SOCIO-ECONOMIC FACTORS OF READYMADE GARMENTS WORKERS IN BANGLADESH

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Abstract: *Readymade garment industry is the prime sector of foreign earnings of Bangladesh. There are more than 4,500 garment companies are operating in Bangladesh. More than 80% of the foreign earnings are coming from this sector. At present, four million workers are working in this sector in which 90% are rural women. It is claimed by the employers that the garment companies have helped to develop the socio-economic status of the rural women employed in this sector. Hence, this paper aims at identifying the socio-economic status factors of the garment workers of Bangladesh. This study suggests that housing, water and sanitation conditions, medical facilities and first aid treatment, wages, social status, adaptation of cultural values and norms, attachment with labor unions, ownership arrangement, leave with pay and overtime are significantly related to the socio-economic status of the garments workers of Bangladesh. This study recommends that the measures for improving the socio-economic status of the women workers are related to the improvement of their housing conditions, education, health and sanitation, and the favorable service rules for the women workers.*

Keywords: *Socio-economic Status, Cultural Values and Norms, Labor Unions*

INTRODUCTION

There is a paramount importance of the ready-made garment industry in the economy of Bangladesh. This industry has been considered the key export industry and the main source of foreign exchange for the last 25 years of Bangladesh. As a result of an insulated market guaranteed through Multi-Fibre Agreement[1] (MFA) under General Agreement Tariff and Trade (GATT) and supportive policies of the Government of Bangladesh (GoB), this industry attained a high success in terms of foreign exchange earnings, exports, employment of rural women, industrialization, and an increase of GDP within short period of time. More than 80% of the total exports of the country are

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channeled towards the economy of the country through this sector. It has been found from the statistics that since 2002 to 2014 the total export of ready-made garment industry has been expanded substantially in Bangladesh. The reasons might be attributed by the quality of the products and the goodwill of the companies to the international buyers for making best quality products. In 2013-2014 financial year 81.16% of the total export was from ready-made garment industry (Table 01). However, this industry is heavily dependent on international markets and quota protection of WTO. Bangladeshi ready-made garment industry faced the 'quota-withdrawn situation' smartly and the earnings of this sector have still been increased steadily. This has been attributed by the experts as the low labor cost and the efficiency of the Bangladeshi workers to meet the international standards and the buyers' demands in producing products.

Accessories required in readymade sector have also a huge market in Bangladesh. Most of the RMG manufacturers need to bring or buy all the accessories from abroad which are very much costly and often unavailable. However, the situation has already been changed. Now, about 60% of the accessory needs are fulfilled by the local accessory companies which are reducing the dependence of the RMG companies on the foreign accessory companies. The local companies, producing garment products, started using locally produced accessories maintaining the international required qualities. Zippers, buttons, labels, hooks, hangers, elastic bands, thread, backboards, butterfly pins, clips, collar stays, collarbones, cartons are the major garment accessories produced in Bangladesh. Many small and medium accessory industries have grown in Bangladesh in recent years, particularly to meet high demand from low-end garment makers of the country. However, the market is still dominated by the multinational companies because in majority cases garment buyers prefer accessories from foreign companies over the locally available items.

Table 01: Export Performance of Readymade Garment (RMG) Industry Compared to Total Export of Bangladesh

Year	Total export (In Million US$)	RMG export (In Million US$)	% of RMG's to Total Export
2013-2014	30176.80	24491.88	81.16
2012-2013	27018.26	21515.73	79.61
2011-2012	24287.66	19089.69	78.60
2010-2011	22924.38	17914.46	78.15
2009-2010	16204.65	12496.72	77.12
2008-2009	15565.19	12347.77	79.33

Year	Total export (In Million US$)	RMG export (In Million US$)	% of RMG's to Total Export
2007-2008	14110.80	10699.80	75.83
2006-2007	12177.86	9211.23	75.64
2005-2006	10526.16	7900.80	75.06
2004-2005	8654.52	6417.67	74.15
2003-2004	7602.99	5686.09	74.79
2002-2003	6548.44	4912.09	75.01

Source: BGMEA Website[2]

As far as the number of garment companies and the employment is concerned, till the end of 1982, there were only 47 garment manufacturing companies in Bangladesh. The breakthrough occurred in 1984-85, when the number of garment factories increased to 384. The number of RMG factories stood up to around 2,963 in 1999 while in 2014 it became 4,536. Bangladesh is now one of the 12 largest apparel exporters of the world, the sixth largest supplier in the US market, and the fifth largest supplier of T-shirts in the EU market (Table 02).

