Impact of RMG Sector on Standard of Living of Garment Workers in Bangladesh: Determinants and Workers' Perception

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Abstract
The present study was conducted to assess the impact of RMG sector on standard of living of garment workers of Bangladesh and to discover the impact of RMG sector employees' income, expenditure, savings, transportation, health, sanitation, child education after joining RMG sector. In this study questionnaire survey was conducted on 200 garments workers randomly from Mymensingh and Gazipur. The questionnaire related with workers family condition like age, educational level, experience, income, expenses, savings, transportation facilities, health, child education, sanitation and housing. Data were collected by using attitudinal scales viz. Likert scale. To examine impact between two categorical variables (dependent and independent) by using a non-parametric test i.e. chi-square test with the help of SPSS software. Findings of the study showed that the significant positive impact on income, expenditure, savings, child education, transportation, impact health, sanitation and housing. The problems of accommodation, transportation facilities, job insecurity, increasing family expenditure, lack of and savings appeared to be more prevalent among the workers. The remarkable problem revealed the female workers are physically harassed by their male colleagues or superiors. The study suggested some points which help to improve the workers' standard of living with payments of workers' wages in regular basis on right time and right scale, child care with schooling system be introduced, regularly medical and medicine to be provided, improving the transportation service and ensure proper work environment. It has been found that in spite of variety of problems, through employment generation in RMG sector, the garments workers are contributing in society that lead the growth of Bangladeshi economy.
Keywords: RMG sector, Standard of Living, Garment workers

1. Introduction

The Ready Made Garments (RMG) industry has become one of the life lines of Bangladesh economy, sharing a major part of the country's export earnings. The industry started its journey in the late 70's and since then it continued to play a key role in the growth of the economy, and has emerged as the largest export earning sector of the country (Atm Adnan, 2016) The RMG sector plays a significant role in escalating the economic growth of Bangladesh. The sector draws global attention for its unique quality of production and to create huge employment opportunity semi-skilled and unskilled women workers across the country. From decades after decades we have seen the dependence on garments industry growing in Bangladesh (Mridula & Khan, 2009). For the last 40 years, the RMG industry started developing in Bangladesh as an export-oriented industry and even the domestic market for RMG has been increasing very fast due to increase in personal disposable income, increase per capita income and change in life style of Bangladeshi people. The RMG is the leading sector of Bangladesh in terms of employment, production and foreign exchange earnings (World Bank, 1990). The RMG sector has played a crucial role in earning foreign exchange for the country, improving the balance of payments and alleviating poverty for a large section of the population through employment generation. In 2016, the RMG sector earned about US$28 billion in export income compared to a mere US$12,000 in 1978. Duty-free market access under the Multi-Fibre Arrangement, zero tariff access to a number of developed country markets and competitive labour costs gave Bangladeshi manufacturers a comparative advantage over other countries. The sector now employs about 4 million workers compared to only 120,000 in 1985, and about 80 per cent of garment workers are women from poor rural households (Khatun, 2017). The workers who left their rural work to take up new jobs in the garment factory earned higher wages than their previous work. Moreover, part of their earnings from the garment work might be used to improve their families' standards of living who were residing in the countryside. Many families are proud of having their family members' works in the garment industry because part of their family members' income could partially share with the family to improve family's living condition (Mustafa, Islam & Khatun, 2016). Bangladesh already has various commitments to maintain labor standard such as minimum wage, maternity leave, discourage child labor and so on. This study is expected to assess the impact of RMG sector on standard of living of its workers.

1.1 Literature Review

A literature review is a text of a scholarly paper, which includes the current knowledge including substantive findings, as well as theoretical and methodological contributions to a particular topic. Literature reviews are secondary sources, and does not report new or original experimental work (Wikipedia). There have been a few

studies in Bangladesh dealing with workers standard of living of RMG sector. The common and relevant studies which have been conducted in the past in home and abroad are highlighted here.

Mustafa (2016) conducted to document the socio demographic profile of women workers in RMG sectors and to assess the impact of employment in RMG for livelihood change. The study showed that with the involvement in garments industry all women had brought positive changes in different types of livelihood assets such as financial capital, physical capital, human capital, social capital and natural capital.

