

Impact of Dissimilar Laws and Rules on Worker's Satisfaction in Ready-made Garments of Bangladesh: A Comparative Study Between the Factories Inside EPZ and Outside EPZ

¹Mohd. Shariful Islam, ²Md. Herok Ahmad

¹Faculty of Business Administration, Islamic University, Kushtia, Bangladesh

²Dept. of Economics, Asian University of Bangladesh, Dhaka, Bangladesh

Abstract

The Ready-made Garments (RMG) sector in Bangladesh has been playing a vital role in generating employment opportunity for last two decades. At present, around 5600 factories are operating in this country and 4.2 million workers are working in this sector. More than 82% of Bangladesh's export earnings come from the garment industry. This paper focuses on measuring and comparing the level of job satisfaction between inside EPZ garment factories' workers and outside EPZ garment factories' workers considering the dissimilar laws and rules in Bangladesh. In this study, the sample consisted of 180 respondents, which is randomly selected from two inside EPZ garment factories and two outside EPZ garment factories. These workers were surveyed through convenience sampling with structured questionnaire from May to June 2016 concentrating the key influential factors that significantly impact on their level of satisfaction. The statistical computer package SPSS was used to analyze the data. This study revealed that inside EPZ garments factories' workers are satisfied with their working environment and yearly increment. On the other hand, outside EPZ garment factories' workers are satisfied toward their working environment and earned leave. However, both the areas workers are dissatisfied regarding the supervisor's attitudes. Finally, the recommendations were provided based on the findings of the study.

Keywords

Workers' Satisfaction, Ready-made Garments (RMG), Export Processing Zone (EPZ), Bangladesh Export Processing Zone Authority (BEPZA), International Labour Organization (ILO), Bangladesh Garment Manufacturers & Exporters Association (BGMEA)

I. Introduction

Bangladesh is a country of huge population which is approximately 164 million where 4.2 million are working in Ready-made garments (RMG) sector (Kiron 2015). At present, around 5600 RMG factories are operating in Bangladesh (Akterujjaman and Herok, 2016). It occupies a significant role for the economy of the country. Now, RMG is the largest exporting industry in Bangladesh, which experienced phenomenal growth during the last 25 years. By taking advantage of an insulated market under the provision of Multi Fiber Agreement (MFA) of General Agreement on Tariffs & Trade (GATT), it attained a high profile in terms of foreign exchange earnings, exports, industrialization and contribution to Gross Domestic Product (GDP) within a short span of time. The Export Promotion Bureau's latest figures say, out of the \$24.95 billion worth exports in the three quarters, the ready-made garment sector accounts for \$20.44 billion. Between July 2015 and March 2016, exports fetched the country almost

\$25 billion. As usual, the apparel sector contributed the most 82 percent of the total exports (bdnews24.com Published: 2016-04-06 11:26:39:0 BdST). Hence, RMG sector has become the heart of Bangladesh economy considering the biggest earner of foreign currency as well as remarkable employment creator. In 1972, the World Bank approximated the GDP of Bangladesh at USD 6.29 billion, in 2014, the GDP stood at USD 173.82 billion, growing by almost 27 times in a matter of four decades. Bangladesh's exports industry alone comprised USD 31.2 billion in FY 2014-15, 81.69% of which was made up by ready-made garments. On its own, the knitwear sector encompasses 39.83% of total exports a staggering USD 12.43 billion (Latifee, 2016). The RMG sector has experienced an exponential growth since the 1980s. This sector contributes significantly to the GDP. It also provides employment to around 4.2 million Bangladeshi within which major portion 85% is women worker (Akterujjaman and Herok, 2016) from low-income families and most of them are unskilled. According to BGMEA, '30 percent capacity of RMG sector is unutilized due to lack of skilled labor force' and skilled workers are usually called the life blood of an organization. Furthermore, a satisfied worker performs better than a dissatisfied worker and the worker's satisfaction plays a pivotal role in developing any sector. Worker's satisfaction means how the workers are satisfied toward their job. A satisfied worker has the devotion to the job which turns to the benefit of the organization. Many components are involved to satisfy the workers such as working environment, compensation and benefit, job security, career development and so on. If it would be properly implemented in the work place, workers will be satisfied which leads to develop the organization as well as the sector itself.

II. Objectives of the Study

The prime of the study is to compare the satisfaction level of workers between inside EPZ and outside EPZ workers in RMG industry of Bangladesh. The more specific objectives are as follows:

1. To measure the satisfaction level of workers inside the EPZ factories.
2. To measure the satisfaction level of workers outside the EPZ factories.
3. To compare and contrast the satisfaction level of workers between inside and outside EPZ factories.
4. To recommend some suggestions for enhancing the satisfaction level of both the areas' workers.

III. Hypotheses of the Study

Research hypothesis is an unproven statement, which helps the researcher to draw the suggestion on his hypothetical assumption whether it is true or false based on some specific statistical tests

(Akterujjaman, 2010). Based on the objectives of the study, the following hypotheses in Table 1 (at 95% confidence level) are developed, that are to be tested:

Table 1: Developing Hypotheses for Different Factors

Factors	Null hypothesis (H_0)	Alternative hypothesis (H_a)
Working Environment	$\bar{x}_{we} = 0$	$\bar{x}_{we} \neq 0$
Working Hour	$\bar{x}_{wh} = 0$	$\bar{x}_{wh} \neq 0$
Wages	$\bar{x}_w = 0$	$\bar{x}_w \neq 0$
Job Security	$\bar{x}_{js} = 0$	$\bar{x}_{js} \neq 0$
Supervisor Attitude	$\bar{x}_{sa} = 0$	$\bar{x}_{sa} \neq 0$
Incentive	$\bar{x}_{ic} = 0$	$\bar{x}_{ic} \neq 0$
Housing Allowance	$\bar{x}_{ha} = 0$	$\bar{x}_{ha} \neq 0$
Medical Allowance	$\bar{x}_{ma} = 0$	$\bar{x}_{ma} \neq 0$
Transport Allowance	$\bar{x}_{ta} = 0$	$\bar{x}_{ta} \neq 0$
Meal Allowance	$\bar{x}_{ma} = 0$	$\bar{x}_{ma} \neq 0$
Annual Increment	$\bar{x}_{ai} = 0$	$\bar{x}_{ai} \neq 0$
Earned Leave	$\bar{x}_{el} = 0$	$\bar{x}_{el} \neq 0$
Holiday	$\bar{x}_{hd} = 0$	$\bar{x}_{hd} \neq 0$
Provident Fund	$\bar{x}_{pf} = 0$	$\bar{x}_{pf} \neq 0$