**Table 02: Number of Garment Factories and the Employees
from 1983 to 2014**

Year	Number of Garment Factories	Employment in million workers
1983-1984	134	0.040
1984-1985	384	0.115
1985-1986	594	0.198
1986-1987	629	0.283
1987-1988	685	0.306
1988-1989	725	0.317
1989-1990	759	0.335
1990-1991	834	0.402
1991-1992	1163	0.582
1992-1993	1537	0.804
1993-1994	1839	0.827
1994-1995	2182	1.200

Year	Number of Garment Factories	Employment in million workers
1995-1996	2353	1.290
1996-1997	2503	1.300
1997-1998	2726	1.500
1998-1999	2963	1.500
1999-2000	3200	1.600
2000-2001	3480	1.800
2001-2002	3517	1.800
2002-2003	3760	2.000
2003-2004	3950	2.000
2004-2005	4187	2.000
2005-2006	4239	2.200
2006-2007	4480	2.400
2007-2008	4743	2.800
2008-2009	4925	3.500
2009-2010	5063	3.600
2010-2011	5150	3.600
2011-2012	5400	4.000
2012-2013	5600	4.000
2013-2014	4536	4.000

Source: BGMEA Website[2]

In the garment factories, 4 million or 40 lac workers are working in Bangladesh in which about 3 million workers are female (Table 02). Most of the garment workers are from the rural areas of Bangladesh and they are women (Figure 01). If these large number of female workers were not employed in this sector, they would have been working in the households as maids (Mahmud, 2012). Therefore, the readymade garment industry of Bangladesh opened the luck of these under prevelleaged rural women of the country to work at the town and change their lives, lifestyles, and socio-economic conditions.

Figure 01 Number of Workers Employed in Readymade Garment Companies in Bangladesh

Numbers of Workers (In Million)
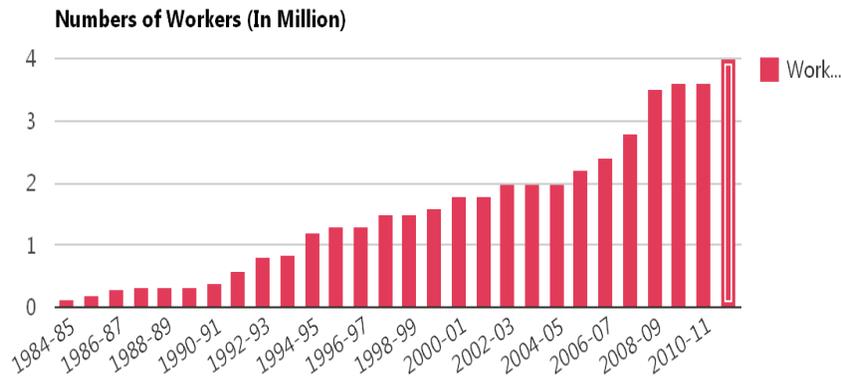
Source: BGMEA Website

In a garment factory, there are different types of workers and officers. Usually, there are seven types of people work in this sector such as, pattern master, mechanic, operator, etc. The grade, position and the wages of the garment workers are shown in Table 03.

