

Satisfaction of Garments Workers towards Current Salary Structure in Bangladesh: An Analysis

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***Abstract:** The paper is an attempt to highlight the satisfaction of garment's workers towards present salary structure. The study was based on both primary and secondary data. The primary data were collected through questionnaire method. Non-probability sampling technique was used to define target population such as Savar, Mirpur, Rupganj, Joydebpur, Gazipur, Kaspur, Ashulia, Nishchintapur, Norashinghpur, and Zamgara. The sample comprises 80 units chosen by using convenience sampling technique of which 10 test units are selected from each factory. This study has measured the satisfaction and living standard based on selected variables. The study found that most workers were dissatisfied with their current salary structure. The authorities must take utmost good care of all parties involved to ensure right balance between worker's demand and industries return.*

***Keywords:** salary structure, job satisfaction, female workers and export earnings.*

Introduction

In Bangladesh, Ready Made Garments (RMG) sector has been playing a crucial role for the last several years and it has become the largest foreign currency earning sector in the economy. "The garment sector has experienced an exponential growth since the 1980s. This garment industry of Bangladesh has been the key export division and a main source of foreign exchange for the last 25 years" (Bhattacharya, D and M. Rahman: 2003). But it is a matter of regret that the country's RMG industry has been plagued by agitation by the workers for settlement of minimum wages, benefits and better working conditions for quite a long time.

Labor or human resource is available everywhere in Bangladesh, as it is one of the densely inhabited countries in the world. As a matter of fact labor is unusually cheap here. Although garment workers are not facing acute crisis of financial conditions like rickshaw pullers or sweepers, they are not well enough too. They have to give a lot of labor and spend much time in the factories. The labor expects that their minimum wage is paid on time and also the wage is raised to sustain their living. The Minimum National Wage is the nationally specified wage structure and any labor cannot be paid below this

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structure. Also, it is a law to protect the rights of workers in job market. Specific working hours and minimum wage are the result of the laborers' century long struggle.

At present, the country generates about \$5 billion worth of garment products for export. "The industry provides employment to about 3.5 million workers of whom 90% are women. RMG sector provides huge employment to the unemployed, unskilled and semi-skilled boys and girls but the payment is very low" (Grasmuck, S. and Grosfoguel, R., 2009). The industry's monthly minimum wage was last raised after the mass revolt of 2006. The increase to Tk. 1,662, was however, inadequate since the inflation of basic foodstuffs has risen over 70%. While workers were demanding Tk. 5,000, the final offer from the tripartite negotiations between government, the employer's federation BGMEA and a minority of claimed labor representatives was lower" (Islam, Sadequ: 2010). The new salary structure of workers is divided into six grades. The minimum salary of the entry level is Tk. 3000 per month.

Problem Definition

The garments sector witnessed recurring violence in Bangladesh and the incidences have increased in the recent periods. Some such incidents have paralyzed the whole Dhaka city. The workers took to the streets. Police violently swooped on them; water cannon, rubber bullets and baton charges could not stop the workers from staging spontaneous demonstration. Rising food and essentials prices are making the garment workers plight worse. The low wages have a disastrous effect on workers' livelihoods. The workers especially women are struggling to feed themselves and their kids, and their anger is boiling over. Generally in Bangladesh, the major reasons of sudden outburst, against the backdrop of accumulated anger and immeasurable plight of the workers are directly linked to low wage, unpaid wages and pay for overtime work. Irregular pay and sudden closure of the factory without any prior notification compel the workers to take the street. Sometimes there is a notice in the gate that informs the workers that the factory is closed until further notice which stops the earning source of workers and compel workers to start unusual combat. Bangladesh wage board declares new wage structure after several meetings with labor representatives and factory owners. Garment workers get new wage structure after a long struggle. The purpose of the study is to identify the job satisfaction of garment workers after implementing the new salary structure and to measure the living standard of workers.

Conceptual Framework

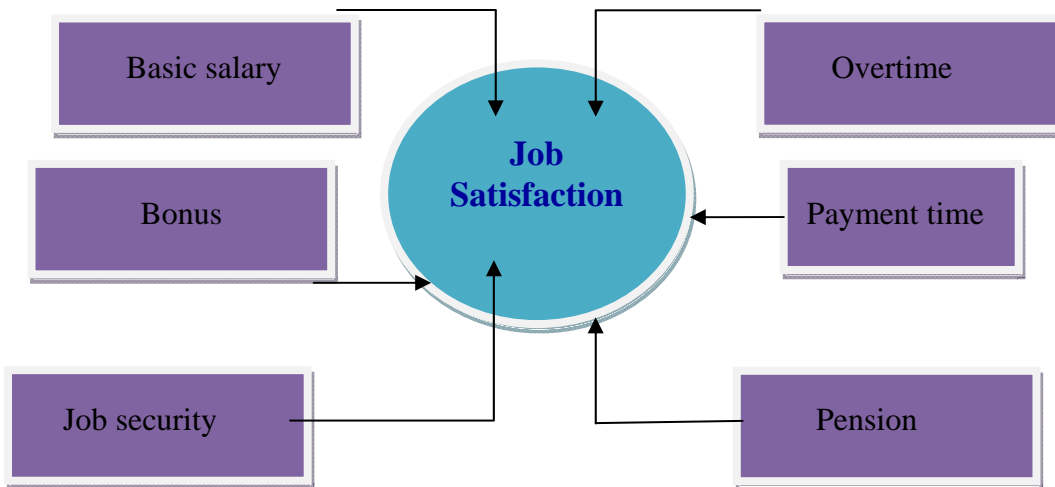
This paper seeks to find the core reasons of struggle of garment workers against the factory owners for an appropriate salary structure and their sudden outbursts of

accumulated anger, especially in a situation when the country's Wage Board is haggling over the fixation of minimum wage and the factory owners volubly and vehemently oppose the increase in workers' wages.

This paper has used several variables to measure the job satisfaction of garment workers. Standard of living is also considered to understand the demand of workers. Several variables such as basic salary, payment delay, overtime, Eid bonus, festival allowance, annual leave are used to measure the job satisfaction of workers. Other factors related to job satisfaction such as accommodation allowance, pension, transportation allowance, medical allowance, cost of living and profit sharing are also considered. Additional factors considered in case of female include workers maternity leave and child care. Figure 1.1 and 1.2 show variables that determine job satisfaction and living standard of the workers.