IV. Literature Review

Job satisfaction or worker's satisfaction can be defined in various ways. Some believe it is a general attitude toward one's job i.e., how content an individual is with his or her job. Others believe it is multidimensional psychological responses of individual regarding his or her job such as working environment, supervisor's attitude, wages etc. Job satisfaction is the difference between the amount of rewards employees receive and the amount (Mamun et al. 2005; Robbins, 1997). Ahamed (2014) discussed that job satisfaction is an important element in all category of businesses, such as commercial organization, government and non-government organization, and private sector as well as manufacturing industries. It is observed that satisfied worker is more likely to be creative, flexible, innovative, dynamic, risk taker, and loyal to the company. So, it can be said that a right way is needed to satisfy the employee to get the best output from them. Begum, et al. (2010) depicted that majority of the workers work in low-paid and less-skilled job, where work hazards are comparatively higher. It is also said that workers should get standard salary to lead their life with joy. Alam and Kamal (2006) studied to measure the overall job satisfaction of female workers and to identify factors contributing to job satisfaction or dissatisfaction in the garment factories in Dhaka city. Absar (2009) found that RMG sector of Bangladesh got tremendous development in the world, though the wage pattern was not satisfactory to the employees. In RMG sector, most of the employees are women but they are working in the bottom level of organogram such as helpers, machinists and

less frequently as line supervisor and quality controllers, whereas men are working in the top management. Islam and Chowdhury (2012) aimed to identify the socio-economic status of the garment workers in Bangladesh that are related to the improvement of workers housing conditions, education, health and sanitation and favorable service role for the women workers. Akterujjaman (2013) studied on satisfaction of garment workers that is related to the productivity of the employees. He found that when the workers are more satisfied productivity and profit maximization becomes high. As a result export performance of RMG sector in Bangladesh is increasing which emphasizes on the development of the economy. Khatun and Shamsuzzaman (2015) focused on the job satisfaction of RMG industry in Bangladesh by reviewing on working conditions of employees and failure of existing labor laws. The study found that the workers in AKT group are satisfied with working environment, health facilities and overtime benefits. On the other hand, workers are dissatisfied with wages, environment of present residence, behavior of immediate superior and so on. Ahamed (2013) in his study found that the working conditions of RMG sector in Bangladesh are poor and facing challenges regarding social compliance. These include RMG sector's inadequate application of labor standards and labor rights, law and enforcement, and effective bargaining facilities. His study revealed that fair labor practices and government and entrepreneurs' role in the decent work implementation is necessary. Farhana et al. (2015) studied about wages level, age group, gender, family life, living standard, and working hours of worker's in the RMG industry of Bangladesh. Having high demand the garments of Bangladesh in the international market and to capture this market, improvement is needed in some areas like labor wages, business climates, trade logistics, improvement compliance, and skills of workers. Bhuiyan (2010) focused on the enhancement of productivity and profit concerning the workers satisfaction in the garment industry of Bangladesh. Workers participation in the decision-making helps workers to understand their responsibilities and goals of the factory as well as its importance in operating the enterprise in the future. Chowdhury and Ullah (2010) depicted the conditions of female workers from social and economic perspectives and recommended that to achieve female workers satisfaction improvement in the prevailing socio-economic facilities is highly needed, which will bring ultimate success of RMG sector in Bangladesh. Islam and Zahid (2012) examined the socio-economic deprivation and garment workers movement in Bangladesh by using both primary and secondary data. They looked at worker's rights and fringe-benefits in terms of workers job status, training facilities, forming trade unions, medical allowance, transport facilities, and maternity leave. Akterujjaman and Herok (2016) found that there are many factors are involved in satisfaction of workers. To increase their satisfaction level no measure is taken by concerned authorities. Chowdhury et al. (2015) revealed that the work balance status of garments workers in Bangladesh affected due to their work life situation. They suggested that increase salary, reduce workload, increase housing allowance, enhance transport allowance, flexible working hour can upgrade workers satisfaction level. Ahmed and Raihan (2014) investigated that majority of RMG workers in Bangladesh are women. So, they suffer lot of diseases like back pain, eye stain, hepatitis, gastric pain, fatigue, fever, abdomen pain and so on. The factories should take necessary measure to ensure good health for workers.

V. Research Methodology

For assessing the impact of dissimilar laws and rules on workers satisfaction in ready-made garments of Bangladesh, a survey was conducted inside EPZ factories and outside EPZ garments factories. As the researchers work place is in Narayangong they chose to select research area as factories located in Adamjee Export Processing Zone (AEPZ) and factories in Narayangong that are located outside AEPZ. The inside EPZ garments factories and outside EPZ garments factories were selected as a sample because of laws and rules are dissimilar in those garments factories. The survey covered total number of 180 respondents from two inside EPZ factories and two outside EPZ factories using a convenient sampling technique. Data were collected from primary and secondary sources. Primary data were gathered during May to June 2016, where a self-constructed questionnaire was used to collect the primary data considering the objectives of the study. For secondary data the researchers used journals, books, magazines, Bangladesh labor act, BEPZA instruction, internet etc. After collection of primary data, hypotheses were formulated and one sample T-test was used to test the hypotheses with 0.05 level of statistical significance. For assuming the characteristics of data, descriptive analysis and interpretations were drawn on the basis of percentage frequency, calculated mean, standard deviation (SD). In addition, empirical analyses were depicted by coefficient of variation (CV). A set of factors are considered that influence in workers satisfaction level of RMG industry in Bangladesh like Working Environment, Working Hour, Wages, Job Security, Supervisor's Attitude, Incentive, Housing Allowance, Medical Allowance, Transport Allowance, Meal Allowance, Annual Increment, Earned Leave, Holiday, Provident Fund and so on. Simple statistical tools like, frequency distribution, percentage of frequency, mean value, standard deviation, co-efficient of variation and hypothesis testing were used to analyze the collected data.

VI. Data Analysis and Findings

An analysis is generated from the questionnaire to fulfill objectives of the study. In order to analyze the collected data a 5-point Likert scale has been used, where 1 stands for highly dissatisfied workers, 2 stands for dissatisfied workers, 3 stands for neutral workers, 4 stands for satisfied workers and 5 stands for highly satisfied workers. Several judgments are made from the responses of workers to validate the objectives of the study. However, the opinions of the workers towards level of their satisfaction are presented in following tables by showing the values of percentage (%) frequency, mean (\bar{x}), standard deviation (SD), and coefficient of variation (CV) on the basis of workers' perceptual responses inside EPZ factories and outside EPZ factories in the expression of level of satisfaction. The results of different tests are presented below:

A. Working Environment

Working environment is the vital part not only the garments industry but also any operational sector. It is directly related to the mentally satisfaction of workers. When workers are satisfied toward their working environment the factory will get the best output from their workers. Therefore, working environment in the factories should be neat and clean, safe and secured from any kind of hazard.

