

Ready-Made Garments Sector of Bangladesh: Its Contribution and Challenges towards Development*

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Abstract

The ready-made garments (RMG) sector of Bangladesh has got a greater facet than any other sector in terms of growth and foreign exchange earnings. It makes a significant contribution to the national economy by creating generous employment opportunities and reducing poverty through socioeconomic development. Despite unquestionable success story, this sector has got a number of formidable challenges for the future growth. The present study has made a search on different dimensions of contribution and challenges of RMG industry in Bangladesh. To accomplish the task, a descriptive research based on study of available records is conducted. The study reveals that since its inception, especially during the last three decades, the RMG industry contributed significantly through creation of physical infrastructure which is demonstrated by 4222 RMG units along with the development of human capital as around 4 million workforce are directly involved in this industry. It has also contributed tremendously through empowering women as almost 90 percent of its labor force is female which ranked the highest in South-East Asia. In terms of core economic consideration RMG holds almost 14.07 percent of the GDP of Bangladesh as well as the 81 percent of the total export earnings. The study however, identifies some challenges towards its future development including unskilled workers, improper infrastructure, energy crisis, bank loan and high rate of interest, high tax rate, intricate social compliance, political crisis, lack of market and product diversification, compliance pressure of accord and alliance and lack of integration. Therefore, collaborative and coordinated steps from both public and private sectors need to be initiated to overcome these challenges.

Keywords: RMG sector, Contribution, Challenges and Development.

Introduction

Bangladesh is a fast growing economy powered by the readymade garments (RMG) industry which has promoted the country in the world through the motto 'Made in Bangladesh'. The 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. This industry has contributed in socioeconomic

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prospects, creating a huge number employment opportunities mostly for the poor illiterate female workforce of the country. Thus, the RMG sector has played a vital role in empowering women by providing employment.

The RMG sector of Bangladesh as employing the rural poor illiterate female workers is known for cheap labor and also producing low value garments. So producing high value products remains a challenge for it. Besides, there is a high dependency on imported raw materials especially in case of woven garments that cause high lead time in production.

Thus, this industry is established for low value apparels products at low price. There are very less interest in developing technical skill, training and innovation, research and development activities within the sector to develop it and transform to high pay- high value products. That ultimately reduces the competitiveness this sector in the long run. In addition, there exists monotony for repetitive work, low motivation in the workplace. Frequent political violence, natural disaster or act of God often disrupts unrest and affect at the RMG sector. For example, an export order of US\$15,000 million could not meet on time due to the flood of 1998, and more than 3 lakh workers were victims of the flood (Quddus & Rashid, 1999).

Besides, there has been several life causing accidents such as Rana Plaza and Tazrin events that brought the workplace safety in the limelight as the most pressing challenge for the RMG sector. Apart from the government initiatives, global brands and retailers have taken major initiatives through creation of the Bangladesh Accord on Fire and Building Safety 'Accord' and the Alliance for Bangladesh Worker Safety 'Alliance'.

Apart from the internal challenges, the RMG sector also suffers from the challenge of world political and economic order. For example, recent devaluation of EURO against USD has created a spot of bother for the RMG sector. It makes the Bangladesh RMG product expensive in EU market which is the major export zone for Bangladesh. Political crisis such as terrorist attack in USA in 2001 and followed by a depression in 2004 caused a decline in Bangladesh export to USA by 13.04 percent (Abdin, 2008).

In spite of its contribution into the economy in terms of employment and income generation, this sector is also facing some challenges from inside and outside. The present paper is an attempt to analyze *the* contribution of RMG sector in economic development of the country, and to uncover the challenges it is facing.

Objective of the Study

The main objective of the study is to find out and discuss the contribution of RMG sector in economic development of the country, and to uncover the challenges this sector is facing. The specific objectives of this study are as follows:

- To find out the economic contribution of RMG in Bangladesh
- To uncover the challenges of RMG sector
- To address the challenges and sought out the possible ways out.

Literature Review

Literature review exhibits the overall scenario of the RMG sector in Bangladesh and its contribution to the Bangladesh economy. Robbani (2000) examined that the major portion of foreign exchange earnings came from RMG sector, thus it created a giant position in the economy. Rehman and Hundker (2001) stated that the RMG sector started its journey in late 1970s as a small non-traditional export, with a small worth of 69 thousand US\$, and by FY2002, exports have gone up to US\$4.5 billion. In the following years, the sector develops into an exclusive growth rate of 15 percent per annum.