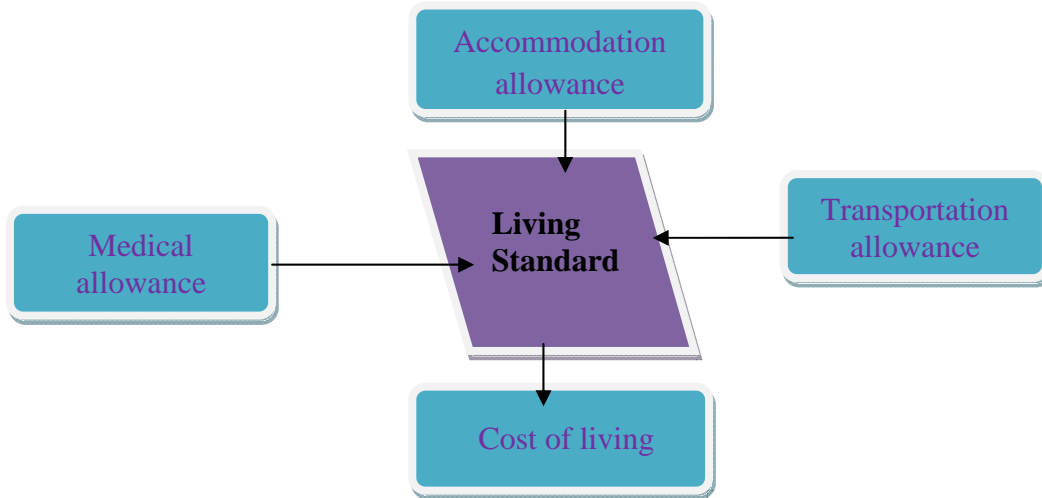
Job security of garment workers is highly uncertain. The job of workers depends on the will of owner, who sacks workers without any notice or within very short notice. Workers also find it very difficult to cope with seasonal variations in prices of everyday necessities. In this position the garment workers are hard hit in their struggle for survival.

Figure 1.1 Variables determining Job Satisfaction



Source: Field Survey.

The living condition of workers is miserable. Most people live in small houses a cramped situation because of poverty and need for more money for food. Eid bonus, festival allowance and annual leave are very small in amount. In many factories there is no option of such allowance.

Figure 1.2 Variables determining Living Standard

Source: Field Survey.

Accommodation allowance, transportation allowance and medical allowance are very small and or not sufficient to cover the actual expenses in these heads. Most companies do not offer any kind of pension options. There are insufficient labor unions, which make workers weak in bargain for their pays and other benefits. Sometimes workers face obstacles to participate in labor union because unionism is banned in most organizations. On the other hand, companies have broken their promises and pledges. Companies pay hardly any attention to miseries of the workers. In the absence of any stewardship of movement, informal associations have developed among the workers which are expanding and growing.

Rationale of the Study

There are many studies on the problems of garment workers, prospect of garment sector, challenges of garment sector etc as well as recent anarchy and riot. But there are very few studies about the current six scale salary structure and the job satisfaction of the garment workers. The core perspective of this paper was to find out the job satisfaction of workers according to their new salary structure and to measure the living standard of garment workers, though job satisfaction is the core factor to get maximum work from the view point of workers.

The study was undertaken to measure the job satisfaction and living standard of garment workers in recent time. Garment workers are engaged in a hard struggle to get the standard salary. In this situation new salary structure is announced. To test the hypotheses, some variables are selected from the dependent variables. The study

measures the job satisfaction and living standard with use of selected variables. Some extraneous (such as child care facilities, meter native leave, profit sharing fund) variables are excluded to avoid complications for statistical analysis, tools like mean, median, standard deviation, correlation and regression have been used.

Literature Review

The Ready Made Garment (RMG) industry emerged in Bangladesh in the late 1970s and quickly expanded to the point now at which it is the country's dominant industry and it employs around 3.5 million workers, 85% of them women and their very presence as a female workforce is challenging patriarchal traditions (Salam Abdus:2010). Since 2006, “when a mass revolt shook the industry, RMG workers have sustained - with little union influence or membership - some of the highest levels of class struggle in the world” (Hossain Basharat: 2006). There are more than 3500 garments in our country. If all garments owner work in a body, they can establish a hospital, educational institution, training and research center for the workers and their issues as part of CSR (Corporate Social Responsibility) (Abdullah, Md. Abu Yousuf: 1999). From this institution, the workers and their children can take services at cheaper cost since it will mostly be for them. If these facilities are ensured to them, more and more skilled people will come to this sector. But it is a matter of great regret that the industrialist are making profit and buying additional building, car for their maximum luxury (Mahmud Simeen: 2009). They are actually exploiting our cheap labor like foreign countries. This is the way our businessmen behave towards human being (Azim, M. Tahlil, and Nasir Uddin: 2008). Profit is the goal and motivation of a businessmen but profiteering is destructive to human being (Ahmed Fauzia: 2009).

It is a frightening news for our country that the leading industry is now passing through crucial moments. Recent volatile situation in different garments facilities is threatening its existence (Khondhker Bazlul & Razzaque Abdur: 2008). Since one year, the workers of RMG in different industries have been creating violence in the form of procession, vandalizing and blockading the roads to hike their minimum wage, attendance bonus and to ensure other facilities (Ahmed Nazneen: 2008).

These are common scenarios in most garments factories of Savar, Mirpur, Rupganj, Joydebpur, Gazipur, Kaspur, Ashulia, Nishchintapur, Norashinghpur, Zamgara and in other garment factories (Bhattacharya, D, M. Rahman and A. Raihan: 2009). “About 140 garments factories were closed last year due to unrest accompanied by the crisis of power and gas, price hike of yarn, poor infrastructure, and low price offers from international buyers amid increased production cost. These are the main reasons for shutdown of production of a factory” (Khondhker Bazlul: 2008).

Whatever is the situation, the authority will have to find out the path of solution to recover the huge economic losses.” Low wage is the key reason of workers agitation. The present minimum wages paid by the garment factory to its workers is Tk. 1662.50 per month while the workers are demanding Tk. 5000 per month (Razzaque Abdur: 2010). The current minimum wage is really a tiny and insufficient amount against the current inflation -- both in food (7.85%) and non-food (5.49%) goods while general and average inflation are 6.89 % and 7.69% respectively (2009-10, July-March, BBS).