Table 2: Working Environment

Satisfaction Level	Value	Inside EPZ		Outside EPZ	
		Frequency	%	Frequency	%
Highly dissatisfied	1	1	0.556		
Dissatisfied	2			7	3.889
Neutral	3	18	10	32	17.778
Satisfied	4	83	46.11	102	56.667
Highly Satisfied	5	78	43.33	39	21.667
Total		180	100	180	100
Mean Value (\bar{x})		4.317		3.961	
Standard Deviation (SD)		0.697		0.743	
Coefficient of Variation (CV)		16.145		18.758	

Source: Field Survey, May - June 2016

Table 2 showed that 46.11 percent workers are satisfied about their working environment inside EPZ garment factories. Similarly, 56.667 percent workers are satisfied regarding their working environment outside EPZ selected garment factories. It is seen that 43.33 percent workers are highly satisfied toward their working environment inside EPZ factories and 21.667 percent workers are highly satisfied outside EPZ factories. The mean value of workers' response toward working environment of inside EPZ garment factories is 4.317 which lies in satisfied category, while mean value of outside EPZ garment factories working environment is 3.961 lies in satisfaction level. The value of standard deviation (SD) and coefficient of variation (CV) are respectively 0.697 and 16.145 inside EPZ garment factories workers. Besides, the value of SD and CV outside EPZ selected garment factories workers respectively 0.743 and 18.758. It is denoted that the opinion both areas garments workers are satisfied toward their working environment. So, the researchers concluded that workers of RMG sector in Bangladesh are getting proper working environment.

B. Working Hour

Bangladesh is member of International Labor Organization (ILO). According to the ILO, laws every worker works per day in 8 hours. However, this law is applicable not only the particular sector but also all of working sectors. Sometimes outside EPZ garment factories' workers work at day and night. The main reasons of this problem is lack of proper planning for duly shipment. On the other hand, there is no night shift inside EPZ garment factories.

Table 3: Working Hour

Satisfaction Level	Value	Inside EPZ		Outside EPZ	
		Frequency	%	Frequency	%
Highly dissatisfied	1			6	3.333
Dissatisfied	2			20	11.111
Neutral	3	12	6.667	81	45
Satisfied	4	87	48.33	46	25.556
Highly Satisfied	5	81	45	27	15
Total		180	100	180	100
Mean Value (\bar{x})		4.383		3.378	
Standard Deviation (SD)		0.61		0.981	
Coefficient of Variation (CV)		13.91		29.041	

Source: Field Survey, May - June 2016

Table 3 it is found that inside EPZ garments factories majority of

workers 48.33 percent showed their satisfaction and 45 percent workers are showed highly satisfaction regarding their working hour. On the other hand, outside of EPZ garments factories workers 45 percent opinion is in neutral category and 25.556 percent workers are satisfied toward their working hour. The mean value of inside EPZ workers is 4.383, which lies in satisfaction category of workers satisfaction level. In this regard, the value of SD and CV of inside EPZ garment factories workers represent 0.61 and 13.91 respectively which denotes the opinions of workers are satisfied. While the mean values of outside EPZ garment factories' workers are 3.378 that is in the neutral category of workers satisfaction level. Table showed that the value of SD and CV outside EPZ garment factories workers symbolize 0.981 and 29.041 that refer to the opinion of workers satisfaction level is in neutral category toward their working hour. Therefore, the researchers can conclude that workers of RMG sector in Bangladesh who work inside EPZ garments factories are more satisfied than outside EPZ garment factories workers regarding their working hour.

C. Wages

Bangladesh government has published separate wage structure with some instructions for RMG workers who work in outside EPZ factories. On 5th December 2013, Bangladesh government published a gazette where seven (7) grading system of the wage structure was included and the minimum wage was set up at BDT. 5300. On the other hand, for inside EPZ factory workers' minimum wage was re-fixed on 24th December, 2013 at BDT. 5600.

Table 4: Wages

Satisfaction Level	Inside EPZ			Outside EPZ	
	Value	Frequency	%	Frequency	%
Highly dissatisfied	1			15	8.333
Dissatisfied	2	2	1.11	37	20.556
Neutral	3	12	6.667	54	30
Satisfied	4	68	37.78	43	23.889
Highly Satisfied	5	98	54.44	31	17.222
Total		180	100	180	100
Mean Value (\bar{x})		4.456		3.211	
Standard Deviation (SD)		0.6712		1.195	
Coefficient of Variation (CV)		15.062		37.215	

Source: Field Survey, May - June 2016

Table 4 depicts that inside EPZ garments factories, majority of workers 54.44 percent were highly satisfied and 37.78 percent workers are satisfied about their wage payment. On the other hand, outside of EPZ garments factories workers 30.00 percent opinion is in neutral category and 23.889 percent workers are satisfied toward their wage policy of RMG industry in Bangladesh. The mean value of inside EPZ workers is 4.456, which lies in satisfied category of workers satisfaction level. In this observed, the value of SD and CV inside EPZ garment factories workers embody 0.6712 and 15.062 signify that the opinions of RMG workers in Bangladesh are satisfied. While the mean values of outside EPZ garment factories' workers are 3.211 that is in the neutral category of workers satisfaction level. Table showed that the value of SD and CV for outside EPZ garment factories workers represent 1.195 and 37.215 that refer to the opinion of garment workers satisfaction level is neutral category toward their wage payment system. Therefore, the researchers can fulfilled that

workers of RMG sector in Bangladesh who work inside EPZ garments factories are more satisfied than outside EPZ garment factories' workers regarding their wage payment.

D. Job Security

Job security means the assurance that an employee feels about the continuity of gainful employment for his or her work life. Inside EPZ factories' workers usually get formal appointment letter or legal documents regarding his/her job before joining at work whereas sometimes outside EPZ factories' workers do not get it properly but appointed by verbal instruction of management.

Table 5: Job Security

Satisfaction Level	Inside EPZ			Outside EPZ	
	Value	Frequency	%	Frequency	%
Highly dissatisfied	1			54	30
Dissatisfied	2	9	5	54	30
Neutral	3	51	28.33	59	32.778
Satisfied	4	63	35	8	4.44
Highly Satisfied	5	57	31.67	5	2.778
Total		180	100	180	100
Mean Value (\bar{x})		3.933		2.2	
Standard Deviation (SD)		0.894		1.01	
Coefficient of Variation (CV)		22.73		45.955	

Source: Field Survey, May - June 2016

Table 5 discloses that inside EPZ garments factories, majority of workers 35.00 percent were satisfied and 31.67 percent workers are highly satisfied concerning their job security. On the other hand, outside of EPZ garments factories workers 32.778 percent were neutral, 30.00 percent workers are dissatisfied and 30.00 percent were highly dissatisfied toward their job security. The mean value of inside EPZ workers is 3.933, which lies in neutral position of satisfaction level. In this observed, the value of SD and CV inside EPZ garment factories workers embody 0.894 and 22.73 signify that the opinions of RMG workers in Bangladesh are satisfied. The mean values of outside EPZ garment factories, workers are 2.2 that is the below of neutral category of workers satisfaction level. Table showed that the value of SD and CV outside EPZ garment factories workers represent 1.01 and 45.955 refer to the opinion of garment workers in Bangladesh dissatisfaction level is toward their meal allowance. So, researchers can conclude that inside EPZ garments workers are more job security than outside EPZ garments workers.

E. Supervisor's Attitude

Boss-subordinate relation is an important factor for job satisfaction. In RMG sector the misbehavior of superior is a common phenomenon. Workers said, they frequently face the slag language, shouts and harsh treatment from the supervisor.