Rock (2001) addressed that Bangladesh started exporting garments in 1976. The first joint venture garment factory in Bangladesh was Desh Garment in association with Daewoo, a

South Korean company. Rahman (2002) described that the growth of RMG exports has undoubtedly positive effects on macroeconomic balances.

Chowdhury et al. (2005) addressed the challenges of unskilled labor with low productivity which results in increased per unit cost of production. Rahman and Anwar (2007) highlighted weak and inadequate infrastructures, e.g., poor energy supply, poor port facilities are the common challenges facing by the RMG sector in Bangladesh.

Berik and Rodgers (2008) addressed that Bangladesh RMG owners are very reluctant to invest in training and development facilities, although it revealed that training costs are directly offset by the productivity increase. Rahman et al. (2008) addressed the RMG workers' productivity and stated that the proportion of skilled workers is high in large factories (46-53 percent) than small and medium factories. The proportion of unskilled workers is high in small and medium enterprises (18-26 percent) than that of large enterprises (16-18 percent).

Clark & Kanter (2011) found that the efficiency level judged by the productivity of Bangladesh RMG workers is not up to date or accordance to international level and it is just one-fourth of that of Chinese workers owing to workers' low literacy.

Berg et al., (2011) stated five major challenges for Bangladesh RMG sector such as weak infrastructures, compliance issues, low supplier and labor efficiency, insufficient backward linkage and political & economic volatility. Chowdhury et al. (2014) pointed major challenges as utility crisis such as oil and gas shortage, too much dependency on imported raw material, suppliers' inefficiency and low labor productivity, high interest rate and insufficient bank finance and political unrest within the country.

Hasan (2013) addressed that the single most challenge of Bangladesh RMG sector as the open competition emerged from the withdrawal of quota system under MFA agreement and the sustainability of the RMG sector under global market competition.

Klaus Schwab (2014) addressed that the infrastructure facilities such as road network, sea and land port facilities, and utility such as electricity and gas supply are the top most challenges for Bangladesh RMG Sector. Construction of new and up-gradation of existing Road-Rail-Port facilities are now become major requirements for RMG growth and sustainability.

Narrow and busy highways such as Dhaka- Chittagong will take almost take 20 hours of transport time, lack of alternative transportation mode e.g., rail also offers very limited capacity. Unavailability of deep sea harbor and inefficient management of Chittagong port and limited crane capacity and employee strike have increased the lead time by almost 10 days.

Islam et al. (2014) identified a number of problems such as conflict between owners and workers, labor unrest, shortage of gas and electricity, poor infrastructure, poor port facility, lead time complexities, conspiracy of home and abroad, advancing competitors in the quota free international market.

From the above literature it is clear that different researchers have examined the RMG sector in different viewpoints. The present study will be general in nature that it will analyze and consider both contribution and challenges of RMG sector in Bangladesh economy.

Methodology

The present study is descriptive one and based on mainly secondary information. The data was collected from various journals, research articles, thesis papers, newspapers, online news and survey reports, BGMEA annual reports, and files. However, primary data was also collected through in-depth discussion among number of RMG entrepreneurs and BGMEA officials. A descriptive technique was adopted to analyze and represent collected data and information in tabular form.

Result and Discussion

Growth of Factories in RMG Industry

The journey of the RMG industry was started in 1978 when Reaz Garments exported its first consignment in USA and earned 69 thousand USD. But the actual milestone was led by the Desh Garments Ltd established in 1979, the first 100 percent export oriented company. It was set-up in joint venture with Daewoo of South Korea and became the single largest and most modern garment manufacturing unit in the sub-continent (Yunus and Yamagata, 2012). In 1980 Youngone-Bangladesh (49 percent), and Treximb Ltd (51 percent) were established as equity joint-venture garment firm. Since then there has been tremendous growth in the number of factories in consistent with the amount of export. Thus, the number of factories in RMG industry has gone manifold increase over the last 3 decades. Data in Table 1 captures these facts.