The minimum wage of Tk. 1662 was fixed on June 2006 since when the cost of living has gone much higher. The Bangladesh Bank and the Bangladesh Institute of Development Studies reported that since 2006 the cost of living of an RMG worker increased by at least 35 percent (BB @ bids: 2006). But the Centre for Policy Dialogue, a private think-tank, reported that the average cost of living increased by around 70 percent because of increasing house rent, gas and power price (CPD:2006). Paying and working conditions in factories in Bangladesh have long been a source of concern, with protestors calling for basic pay to be raised to Tk. 5,000 (US\$72) a month to enable workers to meet their living needs including food, shelter, clothes, education, health care and transport. Currently, most workers earn just Tk. 1,662 (US\$24) per month – the national minimum wage set by the government back in 2006 (Mishu Mosherafa: 2010).

The recent incidences triggered over wage are a common and overarching demand of the workers. “This is not the problem of one or two factories as Minister for Labor described to European Commission delegation” (Bow, J. J: 2010). Statement of top brass of the government and Ministers are full with paradox- on the one hand they are always skeptical of recognizing the fact that workers can independently mobilize, spontaneously rise and press their demand home. One quarter of government is blaming the apparel scrap traders. Sometimes, some of the high ups are also alluding to inhuman minimum salary as cause for unrest (Azad; A. K.: 2010). As inflation continues to eat into workers wages and demonstrations and strikes increase, the employers' organization - Bangladesh Knitwear Manufacturers and Exporters Association (BKMEA) - has announced it will open five 'fair price shops' to sell subsidized staple foods to its workers (Grasmuck, S. and Grosfoguel, R: 2009).

Seventy two incidents of labor unrest had taken place from January 1 to June 30, 2010. The incidents left at least 988 workers injured in police actions while 45 workers were

arrested and more than 10,000 were sued and at least 78 workers were sacked (Kabeer Naila : 2010).

“A series of incidents had also taken place in and outskirts of Dhaka until mid- July leaving hundreds of workers injured” (Islam, Sadequl, 2010). Their demands include "that they should be paid their wages and overtime bills by the first week of every month and night allowance night-shift work” (Islam; S: 2010). “They further demanded that they should be given weekly day-off and that the job of no worker should be terminated without valid reasons” (Mishu Mosherafa: 2010). In June 30, 2010 a main highway was blocked for 13 hours beginning at 8 am; workers from 3 factories were joined by hundreds from several others nearby workplaces. Negotiations began between worker representatives and bosses but reached no conclusions (Rahman; Habibur: 2010). On the other hand, “the ready made garment (RMG) industry imposes ever-harder exploitation to maintain global competitiveness; its advantage of cheaper labor can be offset by competitors’ greater technological investment delivering higher productivity” (Shakil. M. H: 2010). So, to maintain its advantage, Bangladeshi capital often works its labor power to exhaustion (Islam, Sadequl: 2010).

Focusing on the cheaper, less skilled end of the market, and with low start-up costs, it is possible for some Dickensian-type capitalists to fulfill a large RMG order by working the labor force to the limit; 10 to 14 hour days are normal for a workforce that is 90% female and from as young as 12 years old - back wages are often not paid, the workers are dismissed - then the whole process starts again (The Daily Star; June 30,2010).Protesters had demanded a rise in their monthly wages of Tk. 1,660, equivalent to \$24, to a new minimum wage of 5,000 taka (Salam Abdus: 2010).

An emergency wage board committee of government officials, garment manufacturers and union leaders announced the minimum monthly wage would rise from 1,662 taka — the lowest industry salary worldwide — to 3,000 taka or 43 dollars (The Daily Star: June 30,2010). “The wage board has said the minimum wage will be set at 3,000 taka, which will include medical and housing allowances,” (Iktedar Ahmed: 2010)

From the perspective of garment factories, it is demanded that the salary of workers should be low due to following reasons to survive in the global completion (Paul-Majumder, P, : 2007). “These adversaries, as he said, are high bank interest on loans, soaring yarn prices and the low CM charges offered by foreign buyers. He also pointed

out that his factory now has to go 30 percent below its production capacity because of the energy crunch, or low supply of gas and power, and workers' low skills "(Mazed. MA: 2010).

From the overall discussion it is evident that the problems of garment workers are needed to study. The core perspective of this paper was to find out the job satisfaction of workers to their new salary structure.

Objectives of the Study:

The main objective of the study was to measure the job satisfaction of garment workers according to new six stages salary structure and overall compensation.

The other objectives of the study were as follows:

- i. To know the new salary structure of garments workers.
- ii. To measure the living standard of garment workers.
- iii. To determine the cost of living of the garment workers and finally;
- iv. To find out the ways to remove the workers' dissatisfaction in this sector.

Methodology of the Study

The study was based on both primary and secondary data. The existing literature on the job satisfaction of RMG is inadequate; so the study was based on the primary data collected through questionnaire regarding satisfaction of garments workers in Bangladesh. Non-probability sampling technique is used to define target population such as Savar, Mirpur, Rupganj, Joydebpur, Gazipur, Kaspur, Ashulia, Nishchintapur, Norashingpur, and Zamgara. Eight factories were selected from the four selected areas based on the convenience sampling technique under Savar, Mirpur, Ashulia and Gazipur .

From each place 20 test units were selected and total 80 test units were determined for the purpose of the study. Sampling size was determined based on the judgment of the researcher. Using simple random sampling technique 10 test units were selected under each factory. The name of the factories is given below in Table-1.

Table 1: Sample Respondents in the Study Area

Name of the Company	Grades(Salary)						Total
	Grade-1 (TK 9300)	Grade-2 (TK 7200)	Grade-3 (TK 4120)	Grade-4 (TK 3763)	Grade-5 (TK 3210)	Grade-6 (TK 3000)	
ABA GARMENTS LTD.	1	1	2	2	2	2	10
AKH FASHIONS LTD.	2	1	1	2	2	2	10
AJAX SWEATERS LTD.	1	2	2	2	1	2	10
A.B.M APPARELS LTD.	1	1	2	2	2	2	10
ABC GARMENTS LTD	2	1	2	1	2	2	10
ABIR FASHIONS LTD.	1	2	2	2	2	1	10
ADEEBGARMENTS LTD.	1	1	2	2	2	2	10
FASHIONWEAR LTD.	1	1	2	2	2	2	10
Total	10	10	15	15	15	15	80

Source: Field Survey.