Chowdhury and Ullah (2010) conducted a study on Socio-economic conditions of Female Garment workers in Chittagong Metropolitan area. The paper depicted the conditions of the female workers from two perspectives; one is social perspective and another economic perspective. The study suggested that the standard of living of the female garment workers is still in precarious condition and they are not free from the vicious circle of poverty and face extreme difficulties in obtaining their basic needs for survival even.

Nahar (2013) has conducted and analyzed on occupational health hazards as well as their health condition in garments sector of Bangladesh. The survey revealed that the particular nature of work in garments created various types of health hazards such as headache, malnutrition, musculoskeletal pain, eye strain, less appetite, chest pain, fainting, diarrhea disease, hepatitis, food poisoning, asthma, fungal infection, dermatitis etc. It occurred due to heavy work load with prolong work in congested and hot humid environment and not to take meal at appropriate time.

Mohiuddin (2014) The study actually described the contribution of women in garment sectors, their social, health, economic status, the participation of women in garment sectors, their legal rights in readymade garment sectors following national and international laws, policies, norms, rules and regulations etc. The study recommended that physical environment of garments need to be refreshed and restructured, day care centre needs to be established, salary be increased.

Ahmed & Raihan (2014) the study was conducted to find out the health status of the female workers. 200 female workers of Bangladesh were interviewed to identify the major diseases they experienced. The study revealed that the majority of the female workers in the garment sector suffer from the diseases like problems in bones, abortion complexity, dermatitis, back pain, eye stain, pruritus, malnutrition, respiratory problems, hepatitis (Jandice), gastric pain, fatigue, fever, abdomen pain, common cold, and helminthiasis. The study suggested that policy makers and other concern bodies should take necessary measures to ensure good health of the garment workers.

Begum (2008) the study was an attempt to analyze various socio-economic aspects of rural to urban migration including its impact on the livelihood patterns of migrants. Data were collected through personal interviews with the selected samples. It was found that most of the respondents migrated to Dhaka because of their extreme poverty or insolvency namely the young, educated and unmarried persons were largely migrating to the city. The study examined that migration from rural to urban area improved the income level, educational attainment, expenditure pattern and increased the use of modern facilities like gas stove, pressure cooker, television, refrigerator, mobile phone etc. Overall findings showed that rural to urban migration had positive impact for the improvement of the migrants' livelihood patterns.

Chansamphors (2008) this research attempted to study the workers' daily living activities and their perceptions toward standard of living. And figure out the important factors that mostly affect the workers' standard of living. The main basic living requirements of the garment workers in Cambodia are food, health, housing, utilities, health, and transportation. The first and foremost finding in this research confirmed that there are four important indicators such as food, housing, utilities and health should be taken into account when studying the Cambodian garment workers' standard of living. Transportation and Education is less important for their daily life.

1.1.1 Research Gap and Research Questions

After reviewing the different literature, revealed that most of the literature had important contribution to working environment, migration of garment's workers, health hazards, and women empowerment. But there is a lack of specific studies like impact of RMG sector on workers standard of living and its determinants like income, expenditure, savings, child education, transportation, health, housing etc. This study will try to show the impact of RMG sector on workers standard of living and develop some questions these are:

Is there any association of RMG sector on workers' individual income?
Is there any association of RMG sector on workers' individual expenditure?
Is there any association of RMG sector on workers' individual savings?
Is there any association of RMG sector on workers' child education?
Is there any association of RMG sector on workers' transportation?
Is there any association of RMG sector on workers' health?
Is there any association of RMG sector on workers' sanitation?
Is there any association of RMG sector on workers' housing?

1.1.2 Objectives of the Study

The main objective of this study is to impact of RMG sector on standard of living of garment workers of Bangladesh. Other objectives are:

i.   to discover the impact of RMG sector workers income, expenditure and savings after joining RMG sector;

ii.   to show the impact of their transportation, health, sanitation, child education after joining RMG sector.