Table 6: Supervisor's Attitude

Satisfaction Level	Value	Inside EPZ		Outside EPZ	
		Frequency	%	Frequency	%
Highly dissatisfied	1	21	11.7	21	11.7
Dissatisfied	2	26	14.4	32	17.8
Neutral	3	87	48.3	80	44.4
Satisfied	4	29	16.1	38	21.1
Highly Satisfied	5	17	9.4	9	5.0
Total		180	100	180	100
Mean Value (\bar{x})		2.972		2.90	
Standard Deviation (SD)		1.075		1.025	
Coefficient of Variation (CV)		36.170		35.344	

Source: Field Survey, May - June 2016

Table 6 itemizes that inside EPZ garments factories majority of workers 48.3 percent were neutral and 16.1 percent workers were satisfied as regards their supervisors' attitude. On the other hand, outside of EPZ garments factories workers 44.4 percent were neutral and 21.1 percent were satisfied toward their supervisor attitude. The mean value of inside EPZ workers is 2.972, which shown below of neutral position of satisfaction level. In this observation, the value of SD and CV for inside EPZ garment factories' workers embodies 1.075 and 36.170. The mean values of outside EPZ garment factories' workers are 2.90 that shown dissatisfied category of workers satisfaction level. Table showed that the value of SD and CV outside EPZ garment factories workers represent 1.025 and 35.344 refer to the opinion of garment workers in Bangladesh are dissatisfied. So, researchers can conclude that both RMG workers are dissatisfied about their supervisor attitude in RMG sector in Bangladesh.

F. Incentive

Incentive is a monetary gift provided to an employee based on performance, which is thought of as one way to entice the employee to continue delivering positive result. Incentive payment may come in the form of a bonus, profit-sharing or commission. It is rear to provide the incentive for both inside EPZ garment factories and outside EPZ garment factories.

Table 7: Incentive

Satisfaction Level	Value	Inside EPZ		Outside EPZ	
		Frequency	%	Frequency	%
Highly dissatisfied	1	85	47.2	25	13.889
Dissatisfied	2	73	40.6	66	36.667
Neutral	3	9	5.00	63	35
Satisfied	4	13	7.2	21	11.667
Highly Satisfied	5			5	2.778
Total		180	100	180	100
Mean Value (\bar{x})		1.722		2.528	
Standard Deviation (SD)		.859		0.965	
Coefficient of Variation (CV)		49.883		38.172	

Source: Field Survey, May - June 2016

Table 7 illustrate that inside EPZ garments factories majority of workers 47.2 percent were highly dissatisfied and 40.6 percent workers are dissatisfied about their incentive. On the other hand, outside EPZ garments factories workers 36.667 percent opinion is in dissatisfied category and 35 percent is in neutral position. The mean value of inside EPZ workers is 1.722, which is below dissatisfaction level. In this observation, the value of SD and CV inside EPZ garment factories workers embody 0.859 and 49.883 signify that the opinions of RMG workers in Bangladesh are dissatisfied. The mean values of outside EPZ garment factories, workers are 2.528 that is the below of neutral category of workers satisfaction level. Table showed that the value of SD and CV outside EPZ garment factories is 0.965 and 38.172 respectively which refers the dissatisfaction of workers regarding incentive. Therefore, the researchers can conclude their opinion that both of the areas workers are dissatisfied in their incentive policies.

G. Housing Allowance

Workers in RMG sector of Bangladesh get 40% housing allowance on their basic salary according to Government Gazette 2013 and Re-fixation 2013. Both the areas workers said, 50% of their income is spent for house rent.

Table 8: Housing Allowance

Satisfaction Level	Value	Inside EPZ		Outside EPZ	
		Frequency	%	Frequency	%
Highly dissatisfied	1	27	15	126	70
Dissatisfied	2	76	42.22	22	12.22
Neutral	3	65	36.11	31	17.22
Satisfied	4	12	6.667	1	0.556
Highly Satisfied	5				
Total		180	100	180	100
Mean Value (\bar{x})		2.344		1.483	
Standard Deviation (SD)		0.8141		0.794	
Coefficient of Variation (CV)		34.731		53.54	

Source: Field Survey, May - June 2016

Table 8 demonstrates that inside EPZ garments factories majority of workers 42.22 percent were dissatisfied and 36.11 percent workers are neutral position about their housing allowance. On the other hand, outside of EPZ garments factories workers 70 percent are in highly dissatisfied category and 17.22 percent workers are neutral toward their housing allowance of RMG industry in Bangladesh. The mean value of inside EPZ workers is 2.344, which is below than neutral position of satisfaction level. In this observation, the value of SD and CV inside EPZ garment factories workers embody 0.8141 and 34.731 signify that the opinions of RMG workers in Bangladesh are dissatisfied. The mean values of outside EPZ garment factories' workers are 1.483 that is the below of dissatisfaction category of workers satisfaction level. Table showed that the value of SD and CV outside EPZ garment factories' workers represent 0.794 and 53.54 refer to the opinion of garment workers in Bangladesh is in dissatisfaction level toward their housing allowance. Therefore, the researchers can fulfilled that workers of RMG sector in Bangladesh who work inside EPZ garments factories and outside EPZ garment factories are not satisfied regarding their housing allowance.

H. Medical Allowance

Production depends on workers physical and mental satisfaction. Inside EPZ garments factories' workers get medical allowance BDT. 560 per month. On the other hand, outside EPZ garment factories' workers get medical allowance BDT. 250 per month.

Table 9: Medical Allowance

Satisfaction Level	Inside EPZ			Outside EPZ	
	Value	Frequency	%	Frequency	%
Highly dissatisfied	1	9	5	76	42.22
Dissatisfied	2	41	22.78	44	24.44
Neutral	3	39	21.67	38	21.11
Satisfied	4	57	31.67	16	8.889
Highly Satisfied	5	34	18.89	6	3.333
Total		180	100	180	100
Mean Value (\bar{x})		3.367		2.067	
Standard Deviation (SD)		1.171		1.136	
Coefficient of Variation (CV)		34.987		54.959	

Source: Field Survey, May - June 2016

Table 9 expresses that inside EPZ garments factories majority of workers 31.67 percent were satisfied and 22.78 percent workers are dissatisfied position about their medical allowance. On the other hand, outside of EPZ garments factories workers 42.22 percent highly dissatisfied category and 24.44 percent workers are dissatisfied toward their medical allowance of RMG industry in Bangladesh. The mean value of inside EPZ workers is 3.367, which shown neutral position of satisfaction level. In this observed, the value of SD and CV inside EPZ garment factories workers embody 1.171 and 34.347 signify that the opinions of RMG workers in Bangladesh are neutral position. The mean values of outside EPZ garment factories, workers are 2.067 that is the below of neutral category of workers satisfaction level. Table showed that the value of SD and CV outside EPZ garment factories workers represent 1.136 and 53.959 refer to the opinion of garment workers in Bangladesh dissatisfaction level is toward their, medical allowance. Therefore, the researchers can fulfilled that workers of RMG sector in Bangladesh who works inside EPZ garments factories they are satisfied than outside EPZ garment factories workers regarding their medical allowance.