Table 1: Growth of Factories in RMG Sector	
Year	Number of Factories
1983-84	134
1989-90	759
1995-96	2353
2001-02	3618
2007-08	4743
2012-13	5876
2013-14	4222

Source: BGMEA, 2015a.

In year 1983-84 there were only 134 RMG units and by 2012-2013 the number increased to 5876 (BGMEA, 2015a). This growth is strongly facilitated by the Multi Fiber Agreement (MFA) under the Uruguay round of GATT in 1994, proactive entrepreneurial approach and supportive policies of Government of Bangladesh (Hasan, 2013). However, the growth of factory has shown a negative trend in year 2013-14 due to the utility crisis and strong inspection from the regulatory body to identify the risky factories.

Number of Workers in RMG Sector

Emergence of RMG sector is seen as one of the best thing happened in Bangladesh economy as it created generous employment opportunity for labor force especially for the women. It provided a room for women participation and their empowerment. More than 4 million workers are directly employed in RMG sector in table 2.

Table 2: Number of Workers in RMG Sector	
Year	Workers (in millions)
1983-84	0.04
1989-90	0.34
1995-96	1.29
2001-02	1.80
2007-08	2.80
2012-13	4.00
2013-14	4.00

The numbers of workers have increased at faster rates and reached to 4 million in 2012-2013 fiscal years. During the following year however, the employment level remained stagnant. Out of these total labor force almost 90 percent are women. In fact, a large supply of cheap

female labor remained the key success factor in the initial stages of this the country's flagship export-oriented industry (Bhattacharya & Rahman, 1999).

Table 3: Female Employment in South Asian Garment Industry		
Country	No of Workers	% of Female
Bangladesh	4 Million	90
Sri Lanka	31200	81
India	5.3 Million	38
Nepal	52000	18
Pakistan	912000	15

Source: BGMEA 2015a.

Currently the RMG industry employs about 4 million workers, of whom 90 percent are women. The data in Table 3 clearly shows that the women participation in RMG industry in Bangladesh is the highest among all South Asian countries. All other countries are lagging far behind Bangladesh, except Sri Lanka which is little closer to Bangladesh and amounts to 81 percent women participation.

RMG Sector's Contribution to Export

RMG sector's contribution to country's export has experienced phenomenal growth over the years. It has evolved as the main export earning sector of Bangladesh. Over the last two decades the RMG industry has emerged as the thrust sector and ensured the fuel of growth and development of the economy. While export earnings from the apparel industry were barely \$ 1 million in 1978, it became \$31.57 million in 1983-84, \$10.7 billion in 2007-08, and \$24.49 billion in 2013-14 fiscal years holding the 81.13 percent of country's of total export earnings. Table 4 captures these facts.

Table 4: RMG and Its Contribution in Total Export			
Year	RMG export (in million us\$)	Total export (in million us\$)	Contribution in total export (%)
1983-84	31.57	811.00	3.89
1989-90	624.16	1923.70	32.45
1995-96	2547.13	3882.42	65.61
2001-02	4583.75	5986.09	76.57
2007-08	10699.80	14110.80	75.83
2012-13	21515.73	27027.36	79.61
2013-14	24491.88	30186.62	81.13

Source: BGMEA 2015a.

RMG Export Earnings and Contribution to GDP

Phenomenal growth of RMG sector resulted into its magnificent contribution to the country's GDP as well.

Table 5: RMG Exports & Contribution to GDP	
Fiscal Year	Share in GDP (%)
1994-95	5.87

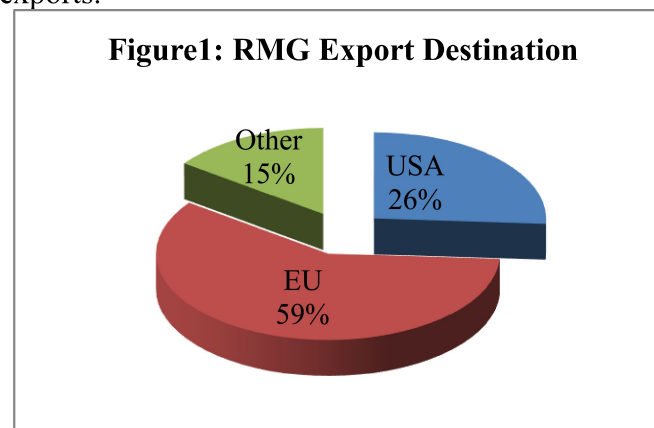
1999-00	9.24
2004-05	10.63
2009-10	12.45
2013-14	14.07

Source: BGMEA, 2015b and Author's Calculation

As captured by Table 5, during 1994-94 the RMG exports contributed to slightly less than 6 percent of GDP, and continued to increase its contribution. In the fiscal year 2013-14, its contribution amounted to as much as more than 14 percent of GDP.

