017-18	30614.76	36668.17	83.49

Source: Export Promotion Bureau, Complied by BGMEA

# III. List of Firms Selected for the Current Study

Reg. No.	Name and Address of the Firm
849	Zimtex International Ltd.
047	House #14, Road #1, O. R. Nizam Road, Road#4, Block-A, Chittagong.
641	YSG Bangladesh
	Didar market (3 <sup>rd</sup> floor), 321, Sirajuddullah Road, Dewan Bazar, Kotowali, Chittagong.
95	Socotex Ltd.
	Airport Road, Plot#6594-95 (4 <sup>th</sup> floor), South Halishahar, Bandar, chittagong.
567	SKY International
	309, Sheikh Mujib Road, Vender Market(3rd floor), Agrabad, Chittagong.
391	Shukti International
	House#4, Road#1, Lane#1, Block-G, Halishahar, Chittagong.
623	SBTEX Trading Co.
	470, Anisara Mansion, Dampara, Chittagong
533	S. S. Multi Trade
	3, Kapas Gola Road, Chawk bazar, Chittagong.

618	RST International		
	House#38 (Ground floor), Road#2/Kha, Shugondha, Chittagong.		
557	Prime Fashion World		
	4, Jamal Khan Lane (North, D. C. Hill), Jamal Khan, Chittagong.		
977	Legend International Ltd.		
	Road#6, House#8, Block#36/C, Khulshi, Chittagong.		
609	Motherland Apparels Ltd.		
	House#32, Road#20, Nekunjha, Dhaka.		
875	Summit Apparels		
	Purana polton, Dhaka.		
249	TRZ Fashions International Ltd.		
	Kushol Center (5 <sup>th</sup> floor), ploot# 29, Sector#3, Uttara, Dhaka.		
402	Unitex		
	240/Kha, East Rampura, Khilgoan, Rampura, Dkaka.		
416	Sonargaon Apparel		
	231/3 BB Road, Narayangonj.		
567	Rhyam International Ltd.		
	63/1, BB Road, Narayangonj.		
667	Vibrator International Ltd.		
	House#369, Road#28(2nd floor), New DOHS,. Mohakhali, Dhaka.		
959	V-Sign		
	House#23, Road#27, Sector-7, Uttara, Dhaka.		
3	Fashion Link International		
	20/1/A, Sataish, Tongi, Gazipur		
3421	Reaz Export Apparels Ltd.		
	North Kaliakoir, K. B. Bazar, Gazipur.		

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IV. Survey Instrument: Questionnaire

(Enclosure)

Dear Respondent,

I am an M.Phil. researcher at the Department of Management, Rangamati Science

and Technology University and would like to conduct a research titled "Socio-

economic Status of Women Workers to Ready-Made Garments Industry in

Bangladesh". The objective of this research is to assess the socio-economic status of

women workers in the ready-made garment industry in Bangladesh. It also wants to

identify the commitment conditions of women workers in the ready-made garment

industries of Bangladesh.

For achieving this purpose, the enclosed questionnaire has been designed to collect

data from different Ready-made garment factories of Bangladesh. Your opinion will

form a critical part of the research. However, your opinion will be kept strictly

confidential and will only be used for the research purpose.

Therefore, you are requested to take 25-30 minutes out of your busy schedule to fill

this questionnaire which comprises three parts. Please fill all the parts completely. If

you find a statement that does not quite fit with your opinion, simply give the answer

that is closest to your thinking.

Your cooperation will be highly appreciated. I thank you in advance for your

assistance and consideration.

Yours sincerely,

SuchanaAkhter

M. Phil. Researcher

Department of Management

University of Dhaka

Cell No: 01763-404962

E-mail: sakhter@rmstu.edu.bd

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#### **Academically Private and Strictly Confidential**

Dear Respondents,

I am very delighted to inform you that I have been doing a research work on Socio-Economic Status of Women Workers to Ready-Made Garments Industry in Bangladesh. Your utmost co-operation will help me to finish this work on-time. I am expecting your kind consideration from my deepest sense of love and respect by filling up the questionnaire with a tick mark to your most appropriate response against each statement about yourself. Information will be used only for academic purpose and strictly kept private and confidential.