I. Transport Allowance

Conveyance allowance is popularly known as transport allowance in RMG sector. Transport allowance is offered to employee or workers of a company or organization to compensate for their travel from residence to and from respective workplace location. According to the re- fixation of minimum wages for the workers of the enterprises of EPZs-2013, there is no mention to pay transport allowance for the workers inside EPZ garment factories in Bangladesh. On the other hand Outside EPZ garment factories workers get BDT. 200 per month for transport allowance. In Bangladesh maximum RMG workers go to their work place by bus, rickshaw, tempo or on feet. RMG workers of Bangladesh told, everyday their transportation cost is about BDT. 30 -50.

Table 10: Transport Allowance

Satisfaction Level	Inside EPZ			Outside EPZ	
	Value	Frequency	%	Frequency	%
Highly dissatisfied	1	93	51.67	87	48.33
Dissatisfied	2	53	29.44	59	32.778
Neutral	3	21	11.67	26	14.44
Satisfied	4	11	6.11	8	4.44
Highly Satisfied	5	2	1.11		
Total		180	100	180	100
Mean Value (\bar{x})		1.756		1.75	
Standard Deviation (SD)		0.961		0.864	
Coefficient of Variation (CV)		54.727		49.371	

Source: Field Survey, May - June 2016

Table 10 reveals that inside EPZ garments factories majority of workers 51.67 percent were highly dissatisfied and 29.44 percent workers are dissatisfied concerning their transport allowance. On the other hand, outside of EPZ garments factories workers 48.33 percent highly dissatisfied and 32.778 percent workers are dissatisfied toward their transport allowance. The mean value of inside EPZ workers is 1.756, which is below than dissatisfied position of satisfaction level. In this observed, the value of SD and CV inside EPZ garment factories workers embody 0.961 and 54.727 signify that the opinions of RMG workers in Bangladesh are dissatisfied. The mean values of outside EPZ garment factories, workers are 1.75 that is the below of dissatisfaction category of workers satisfaction level. Table showed that the value of SD and CV outside EPZ garment factories workers represent 0.864 and 49.371 refer to the opinion of garment workers in Bangladesh dissatisfaction level is toward their transport allowance.

J. Meal Allowance

According to the government gazette 2013, outside EPZ factories' workers get BDT. 650 for their meal per month whereas inside EPZ garments factories workers do not get any meal allowance.

Table 11: Meal Allowance

Satisfaction Level	Inside EPZ			Outside EPZ	
	Value	Frequency	%	Frequency	%
Highly dissatisfied	1	85	47.22	66	36.667
Dissatisfied	2	39	21.67	45	25
Neutral	3	18	10	41	22.778
Satisfied	4	29	16.11	13	7.22
Highly Satisfied	5	9	5	15	8.33
Total		180	100	180	100
Mean Value (\bar{x})		2.1		2.256	
Standard Deviation (SD)		1.291		1.256	
Coefficient of Variation (CV)		61.477		55.674	

Source: Field Survey, May - June 2016

Table 11 divulges that inside EPZ garments factories majority of workers 47.22 percent were highly dissatisfied and 21.67 percent workers are dissatisfied concerning their meal allowance. On the other hand, outside of EPZ garments factories workers 36.667 percent highly dissatisfied and 25.00 percent workers are dissatisfied toward their meal allowance. The mean value of inside EPZ workers is 2.1, which is below than neutral position

of satisfaction level. In this observed, the value of SD and CV inside EPZ garment factories workers embody 1.291 and 61.477 signify that the opinions of RMG workers in Bangladesh are dissatisfied. The mean values of outside EPZ garment factories, workers are 2.256 that is the below of neutral category of workers satisfaction level. Table showed that the value of SD and CV outside EPZ garment factories are 1.256 and 55.674 respectively which refers both of the areas workers are dissatisfied in their meal allowance.

K. Annual Increment

Annual increment means yearly wage increasing portion. RMG sector in Bangladesh inside EPZ garment factories workers get annual increment at 10% on their basic. On the other hand, outside EPZ garment workers get annual increment at 5% on their basic wage.

Table 12: Annual Increment

Satisfaction Level	Value	Inside EPZ		Outside EPZ	
		Frequency	%	Frequency	%
Highly dissatisfied	1			40	22.22
Dissatisfied	2	8	4.44	81	45
Neutral	3	51	28.33	25	13.889
Satisfied	4	77	42.78	29	16.111
Highly Satisfied	5	44	24.44	5	2.778
Total		180	100	180	100
Mean Value (\bar{x})		3.872		2.322	
Standard Deviation (SD)		0.833		1.076	
Coefficient of Variation (CV)		21.513		46.34	

Source: Field Survey, May - June 2016

Table 12 relates that inside EPZ garments factories majority of workers 42.78 percent were satisfied and 28.33 percent workers were neutral about their annual increment. On the other hand, outside of EPZ garments factories workers 45.00 percent were dissatisfied and 22.22 percent were highly dissatisfied toward their annual increment. The mean value of inside EPZ workers is 3.872, which lies in neutral position of satisfaction level. In this observation, the value of SD and CV inside EPZ garment factories workers embodies 0.833 and 21.513 signify that the opinions of RMG workers in Bangladesh are satisfied. The mean values of outside EPZ garment factories' workers are 2.322 that is the below of neutral category of workers satisfaction level. Table showed that the value of SD and CV outside EPZ garment factories are 1.076 and 46.34 respectively which refers outside EPZ factory workers are dissatisfied whereas inside EPZ factory workers are satisfied regarding annual increment rules. So, researchers can conclude that inside EPZ garments workers are more satisfied than outside EPZ garments workers regarding their annual increment system.

L. Earned Leave

RMG workers inside EPZ garments factories' are entitled to get earned leave one day for every twenty two days of work performed by him/her during the previous period of 12 month whereas outside EPZ factory workers get one for 18 days. Furthermore, inside EPZ workers can encash full of their earned leave while outside EPZ workers can encash at best 50% of their earned leave and other portion can enjoy as leave.

Table 13: Earned Leave

Satisfaction Level	Value	Inside EPZ		Outside EPZ	
		Frequency	%	Frequency	%
Highly dissatisfied	1	47	26.11	10	5.556
Dissatisfied	2	14	7.778	13	7.22
Neutral	3	14	7.778	30	16.667
Satisfied	4	87	48.33	95	52.778
Highly Satisfied	5	18	10	32	17.778
Total		180	100	180	100
Mean Value (\bar{x})		3.083		3.7	
Standard Deviation (SD)		1.418		1.024	
Coefficient of Variation (CV)		45.99		27.676	

Source: Field Survey, May - June 2016

Table 13 narrates that inside EPZ garments factories majority of workers 48.33 percent were satisfied and 26.11 percent workers were highly dissatisfied as regards their earned leave. On the other hand, outside of EPZ garments factories workers 52.778 percent were satisfied and 17.778 percent were highly dissatisfied toward their earned leave. The mean value of inside EPZ workers is 3.083, which shown neutral position of satisfaction level. In this experience, the value of SD and CV inside EPZ garment factories workers embodies 1.418 and 45.99. The mean values of outside EPZ garment factories, workers are 3.70 that is the lies of neutral category of workers satisfaction level. Table showed that the value of SD and CV outside EPZ garment factories' workers represent 1.024 and 27.676 refer to the opinion of garment workers in Bangladesh satisfied than the inside EPZ garment workers regarding their earned leave.