Table 03: Salary and Grade of Workers in RMG Industry

Grade of the Workers	Position	Wages Amount (In Taka)
01	Pattern master	9000
02	Mechanic	7000
03	Sr. Operator	4000
04	Operators	388
05	Jr. operators	3500
06	General operator	3300
07	Asst. operator	3000

The salary of the garment workers are not much in Bangladesh compared to other similar countries of the world. Moreover, the salary is usually given at the middle of the month by the employers. As a result, there is continuous labor unrest in this sector. Recently, this unrest has been increased and it became very important dilemma of Bangladesh. In addition, very often, there are serious accidents in the

sector because of the violation of occupational safety and health codes that are flagrant (Majumdar, 2002). The lives of the workers are lost by those massive accidents. Recently, Rana Plaza accident caused death of more than 3,000 workers that became an issue of the international community and the buyers as well. As such, RMG sector of Bangladesh is struggling to overcome this problem with the help of the government. Lesson from Cambodian garment industry may be useful in this regard (Morshed, 2007). It shows that the key role is played by Cambodian labor unions in the clothing sector and mediators between workers and factory owners to settle disputes and wages issues.

Although, the employers of RMG sector claim that the socio-economic conditions of the workers have already been improved substantially through their engagement but the reality is different. Observation shows that the socio-economic statuses of the workers are not much improved by their involvement with these companies. It is popularly perceived by the workers of this sector that the socio-economic status is not even at the subsistence level (Absar, 2001). Moreover, the wage discrimination between male and female workers of readymade garment companies is very high that also creates frustration among the workers (Table 04)

Table 04 Gender Differentials in Wages in RMG Industry of Bangladesh

Categories of Workers	Male Wages (BDT)	Female Wages (BDT)
Operator	2,254	1,536
Cutting Master	3,935	-
Ironer	1,894	1,106
Sewing Helper	1,200	762
Cutting Helper	1,512	837
Finishing Helper	1,209	1,023
Folder	1,528	1,157

Source: Absar, S. S. (2001). "Problems surrounding wages: the readymade garments sector in Bangladesh", LMD.

LITERATURE REVIEW

Literature review shows that a number of factors are concerned with the socio-economic status of the readymade garment workers of Bangladesh. Bhuiyan (2012) identified standard of living, education, transportation, housing and accommodation, recreation, social status, income, and job security as the most socio-economic factors influenced by the involvement with the readymade garment companies of Bangladesh. Chowdhury and Ullah (2012) addressed the

satisfaction of towards the jobs of female RMG workers which is concerned with the amount of savings, duration of maternity leave, medical allowance system, bonus structure, job environment, accommodation, education, etc. Uddin (2008) found the socio-economic factors of garment workers like wages, working hours, working right and fringe benefits. In another study, Shahzed and associates (1998) identified standard of living and the wages are the factors concerned with RMG workers. Ferdous (2007) identified the factors related to socio-economic status of the garment workers are health care and disease, education, social security, attachment with labor union, overtime, savings/deposits, job security, working hours and the fringe benefits. The working conditions in this vital sector are also very poor. Bangladesh's RMG factories fall short on 'social compliance[3]. Khan et al. (2010) identified that standard of living and the deposit in bank are the important factors related to the social status of the garment workers. Nahar, Ali and Begum (2010) found the factors such as, health care and disease, hygiene, and working hours that are important factors for the development of socio-economic status of the workers. Kumar (2006) focuses; Garments workers are concerned with long working hours or double consecutive shifts, personally unsafe work environment, poor working conditions, wage and gender discrimination. Indeed, employers treat the RMG workers as slaves, exploiting workers to increase their profit margins and keep their industry competitive in the face of increasing international competition. Nancy and Katherine (2002) identified that health care and disease, education, attachment with labor union are important for the workers while, Islam and Zahid (2012) found that social status, overtime, savings/deposits, working hours, working rights and fringe benefits are the important factors for the women garment workers. Kibria (2009) identified wages is the main factor for the workers. Zachary et al. (2003) found that the factors such as, health care and disease, transportation, housing, accommodation, and income distribution are the important factors for the women garment workers in Bangladesh. Kang and Liv (2009) showed that the socio-economic factors such as, food, water and sanitation, health care and disease, transportation, housing and accommodation, labor standard, wages, and job security are very much important to the garment workers of Bangladesh. Tiotangco and Nunag (2012) identified that food, water and sanitation, health care and disease, transportation, housing and accommodation and hygiene are the important factors for the workers for their socio-economic lives. The socio-economic factors of RMG workers identified through literature review are shown in Figure 02.