Each worker having salary of Tk. 3000 to Tk. 9300 has been included in the sample population. There are six types of workers in the selected range. Here every worker has equal chance to the interview or survey. Multiple choice questions were also used to obtain unbiased responses. The research questionnaire contains yes/no question and multiple choices using five scale likert scale.

Personal interviewing method is used to collect primary data from the selected test units. Data were also collected from the secondary sources such as articles, news paper, RMG related and Bangladesh Statistical Bureau. Regression analysis was used to find out the relationship among the variables such as- job satisfaction, basic salary, transportation allowance, accommodation allowance, medical allowance, festival allowance. Descriptive statistics such as mean, Median, Standard deviation were used to test of hypotheses.

Hypotheses

- 1) **H0:** Workers are satisfied in their job (Basic salary, Overtime, Bonus, Pension, Maternity leave, Job security, delay payment, working environment).
H1: Workers are dissatisfied in their job.
- 2) **H0:** Living standard (Medical, Accommodation, Transportation, cost of living) of Garment's workers high.
H1: Living standard of garment's workers is low.

Findings of the Study:

A. New Salary Structure of Garments Workers

The government formally announced the new minimum salary structure for readymade garment sector hoping to put an end to the longstanding labor unrest over wages. Labor and Employment Minister announced the new pay scale structure for around 3.5 million RMG workers in the country. Table-2 shows the new salary structure of garments workers.

Table-2: The New Salary Structure of Garments Employees

Types of Grade	New Amount	Rise in %
Grade-I	Tk.9,300	81
Grade-II	Tk.7,200	87
Grade-III	Tk.4,120	68
Grade-IV	Tk.3,763	67
Grade-V	Tk.3,455	69
Grade-VI	Tk.3,210	77
Grade-VII	Tk.3,000	80
Apprentice	Tk.2,500	108

Source: The Daily Star.

Note: Tk. 3,000 minimum pay; highest raise 87 pcs; effective from November 1, 2010; mixed reaction among workers, owners, businesses.

The minimum salary at the entry level has been fixed at Tk. 3,000: Tk. 2,000 in basic pay, Tk. 800 in house rent and Tk. 200 in medical allowance. The apprentice level wage is fixed at Tk. 2,500, up from Tk. 1,200 now. The new wage structure has been given effect from November 1, 2010. With the declaration of the new minimum wage, workers of different grades would have increases in their salaries at different rates. Garment worker leaders, however, expressed disappointment over the new pay scale as they have been bargaining for Tk. 5,000 for years.

B. RMG sector: Challenges versus Opportunities in Global Prospective

The raging controversy over wage hike in the readymade garments (RMG) sector continues. This is happening at a time when the industrial structure in China, the world's largest exporter of apparel products and one of the major competitors of Bangladesh, is undergoing rapid transformations. While the China shift could benefit Bangladesh's RMG in the medium to long run, the industry faces some short-term challenges largely owing to economic problems in the advanced economies.

While the emerging markets returned to the high growth path following the great recession of 2008-09, the advanced countries' economic outlook remains gloomy. The hope of economic recovery is overshadowed by continuous job losses in the United States (US) and the sovereign debt problem on the both shores of the Atlantic. Further, most countries in Europe are announcing a series of austerity measures that could slash their demand for imported goods and services significantly. Both Europe and the US remain Bangladesh's major exports markets. Amidst the global financial crisis Bangladesh's apparel exports have not had much impact largely owing to the massive fiscal stimulus packages in the advanced world. However, the recent austerity measures and a less than rosy outlook of advanced economies could affect Bangladesh's apparel sector adversely. This indeed limits the RMG owners in Bangladesh revising labor cost upward, particularly at the scale the workers have been demanding.

The rising unit labor cost and upward adjustment in its currency mean that a plethora of low end manufacturing jobs will eventually be moving out from China. Indeed, many jobs have already moved inland from China's coastal areas and some low-end manufacturing units are relocating to Vietnam. Moreover, following the recent financial crisis, there is a realization in China that the country's current growth model that rely excessively on exports and investment needs to be rebalanced, with a greater emphasis on consumption. China's move towards a vertical economy could create much room for

Bangladesh, given the latter's abundant supply of labor. Bangladesh's other competitors in the neighborhood, India and Pakistan, are not in a good shape owing to the former's dilemma with its economic openness and the latter's overwhelming political problems.

India's economic openness bars its apparel sector taking the currency advantage -- undervalued exchange rate – in which the Bangladeshi RMG sector enjoys, given the huge capital inflows in the country that makes the Rupee exchange rate highly volatile. Given the structural shift in China and a bleak economic outlook of the advanced countries, the authorities in Bangladesh must understand the changes clearly before taking ad hoc decisions. There are three stakeholders as far as the RMG sector is concerned -- the plant owners, the workers and the government. The workers' fight against unsustainably lower wages in RMG is understandable given the growing cost of living in Dhaka. Nevertheless, they must accept the fact that it is the cheap labor cost that has made Bangladesh a competitive place for apparel manufacturing. Nonetheless, the recent hike in China's minimum wage will help Bangladesh to maintain its low cost advantage despite the likely upward wage adjustment in the RMG sector.

The situation in the global economy should be researched carefully. The owners and the government should explore new markets for apparel products, particularly focusing on emerging markets. More than half of global economic growth is now driven by emerging markets. However, Bangladesh's PR skills are relatively underdeveloped. This is reflected by the fact that it has failed to showcase the country in the 2010 Shanghai Expo, the largest business gathering ever.

This also means that owing to high opportunity costs, China, Brazil, South Africa and even India will increasingly abandon low-end manufacturing plants and start buying such products, including apparel, from Bangladesh, Indonesia and similar low cost producers. Such a scenario is not very unlikely in the near future. Bangladesh is one of the few countries that stand to benefit from such changes if the respective stakeholders act prudently.

C. The Comparative Analysis between Current Salary Structure and the Export of the RMG Product

The garment industry of Bangladesh has been the key export division and a main source of foreign exchange for the last 25 years. Table-3 shows the year-wise export earning during 2000-2010.