1.1.3 Methodology of the Study

The study is a descriptive and explanatory research which based on primary data with a standard questionnaire, face to face interview, and group discussion along with secondary sources like BGMEA's Website, BGMEA Directory, and Bangladesh Bureau of Statistics. Questionnaire survey was conducted on 200 garments workers randomly from Mymensingh and Gazipur. The questionnaire chart related with workers family condition like age, educational level, experience, income, expenses, savings, transportation facilities, health, child education, sanitation and housing. Data were collected by using attitudinal scales viz. the summated rating scale, also known as the Likert scale. Likert items are used to measure respondents' attitudes to a particular question or statement. The different questions were formed by categorical scale such as strongly agree (5), agree (4), neutral (3), disagree (2), and strongly disagree (1). Several types of descriptive statistics can be calculated for these types of variables including frequencies and proportions or percentages, mean, medians, modes. Simple statistical technique like frequency distribution, percentage of frequency was used to analyze the collected data and also these data showed as figure like pie chart. Due to the ordinal nature of the data the study cannot use parametric techniques to analyze Likert type data. To examine the relationship or association between two categorical variables, the study used a non-parametric test namely chi-square test. The common application of chi-square test is association between two categorical variables one is dependent another is independent. In this study individual average Likerts score treated as dependent variable as assumed standard of living on the other hand income, expenses, savings, health, child education, sanitation, transportation and housing treated as independent variable. For analyzing data, SPSS software was used.

1.1.4 Hypothesis of the Study

In order to analyze and interpret of data, null hypotheses are developed (H0) for the study. These are:

H0 1 : There is no significant impact of RMG sector on individual income.

H0 2: There is no significant impact of RMG sector on individual expenditure.

H0 3 : There is no significant impact of RMG sector on savings.

H0 4 : There is no significant impact of RMG sector on child education.

H0 5 : There is no significant impact of RMG sector on transportation.

H0 6: There is no significant impact of RMG sector on health.

H0 7 : There is no significant impact RMG sector on sanitation.

H0 8 : There is no significant impact of RMG sector on housing.

1.1.5 Standard of Living

A standard of living is the level of wealth, comfort, material goods and necessities available to a certain socioeconomic class or a certain geographic area. The standard of living includes factors such as income, gross domestic product (GDP), national economic growth, economic and political stability, political and religious freedom, environmental quality, climate and safety. The standard of living is closely related to quality of life (Investopedia).

1.1.6 Determining Factors Individual Standard of Living

The most important factor on which the standard of living of a person depends is his income. The amount of necessaries, comforts and luxuries which one enjoys are very largely governed by his income (www.economicsdiscussion.net). Standard of living refers to our usual scale of expenditure, the goods we consume and the services we enjoy, our attitudes and values (www.economicsdiscussion.net). It is one of the most significant factors for measuring standards of living of a person. Saving is income not spent, or deferred consumption. One the other hand, saving is defined as income minus consumption. It refers to any income not used for immediate consumption. Living standards measured through a single robust scale would enable the impact of various factors (such as household composition, and level of savings and assets) to be more readily interpreted based on changes in living standards depicted by this single scale (www.msd.govt.nz).
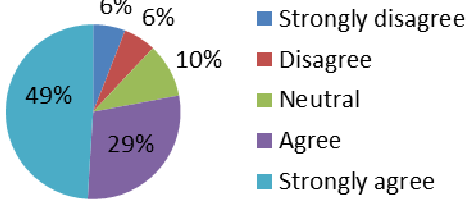
A research on the standard of living of garment workers in Combodia was conducted. It focused on the main basic living requirements of the garment workers in Combodia including food, health, housing, utilities and transportation (Chansamphors, 2008). Amartya Sen said that health status is a key indicator of a population's welfare. Health is a very important and basic necessity for living. A person's standard of living is also affected

by his education, personal tastes and temperament. These factors would modify the standard that a person may have inherited from his family. He makes every effort to maintain it or improve upon it (www.economicsdiscussion.net).

Most of all garment workers migrated from rural provinces. So the housing facilities are important for the workers. It is one of the most crucial factors for measuring the standard of living. Another factor for measuring standard of living is transportation facilities. Workers usually rent the room near by the factory where they can easily commute to the work. They often go to work on foot. But it is a matter of joy that recently most of the companies have provided transportation facilities for the workers. Adequate sanitation, together with good hygiene and safe water, are fundamental for good health and to social and economic development.