Figure 02: Literature Review of Socio-economic Status of the Readymade Garment Workers in Bangladesh

Authors (Year)	Standard of living	Food, Water & sanitation	Health care & disease	Education	Transportation, Housing/Accommodation	Social security	labor standard	Recreation	Social status	Hygiene	First aid treatment	Attachment with labor union	Income distribution	Overtime	Savings/ Bank deposits	Wages	Inflation	Job security	Working hours and working environment	Working rights & fringe benefits	Maternity/paternity leave	Satisfaction towards earnings
Bhuiyan, Z. A. (2012)	√			√	√			√	√				√					√				
Chowdhury, N. U. (2010)				√	√									√	√			√	√	√	√	
Uddin, S. G. (2008)															√				√	√		
Khan, S. F., Akhtar, S., Afzaal, A. and Kausar, A. (1998)	√														√							
Ahmed, F., (2007)			√	√		√						√		√	√			√		√		
Nahar, N., Ali, R. N. and Begum, F. (2010)			√							√									√			
Nancy E. A. and Katherine N. (2002)			√	√									√									
Islam, K., Zahid, D. (2012)										√				√	√				√	√		
Kibria, N., (2009)															√							
Zachary, Z., Napaporn, C. and Hui-Sheng, L. and Natividad, J. (2003)			√	√									√									
Kang, C., Sok, S. and Liv, D. (2009)		√	√		√	√									√			√				
Tiotangco and Nunag, (2012)		√	√		√					√												

OBJECTIVES

This study aims at identifying the socio-economic factors of the readymade garment workers of Bangladesh. It also identifies the relationships between the factors and with the overall socio-economic status of the garment workers of Bangladesh.

METHODOLOGY

This study used both primary and secondary data. Primary data were collected from the interview of 242 workers from 29 leading garment companies located in Savar and Gazipur districts. For the last couple of years, it has been observed that the majority of the labor unrest has been took place in these districts and for this reason Savar and Gazipur districts were selected to collect data for conducting this study. A structured questionnaire with 46 items was used to collect data. The secondary data were also collected from the journals, periodicals, annual reports of BGMEA, research monographs, BGMEA website, etc.

In collecting data, a group of MBA students of Eastern University, Bangladesh was used. They were given adequate training with the questions and supervised closely to conduct interview with the garment workers properly. The sample respondents were selected by using convenience sampling method. After collection of data, incomplete, and biased, and or abnormally answered data were discarded through a thorough scrutinizing process. The reliability of 46 items in the questionnaire has been tested by using SPSS software and the Alpha Coefficient was identified as 0.901 which is at the acceptable limit as per Nunnally (1967 and 1978).

Both descriptive and inferential statistics were used to analyze the data. Descriptive statistics like mean, standard deviation, simple percentage were used to describe the situation of the ready-made garment industry of Bangladesh. Inferential statistics like Factor Analysis (FA) was used to separate the factors related to the socio-economic status of the ready-made garment workers of Bangladesh. Multiple Regression Analysis (MRA) was also used to identify the significant factors from the factors identified through factor analysis. The overall status of the RMG workers was defined by the individual and socio-economic status of the workers working in this sector.

RESULTS AND DISCUSSION

Factor analysis identified 15 factors that are related to the socio-economic factors of the garment workers in Bangladesh. The communalities of the variables are also very high (Appendix 01)The most important factor is housing, water and sanitation facilities (9.527) followed by medical facilities and first aid treatment (2.702), wage and productivity (2.279), social status (2.067), learning lessons like

dowry system (1.866), adaptation of cultural values and norms (1.672), working hours (1.563), harassment-free workplace and insurance arrangement (1.514), availability of labor unions (1.383), transportation facilities (1.311), ownership arrangement (1.273), discrimination in wages (1.199), leave with pay and overtime (1.161), gas facilities for cooking (1.045), and education facilities (1.035) (Table 05). Appendices 02 to Appendices 16 show the details of the variables that constituted the socio-economic status of the readymade garment workers in Bangladesh.