M. Holiday

Bangladesh RMG sector both inside EPZ and outside EPZ garment factories workers does not get holiday properly. RMG factories' do not follow ILO convention as it should be workers do not get adequate weekend, festival, government and others holidays.

Table 14: Holiday

Satisfaction Level	Value	Inside EPZ		Outside EPZ	
		Frequency	%	Frequency	%
Highly dissatisfied	1	18	10.0	22	12.2
Dissatisfied	2	37	20.6	59	32.8
Neutral	3	52	28.9	32	17.8
Satisfied	4	42	23.3	52	28.9
Highly Satisfied	5	31	17.2	15	8.3
Total		180	100	180	100
Mean Value (\bar{x})		3.172		2.88	
Standard Deviation (SD)		1.227		1.197	
Coefficient of Variation (CV)		38.682		41.562	

Source: Field Survey, May - June 2016

Table 14 recites that inside EPZ garments factories majority of workers 28.9 percent were neutral, 23.3 percent workers were satisfied and 20.3 were dissatisfied regarding their holiday. On the other hand, 32.8 percent workers outside EPZ garments factories' were dissatisfied and 28.9 percent were satisfied position toward

their holiday. The mean value of inside EPZ workers is 3.172, which shown neutral position of satisfaction level. In this observation, the value of SD and CV are 1.227 and 38.682 respectively. The mean values of outside EPZ garment factories' workers are 2.88 that is the below of neutral category of workers satisfaction level. Table showed that the value of SD and CV outside EPZ garment factories workers represent 1.197 and 41.562 refer to the opinion of garment workers in Bangladesh dissatisfied. So, researchers can conclude that both garment workers are dissatisfied regarding their holiday.

N. Provident Fund

RMG sector in Bangladesh inside EPZ factories workers get provident fund facility. Inside EPZ factories maintain provident fund for workers where factories management contributions is 8.33% and employee contribution is 8.33% on their basic wage. On the other hand, there is almost no provident fund opportunity for outside EPZ garment factories' workers. The law is here; if three-fourths portion of total workers wants in written to the factory management then they will constitute a provident fund where at least 7% but not over 8% percent of basic can be deducted.

Table 15: Provident Fund

Satisfaction Level	Inside EPZ			Outside EPZ	
	Value	Frequency	%	Frequency	%
Highly dissatisfied	1			70	38.889
Dissatisfied	2	9	5	63	35
Neutral	3	41	22.78	31	17.22
Satisfied	4	57	31.67	14	7.778
Highly Satisfied	5	73	40.56	2	1.11

Table 16: One- Sample T test

Factors inside EPZ	Test Value = 3.5					
	T	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Working Environment	15.721	179	.000	.81667	.7142	.9192
Working Hour	19.436	179	.000	.88333	.7937	.9730
Wage payment	19.100	179	.000	.95556	.8568	1.0543
Job Security	6.500	179	.000	.43333	.3018	.5649
Supervisor Attitude	-6.587	179	.000	-.52778	-.6859	-.3697
Incentive	-.27.763	179	.000	-1.778	-1.904	-1.6514
Housing Allowance	-19.043	179	.000	-1.15556	-1.2753	-1.0358
Medical Allowance	-1.527	179	.129	-.13333	-.3057	.0390
Transport Allowance	-24.359	179	.000	-1.74444	-1.8858	-1.6031
Meal Allowance	-14.552	179	.000	-1.40000	-1.5898	-1.2102
Annual Increment	5.999	179	.000	.37222	.2498	.4947
Earned Leave	-3.943	179	.000	-.41667	-.6252	-.2082
Holiday	-3.583	179	.000	-.32778	-.5083	-.1473
Provident Fund	8.499	179	.000	.57778	.4436	.7119
Factors of outside EPZ						
Working Environment	8.330	179	.000	.46111	.3519	.5703
Working Hour	-1.671	179	.096	-.12222	-.2665	.0221
Wage payment	-3.241	179	.001	-.28889	-.4648	-.1130
Job Security	-17.259	179	.000	-1.30000	-1.4486	-1.1514
Supervisor Attitude	-7.851	179	.000	-.60000	-.7508	-.4492

Total	180	100	180	100
Mean Value (\bar{x})	4.078		1.972	
Standard Deviation (SD)	0.912		0.989	
Coefficient of Variation (CV)	22.363		50.152	

Source: Field Survey, May - June 2016

Table 15 enumerates that inside EPZ garments factories majority of workers 40.56 percent were highly satisfied and 31.67 percent workers were satisfied as regards their provident fund. On the other hand, outside of EPZ garments factories workers 38.889 percent were highly dissatisfied and 35.00 percent were dissatisfied toward their provident fund. The mean value of inside EPZ workers is 4.078, which shown satisfied position of satisfaction level. In this observed, the value of SD and CV inside EPZ garment factories workers embody 0.912 and 22.363. The mean values of outside EPZ garment factories' workers are 1.972 that is in dissatisfied category of workers satisfaction level. Table showed that the value of SD and CV outside EPZ garment factories workers represent 0.989 and 50.152 refer to the opinion of garment workers in Bangladesh are in dissatisfied category. So, researchers can conclude that inside EPZ garment workers are more satisfied than outside EPZ garment workers regarding their provident fund.

VII. Test of Hypothesis and Results

Test of hypotheses and results have been presented in the below Table 16 by the help of statistical package SPSS version 16.0. The interpretations of the hypotheses testing have been given after the Table 16.

Incentive	-13.510	179	.000	-.97222	-1.1142	-.8302
Housing Allowance	-34.061	179	.000	-2.01667	-2.1335	-1.8998
Medical Allowance	-16.921	179	.000	-1.43333	-1.6005	-1.2662
Transport Allowance	-27.162	179	.000	-1.75000	-1.8771	-1.6229
Meal Allowance	-13.296	179	.000	-1.24444	-1.4291	-1.0598
Annual Increment	-14.683	179	.000	-1.17778	-1.3361	-1.0195
Earned Leave	2.620	179	.010	.20000	.0493	.3507
Holiday	-.61667	179	.000	-.61667	-.7927	-.4406
Provident Fund	-20.738	179	.000	-1.52778	-1.6731	-1.3824

Source: SPSS output, compiled by the authors

The test statistical table 18 shows the results of one-sample t-test. The t-column displays the observed t statistic for each sample, calculated as the ratio of the mean difference divided by the standard error of the sample mean. The 95% confidence interval of the difference provides an estimate of the boundaries between which the true mean difference lies in 95% of all possible random samples of the factors (14 factors) in the test for both inside EPZ and outside EPZ garments factories workers.