Table 3: The Year-Wise Export Earning during 2000-2010

Years of Export	Total Export			
	RMG (Million US \$)	Percentage Increase/Decrease	Bangladesh (Million US \$)	RMG (%)
2000-2001	4860.43	--	6467.30	75.15%
2001-2002	4583.80	5.67%	5986.09	76.95%
2002-2003	4912.10	7.16%	6548.44	75.01%
2003-2004	5686.09	15.75%	7602.99	74.78%
2004-2005	6417.67	12.86%	8654.52	74.15%
2005-2006	7900.80	23.11%	10526.16	75.04%
2006-2007	9211.23	16.58%	12177.86	75.63
2007-2008	10699.80	16.16%	14110.79	75.82%
2008-2009	12347.51	15.39%	15565.19	79.32%
2009-2010	12496.72	1.20%	16204.65	77.11%

Source: Bangladesh Knitwear Manufacturers and Exporters Association

From the table-3, it is observed that approximately 75 to 78 percent foreign exchange earning of Bangladesh come from the RMG sector of the country. In 2000-2001 to 2001-2002 export has decreased 5.67% but in the following year export has gradually increased. In the year 2004-2005 to 2005-2006 the export has increased 23.11% after the announcement of second time wage structure of the garment workers. After that export is increasing moderately but in the year of 2008-2009 export has increased at declining rate. But salary does not increase in spite of increasing cost of living. Table -4 shows RMG export earning has increased in every five years.

Table 4: RMG Export Earnings Increase in every five years

Years of Export	RMG (Million US \$)	Percentage Increase/Decrease
2000-2001	4860.43	-
2004-2005	6417.67	32.03%
2009-2010	12496.72	94.72%

Source: Bangladesh Knitwear Manufacturers and Exporters Association

From the table 4, it is clear that the export of the garments sector has increased dramatically. In the year 2000-2001 to 2004-2005 export has increased about 32.03% but workers' salary remains unchanged. After the long struggle the second wage structure

was announced in the year 2006 and the salary did not increase till 2010. From 2004-2005 to 2009-2010 the export of the RMG sector has increased approximately about 95%. After long term struggle the third time new wage structure was announced in the garment industry.

Salary of the garment workers has increased in every grade by more than 67 percent (Table-3). The height percentage of salary has increased in the entry level workers such as 108 percent. Cost of living was also increasing as double as previous five year. Now the question is: whether the new salary was sufficient to the garment workers. From the table-4, it is clear that Bangladesh mostly depends on the RMG export in earning foreign exchange. So wage board should monitor the total activities of the garment industry.

D. Analysis of Hypotheses

1) **H₀**: Workers are satisfied in their job (Basic salary, Overtime, Bonus, Pension, Maternity leave, Job security, delay payment, working environment).

H₁: Workers are dissatisfied in their job.

Job satisfaction depends on the payment of basic salary, overtime, bonus, pension and well consideration of maternity leave, job security, delay payment, working environment of any garment factory. Table-5 represents the respondent's opinion regarding job satisfaction. To know the job satisfaction, it is mandatory to analysis the above mentioned variables that affects the job satisfaction of the workers.

Table 5: Respondent's Opinion regarding Job Satisfaction Rating Points

Name of the Variables	Rating points					Sample size
	Strongly agree(1)	Agree (2)	Neutral (3)	Disagree (4)	Strongly disagree (5)	
Basic salary is sufficient	0	4	12	34	30	80
Delay in payment	31	35	14	0	0	80
Overtime	0	6	14	37	23	80
Pension	0	0	12	24	44	80
Festival allowance (bonus)	0	6	12	31	31	80
Job security	0	4	8	36	32	80
Job satisfaction	0	6	12	31	31	80

Source: Field Survey.

Table-6 shows the likert scale regarding job satisfaction. There are one dependent variable and only six independent variables. The table-6 was constituted based on

personal survey data where five point likert scales were used on various dimension. 1 is considered most positive value (strongly agree/most sufficient/most significant) and 5 is considered most negative value (strongly disagree/insignificant/insufficient). So the mean and median value was unfavorable. Standard deviation reflects the participant response fluctuation.

Table-6: The Opinions of the Respondents regarding Job Satisfaction

Strongly agree/ More satisfied/ More significant/Dramatically increase	Value-1
Agree/ Satisfied/ Significant/Moderate increase	Value-2
Neutral/Moderate satisfied/Moderate significant/slightly increase	Value-3
Disagree/Slight satisfied/Light significant/Not increase	Value-4
Strongly disagree/Dissatisfied/Insignificant/Decrease	Value-5

Source: Field Survey.

Here some mathematical calculation were given to show the relationship among the variables based on survey data collected via personal contact with the garment workers. These are regression, correlation and coefficient of correlation. Table-7: shows the descriptive statistics on the basis of survey data. Table 7.1and 7.2 show the correlations and co-efficient of correlations.

Regression

Table-7: Descriptive Statistics

	Basic salary is sufficient	Delay payment	Overtime	Pension	Festival allowance (bonus)	Job security	Job satisfaction
N Valid	80	80	80	80	80	80	80
N Missing	0	0	0	0	0	0	0
Mean	4.1250	1.7875	3.9625	4.4000	4.0875	4.2000	4.0875
Median	4.0000	2.0000	4.0000	5.0000	4.0000	4.0000	4.0000
Std. Deviation	.84756	.72380	.87791	.73948	.91671	.81753	.91671
Variance	.718	.524	.771	.547	.840	.668	.840

Source: Field Survey.

Table-7.1: The Correlations

	Variables	Job satisfaction	Basic salary is sufficient	Delay payment	Overtime	Pension	Festival allowance (bonus)	Job security
Pearson Correlation	Job satisfaction	1.000	.067	-.258	.114	.004	.202	-.226
	Basic salary is sufficient	.067	1.000	.085	-.045	.323	-.161	.256
	Delay in payment	-.258	.085	1.000	-.132	-.005	-.181	.158
	Overtime	.114	-.045	-.132	1.000	.121	.256	-.007
	Pension	.004	.323	-.005	.121	1.000	.134	.117
	Festival allowance(bonus)	.202	-.161	-.181	.256	.134	1.000	-.142
	Job security	-.226	.256	.158	-.007	.117	-.142	1.000
Sig (1tailed)	Job satisfaction	.	.277	.010	.157	.487	.036	.022
	Basic salary is sufficient	.277	.	.226	.347	.002	.077	.011
	Delay in payment	.010	.226	.	.121	.483	.054	.080
	Overtime	.157	.347	.121	.	.143	.011	.475
	Pension	.487	.002	.483	.143	.	.117	.150
	Festival allowance(bonus)	.036	.077	.054	.011	.117	.	.105
	Job security	.022	.011	.080	.475	.150	.105	.

Source: Field Survey.