RMG Export Destination

The two major markets for Bangladesh RMG export have been the European Union and the United States America. These two markets alone provide a destination of 85 percent of the country's RMG exports.



Source: BGMEA, 2015c and Author's Calculation

The pie chart in Figure 1, shows that the EU is the major export destination of Bangladesh RMG exports. It continues to be the largest market of Bangladesh RMG because of the GSP facilities provided by the EU from the inception of RMG in Bangladesh. In the fiscal year 2013-14, the EU accommodated 59 percent of total RMG exports. The USA is the second largest destination and accommodates 26 percent the exports. The rest of the world, including Canada accommodates only 15 percent of total exports.

Accord and Alliance

The Accord & alliance are the legally binding agreement among Bangladesh trade unions such as BGMEA, Bangladesh Government, international trade unions, ILO, and international brands and retailers. After the occurrence of several terrible events, e.g., Rana Plaza and Tazrin incidents, accord and alliance have become an integral part of RMG sector in Bangladesh.

	Accord	Alliance
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Brand and Retailers	Around 150 retailers mainly from Europe; a few from North America	27 retailers, all from North American.
Program tenure	5 years (2013 – 2018)	5 years (2013 – 2018)
Core program Elements	Safety inspections fire and building safety training sponsored funding for factory improvements.	Safety inspections, safety and Empowerment training, funding for factory improvements.
Factories Covered	All factories under accord totaling 1619.	All factories under alliance totaling 626.

Source: Center for Business and Human Rights, 2014

Challenges of RMG Sector

Unskilled workers

Growth and development of an industry requires sufficient skills and expertise. However in spite of the growth of the industry, its development is constrained by lack of skilled workforce. Out of its current 4 million workers, 90 percent is women, most of who are illiterate, unskilled and come from the rural part of the country. This results in a lower productivity score 77 percent, compared to competitors e.g., India 92 percent, Vietnam 90 percent and Pakistan 88 percent (Islam, 2015).

Most of the factories do not have in-house training facilities, and those have, the existing training facilities are poor in quality due to lack of professional qualified trainers, weak training program (irregular courses and covered only workers), lack of training aids, no systematic training needs assessment or evaluation program, no follow up and feedback intervention, no corollary relation between training and benefits in terms of cash or kind, etc. (Khan, 2010).

Insufficient Infrastructure

Transportation Infrastructure: Infrastructure like transport and utilities is the single largest issue hampering Bangladesh's RMG industry. The Chittagong port, which handles nearly 85 percent of the country's trade merchandise, suffers from labor problems, poor management, and lack of equipment (World Bank, 1999).

Productivity and efficiency of Chittagong port is not competitive in comparison to other South Asian ports and it suffers from high lead time as well, for sea freight is increased by about ten days due to the lack of a deep-sea harbor needed for entry of the mother vessel. (Berg et al., 2011). The alternative mode of transportation such as Bangladesh railways and Dhaka-Chittagong Airports provides very less carrying and handling facilities. .

Energy Crisis

Energy crises such as gas, oil, and electricity foiled the lucrative investment policy towards RMG sector development. Gas, oil, electricity, and water are the basic prerequisite of industrial development. The load-shedding of electricity caused a rapid decrease in production that led to reduced export supply. The frequent electricity disruptions force factory owners to use alternative source of energy like generator and independent power plant (IPP) which increase their cost of production further. Thus, the cost of production rises due to instant increase in electricity tariff. It is argued that 60 to 70 per cent of the factory had been affected due to extreme Gas and Electricity shortage and was unable to accept export orders from around the globe (Mazedul, 2013). Power shortfall resulted in loss of production worth of USD 1.6 million per day due to electricity crisis (Zadeed, 2013).