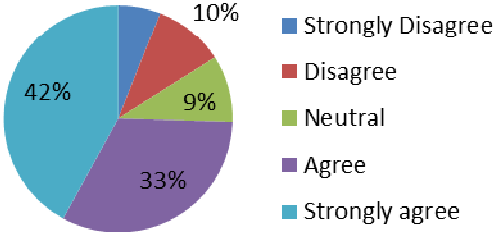### 1.1.7 Demographic analysis and discussion
Impact of RMG sector on individual income

Table-01		Frequency	Percent	Graph-01
Valid	Strongly disagree	12	6.0	
	Disagree	12	6.0	
	Neutral	20	10.0	
	Agree	58	29.0	
	Strongly agree	98	49.0	
	Total	200	100.0	

Source: Field Survey

Above table shows 98 respondents of total respondents are strongly agree about the impact of RMG sector on individual income increase of workers and above pie chart also indicates 49% of respondents are strongly agree.
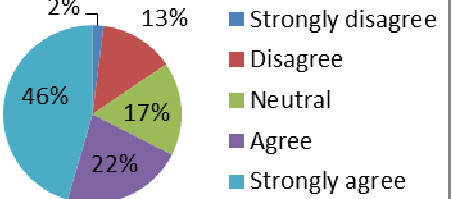
Impact of RMG sector on individual expenditure

Table-02		Frequency	Percent	Graph-02
Valid	Strongly Disagree	12	6.0	
	Disagree	20	10.0	
	Neutral	19	9.5	
	Agree	65	32.5	
	Strongly agree	84	42.0	
	Total	200	100.0	

Source: Field Survey

Above table shows 84 respondents of total respondents are strongly agree about the impact of RMG sector on individual expenditure increase of workers and above pie chart also indicates 42% of respondents are strongly agree.
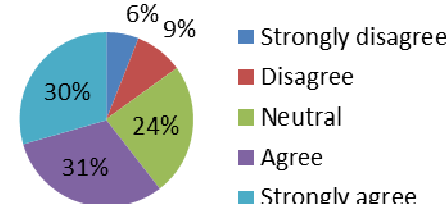
Impact of RMG sector on individual savings

Table-03		Frequency	Percent	Graph-03
Valid	Strongly disagree	4	2.0	
	Disagree	27	13.5	
	Neutral	34	17.0	
	Agree	44	22.0	
	Strongly agree	91	45.5	
	Total	200	100.0	

Source: Field Survey

Above table shows 91 respondents of total respondents are strongly agree about the impact of RMG sector on individual savings increase of workers and above pie chart also indicates 46% of respondents are strongly agree.
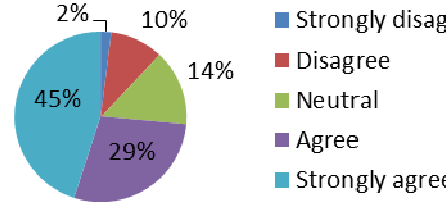
Impact of RMG sector on workers child education

Table-4		Frequency	Percent	Graph-4
Valid	Strongly disagree	12	6.0	
	Disagree	18	9.0	
	Neutral	49	24.5	
	Agree	62	31.0	
	Strongly agree	59	29.5	
	Total	200	100.0	

Source: Field Survey

   Above table shows 62 respondents of total respondents are agree about the impact of RMG sector on child education supportive of workers and above pie chart also indicates 31% of respondents are agree.
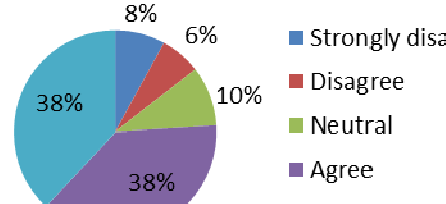
Impact of RMG sector on transportation

Table-5		Frequency	Percent	Graph-5
Valid	Strongly disagree	4	2.0	
	Disagree	20	10.0	
	Neutral	29	14.5	
	Agree	57	28.5	
	Strongly agree	90	45.0	
	Total	200	100.0	

Source: Field Survey

   Above table shows 90 respondents of total respondents are strongly agree about the impact of RMG sector on transportation suitable of workers and above pie chart also indicates 45% of respondents are strongly agree.
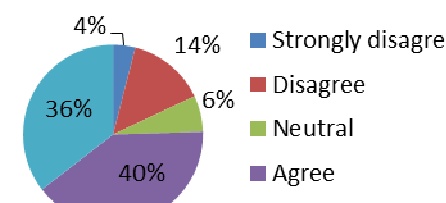
Impact of RMG sector on health