A correlation is a single number that describes the degree of relationship between two variables. The correlation lies between -1.0 and +1.0. If the correlation is negative, we have a negative relationship; if it's positive, the relationship is positive. Delay in payment and job security are negatively correlated with job satisfaction. Basic salary, overtime, pension and bonus are positively correlated. But although the positive correlation figures are not very significant. Basic salary, overtime, bonus, pension, job security, delay in payment are correlated. If one component is increased, other components are decreased because total amount is fixed. As a result each component was found negatively correlated.

Co-efficient of Correlations**Table-7.2: The Coefficient of Correlations**

(Dependent Variable: Job Satisfaction)

Model	Variables	Job security	Overtime	Pension	Delay payment	Festival allowance	Basic salary is sufficient
Correlations	Job security	1.000	-.039	-.057	-.130	.100	-.200
	Overtime	-.039	1.000	-.096	.095	-.217	.040
	Pension	-.057	-.096	1.000	-.001	-.175	-.334
	Delay payment	-.130	.095	-.001	1.000	.128	-.023
	Festival allowance (bonus)	.100	-.217	-.175	.128	1.000	.169
	Basic salary is sufficient	-.200	.040	-.334	-.023	.169	1.000
Co-variances	Job security	.016	.000	-.001	-.002	.001	-.003
	Overtime	.000	.014	-.002	.002	-.003	.001
	Pension	-.001	-.002	.021	-2.675E-5	-.003	-.006
	Delay payment	-.002	.002	-2.675E-5	.020	.002	.000
	Festival allowance (bonus)	.001	-.003	-.003	.002	.014	.003
	Basic salary is sufficient	-.003	.001	-.006	.000	.003	.017

Source: Field Survey.

Basic Salary

Table-8: Shows the opinions of the respondents regarding basic salary. From the statistical evident, it appears that most garment workers consider their salary insufficient. It is found that 80% of the employees feel that their salary is insignificant compared to their work. From the table-8, it appears that of the 80 test units, 34 respondents disagree and 30 respondents strongly disagree.

Table-8: The Opinions of the Respondents regarding Basic Salary is Sufficient

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	4	5.0	5.0	5.0
	Neutral	12	15.0	15.0	20.0
	Disagree	34	42.5	42.5	62.5
	Strongly disagree	30	41.25	37.5	100.0
	Total	80	100.0	100.0	---

Source: Field Survey.

The respondents were asked to mention whether their basic salary is sufficient to meet basic need and bear normal life. 42.5% respondents opined that they disagreed and 41.25% of them strongly disagreed to confirm that the salary was insufficient. From the descriptive statistics (Table-7), it is observed that mean value, median value and standard deviation were 4.125, 4 and .847 respectively when the more satisfaction value was 1, and moderate satisfaction value was 2. Observing this statistics, it is easily inferred that the current salary is not at satisfactory level.

Overtime

From the statistically analysis, it appeared that most garment workers opined that their overtime salary was insufficient and they are not paid according to law. 78% of the workers expressed that their overtime salary was insignificant compared to their work. Table-8.1: Shows the opinions of the respondents regarding overtime.

Table-8.1: The Opinions of the Respondents regarding Overtime

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Satisfied	6	7.5	7.5	7.5
	Moderate satisfied	14	17.5	17.5	25.0
	Slight satisfied	37	46.25	46.2	71.2
	Dissatisfied	23	41.25	28.8	100.0
	Total	80	100.0	100.0	--

Source: Field Survey.

From the table-8.1, it appears that 37 respondents were marginally satisfied and 23 respondents were dissatisfied with their overtimes.

The respondents were asked to mention whether they are paid overtime allowance according to the law. The study found that 46.5% respondents disagree and 41.25% respondents strongly disagree and confirmed that the overtime allowances were insufficient. From the descriptive statistics (Table-7), it is observed that mean value 3.96, median value 4 and standard deviation are .877 when the more satisfaction value is 1, and moderate satisfaction value is 2. From the statistical finding, it is easily infer that the current overtime salary does not satisfactory level.

Festival Allowance (bonus)

From the statistically analysis, it appears that most garment workers consider their festival allowance (bonus) insufficient. The study found that 77.5% of the employees feel that their Festival allowance (bonus) is insignificant compared to their work. Table-8.2 shows the opinions of the respondents regarding festival allowance. From the-8-2, it appears that 31 respondents were marginally satisfied and 31 respondents were dissatisfied in the study area.

Table-8.2: The Opinions of the Respondents regarding Festival Allowance (Bonus)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Satisfied	6	7.5	7.5	7.5
	Moderate satisfied	12	15.0	15.0	22.5
	Slight satisfied	31	38.8	38.8	61.2
	Dissatisfied	31	42.50	38.8	100.0
	Total	80	100.0	100.0	--

Source: Field Survey.

The respondents were asked to mention whether the festival allowance (bonus) is of a satisfactory amount. The study found that 15% respondents were moderately satisfied, 38.75% were marginally satisfied and 42.50% respondents were dissatisfied. From the descriptive statistics (Table-7), it is observed that mean value 4.09, median value 4 and standard deviation are .916 when the more satisfaction value is 1, and moderate satisfaction value is 2. Therefore the study found that the current festival allowance (bonus) does not appear satisfactory.

Delay in Payment

From the statistical analysis, it appears that most of garment workers do not get their payment timely. From the survey it is found that around 83% of the workers feel that they are deprived from their timely payment. Table-8.3 shows the opinions of the respondents regarding delay in payment. From the table, it appears that 35 respondents agree and 31 respondents strongly agree from the 80 test units.

Table-8.3: The Opinions of the Respondents regarding Delay in Payment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	31	41.25	38.8	38.8
	Agree	35	43.8	43.8	82.5
	Neutral	14	17.5	17.5	100.0
	Total	80	100.0	100.0	--

Source: Field Survey.

In response to the query on whether “Delay in payment is occurred in every month in most of garment factories” the 43.8% respondents agree and 41.25% respondents strongly agree. From table-7, it is observed that mean value 1.78, median value 2 and standard deviation are .721 when the value of disagree is 4, and strongly disagree value is 5. From the statistics, it is easily infer that the delay payment is taken place.

Pension Scheme

It appears that most garment factories do not have any pension scheme. Some give pension benefits in a different name. Very few factories manage the pension fund. The study found that 71.5% of the garment factories do not have any pension scheme. But 28.8% of the garment factories provide pension. Table-8.4 represents the opinions of the respondents regarding pension scheme in the study area.