Table 05 Factors Related to Socio-economic Status of RMG Workers in Bangladesh

Socio-economic Status Related Factors	Initial Eigenvalues		
	Total	**% of Variance**	**Cumulative %**
1. Housing, Water and Sanitation Facilities	9.527	20.712	20.712
2. Medical Facilities and First Aid Treatment	2.702	5.873	26.585
3. Wage and Productivity	2.279	4.953	31.539
4. Social and Reduction of Poverty	2.067	4.493	36.032
5. Learning Lessons like Dowry System	1.866	4.057	40.089
6. Adaptation of Cultural Values and Norms	1.672	3.634	43.723
7. Working Hour and Privacy	1.563	3.398	47.121
8. Harassment-free Workplace and Insurance Arrangement	1.514	3.290	50.412
9. Availability of Labor Unions	1.383	3.006	53.418
10. Transportation Facilities	1.311	2.849	56.267
11. Option or Ownership Arrangement	1.273	2.767	59.035
12. Discrimination in wages	1.199	2.607	61.642
13. Leave with Pay and Overtime	1.161	2.524	64.166
14. Gas Facilities for Cooking	1.045	2.272	66.438
15. Education Facilities	1.035	2.250	68.688

Extraction Method: Principal Component Analysis

Multiple Regression Analysis results show that there are 15 socio-economic factors identified through Factor Analysis can explain 52.20% of the socio-economic status of the readymade garment workers of Bangladesh indicating that the model developed in this study is a good fit and significant (Table 06).

Table 06: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.722[a]	.522	.490	.601

a. Predictors: (Constant), REGR factor score 15 for analysis 1, REGR factor score 14 for analysis 1, REGR factor score 13 for analysis 1, REGR factor score 12 for analysis 1, REGR factor score 11 for analysis 1, REGR factor score 10 for analysis 1, REGR factor score 9 for analysis 1, REGR factor score 8 for analysis 1, REGR factor score 7 for analysis 1, REGR factor score 6 for analysis 1, REGR factor score 5 for analysis 1, REGR factor score 4 for analysis 1, REGR factor score 3 for analysis 1, REGR factor score 2 for analysis 1, REGR factor score 1 for analysis 1

Table 07 shows the Analysis of Variance (ANOVA) indicating that the factors identified through the factor analysis are together significantly related to the overall socio-economic status of the readymade garment workers in Bangladesh.

Table 07: Analysis of Variance (ANOVA)

ANOVA[b]					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	88.927	15	5.928	16.425	.000[a]
Residual	81.573	226	.361		
Total	170.500	241			

a. Predictors: (Constant), REGR factor score 15 for analysis 1, REGR factor score 14 for analysis 1, REGR factor score 13 for analysis 1, REGR factor score 12 for analysis 1, REGR factor score 11 for analysis 1, REGR factor score 10 for analysis 1, REGR factor score 9 for analysis 1, REGR factor score 8 for analysis 1, REGR factor score 7 for analysis 1, REGR factor score 6 for analysis 1, REGR factor score 5 for analysis 1, REGR factor score 4 for analysis 1, REGR factor score 3 for analysis 1, REGR factor score 2 for analysis 1, REGR factor score 1 for analysis 1

b. Dependent Variable: OVERALL

After identifying the socio-economic factors, Multiple Regression Analysis has been conducted to identify the individual relationships with the overall socio-economic status of the readymade garment workers of Bangladesh. Table 08 shows that some of the factors identified through Factor Analysis are individually significantly related to the overall socio-economic status of the readymade garment workers. Factors such as, housing, water and sanitation facilities, medical facilities and first aid treatment, wage and productivity, social and reduction of poverty, adaptation of cultural values and norms, availability of labor unions, option or ownership arrangement, and leave with pay and overtime are significantly related to the socio-economic status of the garment workers of Bangladesh. This means that if these factors are changed or improved the overall status of the readymade garment workers will be changed or improved.