Table-6		Frequency	Percent	Graph-6
Valid	Strongly disagree	16	8.0	
	Disagree	13	6.5	
	Neutral	19	9.5	
	Agree	76	38.0	
	Strongly agree	76	38.0	
	Total	200	100.0	

Source: Field Survey

   Above table shows 76 respondents of total respondents are agree and strongly agree respectively about the impact of RMG sector on health facilities of workers and above pie chart also indicates 38% of respondents are agree and strongly agree respectively.
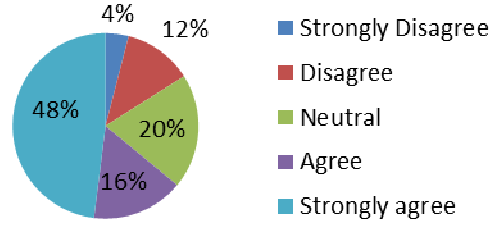
Impact of RMG sector on sanitation

Table-07		Frequency	Percent	Graph-07
Valid	Strongly disagree	8	4.0	
	Disagree	28	14.0	
	Neutral	13	6.5	
	Agree	80	40.0	
	Strongly agree	71	35.5	
	Total	200	100.0	

Source: Field Survey

   Above table shows 80 respondents of total respondents are agree about the impact of RMG sector on sanitation healthy of workers and above pie chart also indicates 40% of respondents are strongly agree.

European Journal of Business and Management
ISSN 2222-1905 (Paper) ISSN 2222-2839 (Online)
Vol.10, No.35, 2018
www.iiste.org
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Impact of RMG sector on housing

Table-08		Frequency	Percent	Graph-08
Valid	Strongly disagree	8	4.0	
	Disagree	24	12.0	
	Neutral	40	20.0	
	Agree	32	16.0	
	Strongly agree	96	48.0	
	Total	200	100.0	

Source: Field Survey

   Above table shows 96 respondents of total respondents are strongly agree about the impact of RMG sector on housing affordable of workers and above pie chart also indicates 48% of respondents are strongly agree.

1.1.8 Analysis of Hypotheses
H_0 1: **I**mpact of RMG sector is not associated with individual income.
Table-09: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	178.437	44	.000
Likelihood Ratio	158.896	44	.000
N of Valid Cases	200		

   From the top row of the output table we observe the Pearson Chi-Squared statistic, $\chi 2 = 178.437$, degrees of freedom 44, corresponding to $p < 0.001$. Therefore we reject the null hypothesis with 99.9% confidence and conclude that there is very strong impact of RMG sector on individual income.
H_0 2: **I**mpact of RMG sector is not associated with individual expenditure.
Table-10: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	261.247	44	.000
Likelihood Ratio	216.698	44	.000
N of Valid Cases	200		

   From the top row of the output table we observe the Pearson Chi-Squared statistic, $\chi 2 = 261.247$, degrees of freedom 44, corresponding to $p < 0.001$. Therefore we reject the null hypothesis with 99.9% confidence and conclude that there is very strong impact of RMG sector on individual expenditure.
H_0 3: **I**mpact of RMG sector is not associated with individual savings.
Table-11: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	162.209	44	.000
Likelihood Ratio	170.580	44	.000
N of Valid Cases	200		

   From the top row of the output table we observe the Pearson Chi-Squared statistic, $\chi 2 = 162.209$, degrees of freedom 44, corresponding to $p < 0.001$. Therefore we reject the null hypothesis with 99.9% confidence and conclude that there is very strong impact of RMG sector on individual savings.
H_0 4: **I**mpact of RMG sector is not associated with child education
Table-12:Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	294.956	44	.000
Likelihood Ratio	255.089	44	.000
N of Valid Cases	200		

   From the top row of the output table we observe the Pearson Chi-Squared statistic, $\chi 2 = 294.956$, degrees of freedom 44, corresponding to $p < 0.001$. Therefore we reject the null hypothesis with 99.9% confidence and conclude that there is very strong impact of RMG sector on child education supportive.
H_0 5: **Impact** of RMG sector is not associated with transportation
Table-13: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	264.972	44	.000
Likelihood Ratio	255.443	44	.000
N of Valid Cases	200		

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From the top row of the output table we observe the Pearson Chi-Squared statistic, $\chi2 = 264.972$, degrees of freedom 44, corresponding to $p < 0.001$. Therefore we reject the null hypothesis with 99.9% confidence and conclude that there is very strong impact of RMG sector on transportation suitable.