Table-8.4: The Opinions of the Respondents regarding Pension Scheme

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Moderate Sustainable	12	15.0	15.0	15.0
	Slight sustainable	24	30.0	30.0	45.0
	Not sustainable	44	55.0	55.0	100.0
	Total	80	100.0	100.0	-

Source: Field Survey.

The above table shows that only 15% respondents consider the pension provisions are sustainable and 85% respondents consider the pension amount insignificant and meaningless. Respondents who get pension in different name are also dissatisfied 60% of them say that they are marginally satisfied with the amount paid.

Job Security

From the statistical analysis, it appears that most garment workers consider their job unsecured and their job security depends on the demand and will of owner. From the survey, it found that 85% of the workers feel that their job is uncertain.

Table-8.5: The Opinions of the Respondents regarding Job Security

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	4	5.0	5.0	5.0
	Neutral	8	10.0	10.0	15.0
	Disagree	36	45.0	45.0	60.0
	Strongly disagree	32	40.0	40.0	100.0
	Total	80	100.0	100.0	---

Source: Field Survey.

From the above table, it appears that 36 respondents disagree and 32 respondents strongly disagree from the 80 test units.

The respondents were asked to mention about job security of garment workers whether job security is certain. The study found that 45% respondents disagree and 40% respondents strongly disagree that their job is uncertain. From the descriptive statistics (Table-7), it is observed that mean value 4.09, median value 4 and standard deviation are .916 when the scale value of disagree is 4, and strongly disagree value is 5. Therefore, present study found that it is easily inferred that the job of the workers are uncertain.

Analyses of six factors which affect the job satisfaction consider that Null hypothesis (Employees are satisfied their job (Basic salary, Overtime, Bonus, Pension, Job security, delay payment) is rejected and alternative hypothesis (Employees are dissatisfied their job.) is accepted.

E. Second Hypothesis Analysis

2) **H0:** Living standard (Medical, Accommodation, Transportation, cost of living) of Garment's workers are very well.

H1: Living standards of Garment's workers are low.

Living standard depends on the payment of Medical allowance, Accommodation allowance, Transportation fee, Cost of living and all other factors related to the conduct life smoothly. To know the living standard of garment workers, it is mandatory to analysis the variable that affects the living standard of workers. Variables are analyzed one after another.

Table 9.0: The Respondents Response of the Survey

Name of the Variables	Rating points					Sample size
	More satisfied (1)	Satisfied (2)	Moderate Satisfied(3)	Slight Satisfied(4)	Dissatisfied (5)	
Living standard	0	0	8	41	31	80
Medical allowance	0	0	10	27	43	80
Accommodation allowance	0	0	10	29	41	80
Transportation allowance	0	0	7	32	41	80
Cost of living	0	0	24	48	8	80

Source: Field Survey.

Here some mathematical calculation are given to show the relationship among the variable based on survey data collected via personal contact with the garment workers . These are regression, correlation and coefficient of correlation. Table-9.1: shows the descriptive statistics on the basis of survey data. Table 9.2 and 9.3 show the correlations and co-efficient of correlations.

Regression

Table 9.1: Descriptive Statistics

	Mean	Std. Deviation	N
Living standard	4.2875	.64029	80
Medical allowance	4.4125	.70610	80
Accommodation allowance	4.3875	.70250	80
Transportation allowance	4.4250	.65168	80
Cost of living	2.8000	.60379	80

Source: Field Survey.

There are one dependent variable and four independent variables. The above table is made based on personal survey data where five point Likert Scales is used on various dimension. 1 is considered most positive value (strongly agree/most sufficient/moist significant) and 5 is considered most negative value (strongly disagree/insignificant/insufficient). So more the mean and median value more probability the factor is unfavorable. Standard deviation reflects the participant's response fluctuation.

Correlations

Table 9.2 shows that medical allowance, accommodation allowance, transportation and cost of living are positively correlated. But although the correlation figures are not significant, it is clearly articulated that there is relationship among the factors.

Table 9.2: The Correlations
Dependent Variable: Living standard

		Living standard	Medical allowance	Accommodation allowance	Transportation allowance	Cost of living
Pearson Correlation	Living standard	1.000	.042	.425	.219	-.144
	Medical allowance	.042	1.000	-.071	.164	.107
	Accommodation allowance	.425	-.071	1.000	.161	-.084
	Transportation allowance	.219	.164	.161	1.000	-.489
	Cost of living	-.144	.107	-.084	-.489	1.000
Sig.(1-tailed)	Living standard	--	.355	.000	.025	.101
	Medical allowance	.355	--	.265	.073	.173
	Accommodation allowance	.000	.265	--	.077	.231
	Transportation allowance	.025	.073	.077	--	.000
	Cost of living	.101	.173	.231	.000	--

Source: Field Survey.

Table 9.3: The Coefficient of Correlations
Dependent Variable: Living Standard

Correlations	Model	Cost of Living	Accommodation allowance	Medical allowance	Transportation allowance
	Cost of living	1.000	-.017	-.218	.512
	Accommodation allowance	-.017	1.000	.101	-.159
	Medical allowance	-.218	.101	1.000	-.261
	Transportation allowance	.512	-.159	-.261	1.000
Co-variances	Cost of living	.016	.000	-.003	.008
	Accommodation allowance	.000	.009	.001	-.002
	Medical allowance	-.003	.001	.009	-.003
	Transportation allowance	.008	-.002	-.003	.015

Source: Field Survey.

Medical Allowance

From the statistical analysis, it appears that most of garment workers consider their medical allowance insufficient. From the survey, it is found that 87% of the workers feel that their medical allowance is insignificant compared to their work. Table-10 shows the opinions of the respondents regarding medical allowance. It is appeared that 27 respondents slightly satisfied and 47 respondents dissatisfied from the 80 test units.

Table-10: The Opinions of the Respondents regarding Medical Allowance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Moderate significant	10	12.5	12.5	12.5
	Slight significant	27	33.8	33.8	46.2
	Insignificant	43	53.8	53.8	100.0
	Total	80	100.0	100.0	

Source: Field Survey.

The respondents were asked to give opinion medical allowance. The study found that 54% respondents opined insignificant and 33% slightly significant that the Medical allowance is sufficient amount to conducted normal life. From the descriptive statistics (table-9.1), it is observed that mean value 4.41, median value 4 and standard deviation are .70 when the more significant value is 1, and moderate significant value is 2. Observing this statistics, it is easily infer that the current medical allowance does not satisfactory level.