Safety Issue

At the point of inception of the RMG industry, factory buildings were in an unplanned manner that resulted into conversion of common buildings for factory purpose. As a consequence, several disastrous collapses took place such Rana plaza and Tazrin incidents which took away thousands of lives and injured another thousand. These have brought the safety issue as a priority concern.

Bank Credit and High Rate of Interest

Bank credit is an important source of development finance anywhere in the world. The lower the cost of capital higher is the momentum of industrialization. However, the lending rate of interest has been historically remained very high in Bangladesh that led to increased cost of production. The RMG exporters face severe competition in the international market due to high interest rates on bank credit. The picture of lending rate of interest is captured in Table 6.

Table 6: Lending Rate of Interest (percent)					
Country	2010	2011	2012	2013	2014
Bangladesh	13.0	13.3	13.0	13.0	13.0
China	5.8	6.6	6.0	6.0	5.6
India	8.3	10.2	10.6	10.3	10.3
Japan	1.6	1.5	1.4	1.3	1.2
Myanmar	17.0	16.3	13.0	13.0	13.0
Pakistan	14.0	14.4	13.5	12.0	11.7

Source: The World Bank, 2015

Tax Rate

As a part of tax policy¹, the period of concessional tax rate for RMG and knitwear exporters has expired on June 30, 2014. Consequently, the RMG exporters are likely to find it challenging to pay enhanced tax on their export earnings in the upcoming fiscal years.

Social Compliance

Social compliance in Bangladesh RMG industry has been a fundamental requirement for many of the western buyers and it is also considered as the main challenge after the disastrous Tajrin and Rana Plaza incidents. The social compliance in RMG industry has been much talked issue as different NGOs, media and other foreign buyers are closely monitoring the working environment and safety standards. As a result, Bangladesh Labor Law was reformed in July 2013, keeping conformity with ILO. Thus the implementation of new labor law in every factory is becoming a new challenge as well.

Political Crisis

Political volatility has a common issue in the country. According to Asian Studies Center, Bangladesh is one of the most politically vulnerable countries both in the world and in Asia. The country ranked sixth in Asia and 29th in the world with 92.5 points. The political unrest, complicated policies, backed by corrupted administration is badly damaging the productivity and goodwill of the RMG industry (Hossan et al., 2011). According to European and US CPO report, (Berg et al., 2011) economy and political stability are the fifth in Bangladesh stated that they will reduce the sourcing from Bangladesh if the political stability were to decrease. Political unrest, strike and corruption are the main obstacles to hamper

¹As a part of tax measures to strengthen the export base and volume, the government facilitated the RMG sector owners with a flat tax rate of 10 percent on export earnings for annual tax assessment during 2005 to 2014 fiscal year.

economic growth. Political instability is one the main reasons that has made the garments industry suffer along with some of the other industries in Bangladesh (Ahmed et al., 2013).

Market and Product Diversification

Bangladesh RMG products are mainly marketed the EU and US which alone accommodate 85percent of apparel exports. The EU market flourishes because of the Quota System and low price product range of Bangladesh. However, a recent WTO review points out that Bangladesh has not been able to exploit fully the duty free access to EU that it enjoys. In the EU, Germany, UK, France and Italy are the major countries sourcing almost 80 percent of EU's total apparel exports from Bangladesh. Thus, dependency on only a few big buyers are vulnerable, hence Bangladesh should search for new market in the EU. Nontraditional market such as Japan, Australia, South Korea, Brazil, Mexico, Hong Kong, Taiwan, China, Singapore, Russia and United Arab Emirates could be new potential destinations for Bangladesh's apparel products with quality, low production costs matching with the taste of consumers of those nations.

Bangladesh RMG export are mainly concentrated in T-Shirt, Shirt, Sweater, Shorts, Jeans, ladies and children's wears. These are low-value products with low marginal profits and holds almost 75 percent of Bangladeshi RMG products. In a globalized and ever-changing fashion world, product diversification is the key to continuous business success. Therefore, the RMG sector has to diversify its product base from ordinary low-value products to sophisticated high value items as well.