#### **Enclosure (Questionnaire)**

Demographic Inform	nation of Won	ien RMG W	orker/	
<b>Designation:</b> Labor/ I	Helper/QC wor	ker/Supervis	sor	
Type of Your Work:			_	
• Which one is	your age rang	ge?		
a) Upto-20	b) 21-30	c) 31-40	d) Above -41	l
• What is your	current mari	tal status?		
a) Unmarried	b) Married	c) Wido	w d) Others	
• How many m	embers belon	g to your fa	mily?	
a) 4 b) 5	c) 6	d) Above	6	
• What is your	educational q	ualification	?	
a) Can sign only	b) Up to Pri	mary level	c) Up to SSC	d) Up to HSC
• Duration of J	ob Experienc	e		
a) Less than 2 yea	rs b) 3-5 y	rears c) 5	-7 years d) A	bove 7 years

# Section-I: Social Status of Women RMG Workers in Bangladesh

1 II
1. How many earning members in your family?
a) 1 b) 2 c) 3 d) Above 3
2. How many hours are your average work times?
a) 8-9 hours b) 9-10 hours c) 11- 12 Hours d) Above 12 hours
3. What is the estimated overtime working hours per month?
a) 30-50 hours b) 51 -60 hours c) 61-70 hours d) Above 70 hours
4. Duration (In days) of casual Leave
a) 0-5 b) 6-10 c) 10-15 d) More than 15 days
5. What kind of harassment you have to face in your workplace?
a) Financial b) Physical c) Mental d) Sexual
6. What is your idea about the application of labor law in your factory?
a) Don't Know b) No application c) Few Application d) Good Application
7. Do you have any facility of doing labor union in your factory?
a) No union b) Prohibited by owner c) Manage top leaders d) Other
8. What is your position in the family decision after joining the job?
a) Take part in all decisions b) Only take part in important decision
c) Major decision maker d) Inactive in family decision.
9. What is the social changes you have to face after joining the job?
a) Getting economic power b) Have strong voice against dowry system
c) Getting importance in family and society d) Changing society's view point
10. What is the effect of your job in your family life?
a) Becoming dependable to family members b) Family bonding becomes strong
c) Do not spend much time with family d) Improving social security
Section-II: Economic Conditions of Women RMG Workers in Bangladesh
1. What is your total salary structure per month?
a) 5500-6500 Tk. b) 6501 – 7500 Tk. c) 7501 – 8500 Tk. d) Above 8501 Tk
2. What is the payment date of salary in your factory?
a) $25^{th}$ – last day of current month b) $1^{st}$ – $10^{th}$ day of the next month
c) $10^{th}$ -15 <sup>th</sup> day of the next month d) After -15 <sup>th</sup> day of the next month
3. What is the bonus structure of your factory?
a) On time attendance b) Regular attendance c) Festival only
d) Production efficiency bonus

4. What is the medical allowance system of your factory?				
a) No Payment b) Paid on medical documents c) Onetime Payment d) Others				
5. What is the duration of maternity leave in your factory?				
a) No Leave b) 2 month c) 3 months e) More than 4 months				
6. How much taka you can save per month on an average?				
a) Less than 500 Tk. b) 501 -1000 Tk. c) 1001 – 1500 Tk. e) Above 1500 Tk.				
7. What is the condition of transport facility in your factory?				
a) No facility b) One way trip c) Both way trip d) Pay transport allowance				
8. Does your wage/salary cover your whole month's expenditure?				
a) Yes b) Tough to maintain c) Moderately done d) Have to borrow from others.				
9. What is the condition of your accommodation in the city?				
a) Sharing in a mess b) Rental house in a slum c) Sublet with relatives d) Others				
10. From where you used to collect your daily necessaries?				
a) Buy from local market b) Buy from street market				
c) Buy low priced goods d) Shopping mall				
Section-III: Commitment Conditions of Women RMG Workers in Bangladesh  1. What is your satisfaction level towards earnings?				
a) Very bad b) Bad c) Neutral d) Good				
2. How do you feel for your factory?				
a) Feel strong ownership b) Satisfy about the job c) Dissatisfy with the job d) Avoiding				
3. How many jobs you have changed yet? (No of factories changed)				
a) 1 b) 2 c) 3 d) More than 3				
4. Would you switch over if you get high wage/salary from other factory?				
a) Yes b) No c) Not now d) Silently agree				
5. What is your top most expectation from your employer?				
a) Ensuring proper job security b) Providing all kinds of legal benefits c) Day care facilities				
d) Ensuring safety in working environment				
6. Do you have any idea about factory goal?				
a) Yes b) No c) Partial d) It's a top level job				
7. What is the reason behind your dissatisfaction?				
a) Low salary b) Lack of job security				
c) Nature of job d) Harsh behavior of supervisor				
8. To improve the working condition what is your suggestion?				
1 0 0				

- c) Taking action against all kinds of harassments d) Ensuring proper transport facilities
- 9. What is the effect of imbalance between work and family life?
  - a) Facing imbalance
- b) Arising family conflict
- c) Always facing threat to loss the job d) Tension of children's security hampers job life
- 10. Your organization will provide you fare judgment in legal claim?
  - a) Strongly agree b) Agree
- c) Being Confused d) Don't believe