Accommodation Allowance

It appears that most garment workers opined about their Accommodation allowance as insufficient. It is found that 88% of the workers feel that their accommodation allowance is insignificant compared to their work. Table-10.1 shows the opinions of the respondents regarding accommodation allowance. The study found that 29 respondents think that slight significant and 41 respondents insignificant from the 80 test units.

Table-10.1: The Opinions of the Respondents regarding Accommodation Allowance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Moderate significant	10	12.5	12.5	12.5
	Slight significant	29	36.2	36.2	48.8
	Insignificant	41	51.2	51.2	100.0
	Total	80	100.0	100.0	

Source: Field Survey.

The respondents were asked to mention whether accommodation allowance is sufficient. The study found that 52% respondent opined insignificant and 36.2% slightly significant that the accommodation allowance is sufficient amount. From the descriptive statistics (table-9.1), it is observed that mean value 4.38, median value 4 and standard deviation are .702 when the more significant value is 1, and moderate significant value is 2. The study found that the current accommodation allowance does not satisfactory level.

Transportation Allowance

From the analysis of findings, it appears that most garment workers argued that their transportation allowance are insufficient. It is found that 91% of the workers feel that their transportation allowance is insignificant compared to their work. Table-10.1 represents the opinions of the respondents regarding transportation allowance. From the table, it is appeared that 32 respondents disagree and 41 respondents strongly disagree from the 80 test units.

Table-10.1: The Opinions of the Respondents regarding Transportation Allowance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	7	8.8	8.8	8.8
	Disagree	32	40.0	40.0	48.8
	Strongly disagree	41	51.2	51.2	100.0
	Total	80	100.0	100.0	--

Source: Field Survey.

The study found that 51% respondents argued insignificant and 40% respondents slightly significant regarding transportation allowance which is sufficient amount. From the table (table-9.1), it is observed that mean value 4.425, median value 4 and standard deviation are .651 when the more significant value is 1, and moderate significant value is 2. Analyzing this statistics, it can be easily inferred that the current transportation allowance does not appear satisfactory level.

Cost of Living

From the data analysis, it appears that most garment workers consider that they cannot their cost of living in their earnings. The study found that, 91% of the workers feel that their cost of living is high compared to their earnings. Table-10.2 shows the opinions of the respondents regarding cost of living.

Table-10.2: The Opinions of the Respondents regarding Cost of Living

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Moderately increase	24	30.0	30.0	30.0
	Slightly increase	48	60.0	60.0	90.0
	Not increase	8	10.0	10.0	100.0
	Total	80	100.0	100.0	--

Source: Field Survey.

The above table shows that according to 48 respondents their cost of living & as slightly increased and for 24 respondents it has moderately increased.

The study found that according to 60% workers their salary has slightly increased and 30% workers found moderate increase in the cost of living increase but their salary was not increased. From the descriptive statistics (table-9.1), it is observed that mean value 2.80, median value 2 and standard deviation are .603 when the dramatically increase value is 1, and moderate increase value is 2. Analyzing this statistics, it is easily inferred that the current cost of living is increasing.

From the analyses of the four factors that affect the standard of living, it is evident that the null hypothesis (living standard, medical allowance, accommodation allowance, transportation allowance, cost of living of garment's workers is very well) is rejected and alternative hypothesis (living standard of garment's workers is low) is accepted.

Recommendations

Garment sector has a role in improvement of the economy of the country. So government should take effective measure to respond to the demands of the garment workers and take care that workers' violence does not cause to the damage sectors productivity accordingly,

- 1) The government should justify the cost of living and the salary of the garments workers.
- 2) Garments workers need to be paid adequate accommodation allowance or the factory owners need to provide them the accommodation facility.
- 3) Medical allowance should be increased and companies should provide services to employees in their own or contact medical centers.
- 4) The workers need to be paid proper transportation allowance or the companies should make transportation services available for the workers.
- 5) Pension system should be maintained so that workers feel security in post retirement stage of life.
- 6) Maternity leave should be 6 months or above with payment for two times.
- 7) Child care facilities should be ensured for working women.
- 8) Motivation (monetary and non monetary) and proper entertainment system would be ensured to increase output and peaceful environment.
- 9) The government can increase the size of the newly introduced industrial police force in areas of garments industry units.
- 10) Labor unions should be worked in a coordinated fashion, so that the interest of workers and owners are maintained.
- 11) The government should provide some facilities to businessmen with term and conditions of running business easily and providing sufficient wage and good working conditions to the employees.
- 12) Profit sharing scheme and job security are to be ensured by the factory owners to reduce the workers dissatisfaction.

Conclusion

The Ready-Made Garments industry occupies a unique position in the Bangladesh economy. It is the largest exporting industry in Bangladesh, which experienced

phenomenal growth during the last 30 years. RMG sector provides huge employment to the rural unemployed man and women. This sector contributes to our national economy and overall development of our country. Garment industry largely depends on the human labor. Bangladesh is a populated country where large number of labor is appointed with low cost compared with other countries. But several time RMG sector has been troubled due to labors' unrest. Garment workers strike against factory owners to get minimum salary so that they can maintain the normal life. Struggle of the garment workers is not short run or short term. They protest in different places and at several times. Factories owners cannot deliver or ship products according to their contract to the foreign buyers.

The goodwill of Bangladesh RMG products are stumbled in the global market. After a long struggle in garment industry a new salary structure is announced by the government. Lots of workers suffered in the struggle for with this minimum wage. The government forms wage board and this board decides the salary structure in several meetings with different interested parties in this industry. The first minimum wage board is constituted in 1994, fixed Tk. 940 as minimum wage for garment workers. The second one, formed in 2006, set the minimum wage at Tk. 1662. But the need and expectation of the workers are still not met. Workers demand Tk. 5000 as a minimum salary on the other hand government set Tk. 3000 as a minimum salary.

The cost of living is increasing, inflation arises, and transportation cost increases. In a word cost increases in all sector but salary of workers does not increase in some pace. So, workers are not happy with present salary structure. RMG sector needs to be free from unrests and there should be efforts for a situation of mutual understanding and win-win positions. Stability of any sector needs to proper work environment, job security and accurate compensation plan. Finally, it is assumed that the balanced development of a country largely depends on the proper management of human resource and utilities of this resource. The authorities must take utmost good care of all parties involved for a right balance between worker's demand and industries return.

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