Coverage of Accord and Alliance

The Accord and Alliance are now become one of the major challenges for Bangladeshi apparel industry (Islam, 2015). The Accord and alliance are two different independent organization empowered by apparel brands, retailers and importers both from Europe and USA. The objective of accord and alliance is to work towards a safe and healthy RMG industry in Bangladesh. So meet the guidelines and safety instructions regarding the fire and building safety of accord and alliance is a major challenge. Sometimes the condition imposed by the Accord and Alliance requires combined efforts and huge financial investment such as Infrastructural remodelling, factory shifting and relocating and high investment in fire safety equipment.

Raw materials

The post-MFA trade environment has created a dual challenge to Bangladesh: firstly, Bangladesh has needed to access raw materials at a competitive price and also RMG sector is now competing with hitherto restricted countries in a quota-free environment (Bhattacharya & Rahman, 2001). Bangladesh's dependency on imports creates sourcing risks and longer lead times. Whereas the average fabric lead time for woven in Bangladesh is seven days, it increased to up to 15 days when sourced from India and up to 30 days when sourced from China (Berg et al., 2011). Besides prices of cotton and other raw material used in textile industry fluctuate rapidly in Bangladesh.

Future of RMG in Bangladesh

The domestic market demand of RMG is increasing with the increase in standard of living. Bangladesh is the second largest apparel exporter with just 4.83 percent of total world export after China with 37.35 percent of total world garment export. China has competitive advantage in unit price through economies of scale and large production capacity, while Bangladesh is competing with the advantage of cheap labor. Monthly wage of a RMG worker in Bangladesh is only \$65 compared to \$300 in china. Thus, in terms of labor cost Bangladesh is clearly ahead. Hence a huge gap between Bangladesh and China's world share suggests that Bangladesh has a great chance to increase its world market share in apparel sector.

China's consistent rise in the living standard, more orientation to the high-tech expensive investment in capital machineries has increased per unit cost of production. The

increase in unit price has made the Chinese apparel slightly unattractive and shifts the large apparel buyers from China to other countries. Bangladesh could be the next destination of those potential buyers. Moreover Bangladesh is also diversifying through new market exploration. Apart from the growth in the traditional market of EU and USA the share of apparel exports to nontraditional markets is 15 percent in 2013-14. Countries in Far East Asia like Japan, China, South Korea, and big markets such as India, South Africa, Russia, Brazil, Mexico and Chile in terms of population can be lucrative opportunities for market diversification.

- Compared to many competing countries, Bangladesh has an advantage of cheap labor, which may attract foreign buyers.
- The EU and USA companies have plans to rise their current sourcing of apparels from Bangladesh, from 20 percent to 25-31 percent by 2020 from Bangladesh.
- Giant Swedish retailer, H&M has decided to double its apparel volume to US\$ 3 billion from Bangladesh during next 5 years.
- Estimated global apparel demand is US\$ 650 billion by 2020. China's domestic RMG market is worth of \$310 billion. Bangladesh has a big room to explore there.
- Dhaka Apparel Summit 2014 has envisioned an ambitious target of US\$50 billion RMG export by 2021 that may be realized if challenges are properly addressed.

Conclusion and Recommendations

RMG Sector has emerged as the single most important contributor towards employment generation, income and foreign earning, and growth of Bangladeshi economy. However, different factors such as weak infrastructure, lack of energy and supportive regime, inefficient management, and lack of industrial integration have prevented the RMG sector to realize its full potential. By managing these factors through collective efforts, Bangladesh economy may realize its development dream and enhance the standard of living and approach towards a middle-income economy.

Recommendations

RMG sector can be a catalyst to achieve the goal of becoming a middle income country within reasonable time and with this end following are the recommendations.

- Multi-modal transport facilities, sound infrastructure facilities including consistent supply of energy through public-private initiatives is to be set up.
- Sound initiatives in research, training and development to innovate new product ideas, increase the workers efficiency are to be taken especially by the BGMEA
- The civil society and other socio-political stakeholders must take able initiatives to ensure congenial political environment to reduce corruption and maintain a trade supportive environment.
- Investment friendly fiscal and monetary policy is to be geared up to reduce the burden of existing and potential investors.
- RMG owners must pay adequate attention to workers welfare, safety and health, and the buyers should help to increase the supply chain's efficiency through investment in backward industry.

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