The factors including learning lessons like dowry system, working hour and privacy, harassment-free workplace and insurance arrangement, transportation facilities, discrimination in wages, gas facilities for cooking, and education facilities are not significantly related to the overall socio-economic status of the readymade garment workers of Bangladesh. These factors are not significantly changed or improved by the readymade garment workers of Bangladesh after their joining.

Table 08: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.318	.039		85.919	.000
1. Housing, Water and Sanitation Facilities	.152	.039	.180	3.917	.000
2. Medical Facilities and First Aid Treatment	.091	.039	.108	2.341	.020
3. Wage and Productivity	.404	.039	.480	10.440	.000
4. Social and Reduction of Poverty	.337	.039	.400	8.701	.000
5. Learning Lessons like Dowry System	.056	.039	.067	1.448	.149

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
6. Adaptation of Cultural Values and Norms	.100	.039	.119	2.592	.010
7. Working Hour and Privacy	.063	.039	.075	1.635	.103
8. Harassment-free Workplace and Insurance Arrangement	-.063	.039	-.075	-1.619	.107
9. Availability of Labor Unions	.108	.039	.128	2.778	.006
10. Transportation Facilities	.056	.039	.066	1.440	.151
11. Option or Ownership Arrangement	.101	.039	.120	2.598	.010
12. Discrimination in wages	.043	.039	.051	1.115	.266
13. Leave with Pay and Overtime	.114	.039	.136	2.945	.004
14. Gas Facilities for Cooking	.020	.039	.024	.512	.609
15. Education Facilities Increased	-.005	.039	-.006	-.123	.902
a. Dependent Variable: OVERALL					

CONCLUSION AND RECOMMENDATIONS

This study identified socio-economic factors such as, housing, water and sanitation facilities, medical facilities and first aid treatment, wage and productivity, social status, adaptation of cultural values and norms, attachment with labor unions, ownership arrangement and leave with pay and overtime are significantly related to the socio-economic status of the garment workers of Bangladesh. If these factors are improved, the socio-economic status of the workers will be improved in Bangladesh.

This study also identified that the learning lessons like dowry system, working hour and privacy, harassment-free workplace and insurance arrangement, transportation facilities, discrimination in wages, gas facilities for cooking, and education facilities are not significantly adopted or improved through the employment of the workers in this sector which are related to the overall socio-economic status of the readymade garment workers of Bangladesh.

The readymade garment sector of Bangladesh is expected to still grow despite the global financial crisis and quota problems and the internal labor unrest problems. Like other developing countries, such as, China is finding it challenging to make textile and garment items at cheap price. As such, many foreign investors are coming to Bangladesh to take advantage of low labor cost for producing readymade garment products. Hence, the socio-economic factors of the workers should be emphasized by the RMG manufacturers and policymakers of Bangladesh to improve the condition of this industry in future. However, there is an ample scope to conduct further study on this issue by taking additional samples for more concrete suggestions in this regard.

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Endnotes

[1]   Multi-Fibre Agreement [International trade agreement under which two countries may negotiate quota restrictions on textile and apparel imports from each other. MFA restrictions are normally prohibited under World Trade Organization (WTO) rules and must have been phased out by 2005] (MFA).

[2]   Retrieved from <http://bgmea.com.bd/home/pages/TradeInformation#.U-EUt6O xOho> on dated 6 August 2014.

[3.]   Social compliance in the RMG sector generally defined by the building standard of the factories, working conditions, workers rights, workers' health and safety measures, and environmental safety issues.