Therefore, in the support of the variable “working environment” confidence interval both inside EPZ and outside EPZ lies entirely above 0.0. That means H_0 is rejected. As a result H_a Holds true and H_0 is false. So, it can be concluded that RMG workers in Bangladesh are satisfied regarding their working environment.

Since, in the support of the variable “working hour” confidence interval both inside EPZ and outside EPZ lies entirely above 0.0. That means H_0 is discarded. As a result, H_a holds accurate and H_0 is fake. So, it can be concluded that RMG workers in Bangladesh are satisfied concerning their working hour.

Consequently, in the support of the variable “wages” of inside EPZ garment factories workers confidence interval lies entirely above 0.0. That means H_a is accepted. As a result, H_a Hold correct and H_0 is false. So, it can be concluded that inside EPZ garments workers are satisfied toward their wage payment system. On the contrary, outside EPZ workers confidence interval lies entirely below 0.0. That means H_0 is received and H_a is cast off. So, it can be concluded that outside EPZ garment factories workers dissatisfied about their wage payment.

Hence, in the favor of the variable “job security” of inside EPZ garment factories workers confidence interval lies entirely above 0.0. That means H_a is accepted. As a result, H_a Hold true and H_0 is false. So, it can be concluded that inside EPZ garments workers are satisfied regarding their job security. On the contrary, outside EPZ workers confidence interval lies entirely below 0.0. That means H_0 is recognized and H_a is wrong. So, it can be concluded that outside EPZ garment factories workers are dissatisfied concerning their job security RMG industry in Bangladesh.

Thus, for the factor “supervisor attitude” confidence interval both inside EPZ and outside EPZ lies entirely below 0.0. That means H_0 is accepted. As a result, H_0 Hold true and H_a is false. So, it can be concluded that RMG workers in Bangladesh are dissatisfied about their supervisor attitude.

Under the variable “incentive” confidence interval both inside EPZ and outside EPZ lies entirely below 0.0. That means H_0 is perfect. As a result, H_a is erroneous and H_0 is accepted. So, it can be concluded that RMG workers in Bangladesh are dissatisfied relating to their incentive.

Thus for the factor “housing allowance” confidence interval both inside EPZ and outside EPZ lies entirely below 0.0. That means H_0 is ideal. As a result, H_a is wrong and H_0 is true. So, it can

be concluded that RMG workers in Bangladesh are dissatisfied respecting their housing allowance.

Accordingly, in the favor of the variable “medical allowance” of inside EPZ garment factories workers confidence interval lies entirely above 0.0. That means H_a is accepted. As a result, H_a Hold correct and H_0 is fake. So, it can be concluded that inside EPZ garments workers are satisfied about their medical allowance system. In contrast, outside EPZ workers confidence interval lies entirely below 0.0. That means H_0 is established and H_a is false. So, it can be concluded that outside EPZ garment factories workers are dissatisfied concerning their medical allowance.

Therefore, in the support of the variable “transport allowance” confidence interval both inside EPZ and outside EPZ lies entirely below 0.0. That means H_0 is perfect. As a result, H_a is incorrect and H_0 is accepted. So, it can be concluded that RMG workers in Bangladesh are dissatisfied respecting their transport allowance.

Consequently, in the support of the variable “meal allowance” confidence interval both inside EPZ and outside EPZ lies entirely below 0.0. That means H_0 is exact. As a result, H_a is cast off and H_0 is accepted. So, it can be concluded that RMG workers in Bangladesh are dissatisfied relating to their meal allowance.

In the view of that, factor “annual increment” of inside EPZ garment factories workers confidence interval lies entirely above 0.0. That means H_a is accepted. As a result, H_a Hold accurate and H_0 is artificial. So, it can be concluded that inside EPZ garments workers are satisfied about their annual increment. On the other hand, outside EPZ workers confidence interval lies entirely below 0.0. That means H_0 is correct and H_a is incorrect. So, it can be concluded that outside EPZ garment factories workers are dissatisfied with reference to their annual increment system RMG industry in Bangladesh.

Accordingly, in the favor of the variable “earned leave” of inside EPZ garment factories workers confidence interval lies entirely below 0.0. That means H_0 is received. As a result, H_a is incorrect and H_0 is exact. So, it can be concluded that inside EPZ garments workers are dissatisfied regarding their earned leave. In contrast, outside EPZ workers confidence interval lies entirely above 0.0. That means H_a is established and H_0 is false. So, it can be concluded that outside EPZ garment factories workers are satisfied toward their earned leave.

Thus, for the factor “holiday” confidence interval both inside EPZ and outside EPZ lies entirely below 0.0. That means H_0 is allowed. As a result H_a Holds false and H_0 is accurate. So, it can be concluded that RMG workers in Bangladesh are dissatisfied regarding their holiday.

In view of that, the variable “provident fund” of inside EPZ garment factories workers confidence interval lies entirely above 0.0. That means H_a is accepted. As a result, H_a Hold correct and H_0 is

fake. So, it can be concluded that inside EPZ garments workers are satisfied about their provident fund system. On the contrary, outside EPZ workers confidence interval lies entirely below 0.0. That means H_0 is true and H_a is false. So, it can be concluded that outside EPZ garment factories workers are dissatisfied concerning their provident fund.

VIII. Conclusion

Bangladesh is a developing country with high economic growth opportunity of RMG sector. Now, it is the second largest garment exporter country to the European Union and third largest to the world. Actually, this sector is playing a vital role in Bangladesh economy by contributing the largest portion of export amount. A huge number of workers work in this sector where the maximum are illiterate women from rural areas. Thus, it becomes the emerging sector which generates employment opportunity to the mostly deprived and backward section of the society. Satisfaction factors of these workers are the important part for the development of this sector as it is to productivity. The measurement of workers satisfaction is basically a significant assignment in RMG sector though it is a complex job. There are many key issues that hinder the spirit of workers satisfaction and hampers productivity. Furthermore, most of the garments manufacturers of Bangladesh are concerned about maximization of profit rather than satisfaction of the workers. To boost up the economy the concern people and organizations related to this sector should look after the satisfaction of this workforce.

IX. Recommendations

The authors have suggested some recommendations for improving the performance of inside EPZ factories' workers and outside EPZ factories' workers through enhancing the level of their satisfaction. These are as follows:

- Factory management should prepared proper production planning so that it doesn't require extra working hour at shipment time.
- Bangladesh government should take a hand to initiate similar wage policy for both the areas factory workers.
- Factory management should follow the proper laws and rules regarding termination of workers.
- Factory management should provide the supervisor's behavior training to develop their attitude.
- Factory management should initiate incentive policy for enhancing workers' satisfaction as well as productivity.
- Bangladesh government should take a step to set up various allowances in consistence with the socio-economic conditions of the country and all the allowances should be same for both the areas workers.
- Bangladesh government should take an initiative regarding annual increment and earned leave. The laws should be same for both the area workers.
- The government holiday should be entitled for all RMG workers.
- Provident fund facility should be compulsory and equal for both the areas workers.