H_0 **6**: **I**mpact of RMG sector is not associated with health

Table-14: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	208.908	44	.000
Likelihood Ratio	196.869	44	.000
N of Valid Cases	200		

From the top row of the output table we observe the Pearson Chi-Squared statistic, $\chi2 = 208.908$, degrees of freedom 44, corresponding to $p < 0.001$. Therefore we reject the null hypothesis with 99.9% confidence and conclude that there is very strong impact of RMG sector on health facilities.

H_0 **7**: **I**mpact of RMG sector is not associated with sanitation

Table-15: Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	201.877	44	.000
Likelihood Ratio	172.266	44	.000
N of Valid Cases	200		

From the top row of the output table we observe the Pearson Chi-Squared statistic, $\chi2 = 201.877$, degrees of freedom 44, corresponding to $p < 0.001$. Therefore we reject the null hypothesis with 99.9% confidence and conclude that there is very strong impact of RMG sector on sanitation.

H_0 **8**: **I**mpact of RMG sector is not associated with housing

Table-16: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	125.239	44	.000
Likelihood Ratio	138.969	44	.000
N of Valid Cases	200		

From the top row of the output table we observe the Pearson Chi-Squared statistic, $\chi2 = 125.239$, degrees of freedom 44, corresponding to $p < 0.001$. Therefore we reject the null hypothesis with 99.9% confidence and conclude that there is very strong impact of RMG sector on housing affordable.

1.1.9 Findings of the study

The RMG sector in Bangladesh has a remarkable contribution on creating job opportunities as well as improvement of living of standards of workers of Bangladesh. The notable findings are:

i.   The RMG sector has a significant positive impact on individual income, individual expenditure and individual savings;

ii.   The RMG sector helps in child education supportive;

iii.   The RMG sector has a substantial positive impact on transportation suitable, health facilities, sanitation and housing affordable;

iv.   The RMG sector creates vast work opportunities for illiterate people and landless poor people;

v.   Female workers are physically harassed by their male colleagues or superiors;

vi.   Salary is not sufficient to their needs and workers want to their salary on time;

vii.   Workers want to more healthy and noise free work environment and

viii.   Workers want to comfortable and free transportation facilities.

1.1.10 Recommendations

The RMG sector has led to significant changes in the socio-economic condition, livelihood pattern of its workers. As said by the findings the following recommendations may help in improving the workers' standard of living.

i.   The regulatory authority should ensure the payments of workers' wages in regular basis on right time and right scale;

ii.   For the children of workers, child care with schooling system might there be introduced;

iii.   The regulatory body of RMG sector should be conscious about physically harassment of women workers if so then ensure punishment for accused person;

iv.   To set reasonable salary scale and proper work environment for improving standard of living of workers;

v.   Regularly provide medical and medicine service as compulsory to improve workers' health condition.

vi.   The authority should also ensure in improving the transportation service;

vii.   To give accommodation facilities with housing loan at cheaper rate of interest to workers;

viii.   The authority should not allow late night overtime work, unless the factories can present their ability

and commit to transport facilities the workers home after finished their work.

1.1.11. Conclusion

The RMG sector has been effective on the impact of standards of living of its workers. The present study tries to know about the impact of RMG sector on income generating activities by workers and its impact on their standard of living. After analyzing data the researcher has concluded that most of the workers who involved in the RMG sector have changed their life style and other activates. This study investigated the impact RMG sector on income, expenditures, savings, child education, transportation, health, sanitation and housing, evident from the study the income, expenditures and savings of workers increased significantly with the involvement of RMG sector. Hence, this study concluded that the RMG sector has a positive impact on income, expenditures, savings, child education, transportation, health, sanitation and housing that it helps workers to improve their standards of living due to their increased income, expenditures and savings.

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