References

- [1] Absar, S. S., (2009). 2.7 Problems surrounding wages: the readymade garment sector in Bangladesh. *Labour and Management in Development*, 2.
- [2] Ahamed, F. (2013). Improving Social compliance in Bangladesh's Ready-made Garment Industry. *Labour and Management in Development*, 13.
- [3] Ahamed, F. (2014). Job Dissatisfaction in the Bangladesh Ready Made Garment Sector-To What Extend HR/IR Practices Can Grow Exhilaration of RMG Workers. *International Journal of Business and Management Review*, 2(1), 1-12.
- [4] Ahmed, S., & Raihan, M. Z. (2014). Health status of the female workers in the garment sector of Bangladesh, *Journal Faculty Economic Administration Science*, 4(1), pp. 43-58.
- [5] Akterujjaman, S. M. (2010). Problems and prospects of SMEs loan management: A study on Mercantile Bank Limited, Khulna Branch. *Journal of Business and Technology (Dhaka)*, 5(2), 38-52.
- [6] Akterujjaman, S. M. (2013). Export Performance of Readymade Garments Sector of Bangladesh: An Analysis. *Academic Journal of Siddheswari Girls' College*, 3(1), Available at SSRN 2642828, pp. 87-100.
- [7] Akterujjaman, S. M., & Ahmad, H. (2016). Workers' Satisfaction toward RMG Industry in Bangladesh: A Study on Dhaka and Gazipur City, *International Journal of Research in Management and Business Studies*, 3 (2), 22-30.
- [8] Alam, S. M., Kamal, M. (2006). Job Satisfaction of Female Workers in Different Garments Factories in Dhaka City: An Intertemporal Comparison.
- [9] Ali, R. N., Begum, F., Salehin, M. M., & Farid, K. S. (2008). Livelihood pattern of rural women garment workers at Dhaka city. *Journal of the Bangladesh Agricultural University*, 6(2), pp. 449-456.
- [10] Bangladesh export processing zones authority (1988). Guidelines for the enterprises of CEPZ pertaining labour matters November 14, 1988.
- [11] Bangladesh export processing zones authority (2013). Re-fixation of minimum wages for the workers of the enterprises of EPZs 23rd December 2013.
- [12] Bangladesh Govt. proposes new law for RMG sector Dhaka (2015, 1st September): *Bangla Apparel* 2015.
- [13] Bangladesh labour Act (2006, Amendment 2013, Labour Rules 2015)
- [14] BdNews24.com Published on: 2016-04-06 11:26:39.0 BdST, [Available at: <http://bdnews24.com/economy/2016/04/06/bangladesh-exports-up-9-percent-in-first-three-quarters-of-fy-2015-16> accessed on: 05.08.2016]
- [15] Begum, F., Ali, R. N., Hossain, M. A., & Shahid, S. B. (2010). Harassment of women garment workers in Bangladesh. *Journal of the Bangladesh Agricultural University*, 8(2), 291-296.
- [16] Bhuiyan, M. A. H. (2010). Employee participation in decision making in RMG sector of Bangladesh: Correlation with motivation and performance. *Journal of Business and Technology (Dhaka)*, 5(2), 122-132
- [17] Chowdhury, M. M., Hoque, N., & Mohammed Jonayed Kabir, M. (2015). Work-Life Balance of Female Garment Workers in Bangladesh: An Imperial Investigation. *Global Journal of Management and Business Research*, 15(7).
- [18] Chowdhury, N. J., & Ullah, M. H. (2010). Socio-Economic Conditions of Female Garment Workers in Chittagong Metropolitan Area—An Empirical Study. *Journal of Business and Technology (Dhaka)*, 5(2), 53-70.
- [19] Farhana, K., Syduzzaman, M., & Munir, M. S. (2015). Present Status of Workers in Ready-Made Garments Industries in Bangladesh. *European Scientific Journal*, 11(7).

- [20] Haq Mamun, M. Z., Hossain, A., Islam, N. A (2005) comparative study of job satisfaction of the senior male and female executives in bangladesh. *Journal of Business Research*, Vol. 7, pp (1-14).
- [21] Islam, M. K., Zahid, D. (2012). Socioeconomic Deprivation and Garment Worker Movement in Bangladesh: A Sociological Analysis. *American Journal of Sociological Research*, 2(4), 82-89.
- [22] Islam, N., & Chowdhuri, A. S. M. M. B. (2012). Socioeconomic factors of readymade garments workers in Bangladesh. *D. U. Journal of Marketing*, 15.
- [23] Karim, M.A. (2013). *Labor Laws of Bangladesh. Major Labour & Industrial Relations Laws (Bangla-English). As amended upto 2013.*
- [24] Khatun, R. and Shamsuzzaman, M. (2015). Employee's Views on Job Satisfaction : A Study on Garment Industry (AKH Group), Bangladesh, *International Journal of Research in Management & Business Studies*, 2 (2).
- [25] Latifee, E. H. (2016-02-01). "RMG sector towards a thriving future". *The Daily Star*. Retrieved (2016-05-02).
- [26] Kiron, M. I. (2015) *Readymade Garments of Bangladesh* Available At: <http://www.garmentsmerchandising.com/readymade-garments-industry-of-bangladesh/> [accessed on: 05.08.16]
- [27] Ministry of Labor and Employment. (2013). *Bangladesh Gazette. Government's additional Gazette notification 5th December 2013.*
- [28] Ministry of Labor and Employment. (2015). *Bangladesh Gazette. Government's additional Gazette notification 15th September 2015.*
- [29] Robins, Stephen P., (1997). *Organizational Behavior*. Prentice Hall.



Mohd. Shariful Islam completed his BBA(Hon's) from Islamic University, Kushtia, Bangladesh and MBA (Management) from the same university. He achieved his second MBA in HRM from University of Wales, UK. He attained 'Diploma in Social Compliance' from Bangladesh Institute of Management (BIM), Dhaka. He is a PhD fellow in Islamic University, Kushtia, Bangladesh. His research interest includes Strategic

Human Resource Management, Organizational Behaviour, Social Compliance issues, Labour issues etc. He was a Senior Lecturer, Department of Business Administration, London School of Commerce & IT (LSCI), London, UK. Now, he is working as a Human Resource Manager (Corporate) in Opex & Sinha Textile Group, Dhaka, Bangladesh.



Md. Herok Ahmad, achieved BSS (Hon's) & MSS (Economics) from Asian University of Bangladesh. He completed his MBA in Apparel Merchandising from BGMEA University of Fashion & Technology, Bangladesh. Very early of his professional career he started his journey as a teacher in higher educational level. At present, he is serving as a Lecturer, Department of

Economics in Asian University of Bangladesh.