APPENDICES

Appendix 01: Communalities of the Socio-economic
Variables of RMG Workers

Variables	Extraction
My standard of living has been increased after joining this company	.658
My consumption pattern has been changed	.587
Water & sanitation facilities have been improved	.591
Now, I can reach health care facilities for preventing my diseases	.667
My education facilities have been improved than before	.656
I fell safety working environment here	.738
I have official Transportation facilities	.732
My housing facilities are better than before	.667
I have more social security now	.683
It is easy to adapt with cultural values & norms now	.746
My accommodation facilities have been increased	.678
My safety facilities have been increased	.651
I can have medical facility after occurring any accident	.726
Recreation opportunities have been increased than before	.737
My Social status has been increased after joining here	.600
I have no problem to cook my food by using gas	.673
My level of maintaining privacy has been increased	.610
I've had pollution free accommodation	.724
Now, I can learn lessons from my friends working with me	.665
Now I am aware about the bad impact of Dowry system	.737
I can maintain my personal hygiene more than before	.671
First aid treatment facilities have been increased	.729
I've had a torture/ harassment free working environment	.722

Labor unions are available in my working place	.689
Rate of Overtime has been increased	.702
Salary discrimination has been increased	.687
I am getting insurance coverage from my organization regularly	.675
My Savings have been increased after joining here	.783
My bank deposits have been increased after joining here	.628
My job has helped me to reduce my poverty	.651
Easy accessibility of job	.574
I think significant wage gap is prevailing in my organization	.694
Inflationary adjustment in my organization is fair	.718
Cost of Living Allowance facilities have been increased	.750
I have job security in my company	.683
Medical facility facilities have been increased	.705
Rate of my working hours have been increased	.678
Paid leave facilities are provided to us	.726
Working right & fringe benefits have been increased	.627
Stock options/ ownership are given to us	.764
Perquisites facilities are available for me	.676
Maternity/paternity leaves are available for us	.611
I am satisfied with my job	.667
I am satisfied with my earnings	.783
Wage & productivity relationships are positive	.814
Distribution of workers according to their skills	.662

Appendix 02: Housing, Water and Sanitation Facilities

	Name of the Variables	Factor Loadings
1.	My housing facilities are better than before	.714
2.	Water & sanitation facilities have been improved	.680
3.	My accommodation facilities have been increased	.545
4.	My standard of living has been increased after joining this company	.543
	Cost of Living Allowance facilities have been increased	.483
	I've had pollution free accommodation	.433
	Water & sanitation facilities have been improved	.404

Appendix 03: Medical Facilities and First Aid Treatment

	Name of the Variables	Factor Loadings
1.	First aid treatment facilities have been increased	.756
2.	I can have medical facility after occurring any accident	.680
3.	I can maintain my personal hygiene more than before	.644
4.	Medical facility facilities have been increased	.466
	Now, I can reach health care facilities for preventing my diseases	.366

Appendix 04: Wage and Productivity

	Name of the Variables	Factor Loadings
1.	Wage & productivity relationships are positive	.840
2.	Distribution of workers according to their skills	.708
3.	I am satisfied with my earnings	.596
4.	I am satisfied with my job	.431

Appendix 05: Social and Reduction of Poverty

	Name of the Variables	Factor Loadings
1.	My Social status has been increased after joining here	.609
2.	My job has helped me to reduce my poverty	.454
3.	My Savings have been increased after joining here	.440
4.	My bank deposits have been increased after joining here	.415
	Recreation opportunities have been increased than before	.399

Appendix 06: Learning Lessons like Dowry System

	Name of the Variables	Factor Loadings
1.	Now I am aware about the bad impact of Dowry system	.779
2.	Now, I can learn lessons from my friends working with me	.665
3.	It is easy to adapt with cultural values & norms now	.599

Appendix 07: Adaptation of Cultural Values and Norms

	Name of the Variables	Factor Loadings
1.	It is easy to adapt with cultural values & norms now	.234
2.	I fell safety working environment here	.803
3.	I have more social security now	.582
4.	My safety facilities have been increased	.475

Appendix 08: Working Hour and Privacy

	Name of the Variables	Factor Loadings
1.	Rate of my working hours have been increased	.767
2.	My level of maintaining privacy has been increased	.433
3.	I have job security in my company	.410

Appendix 09: Harassment-free Workplace and Insurance Arrangement

	Name of the Variables	Factor Loadings
1.	I've had a torture/ harassment free working environment	.735
2.	I am getting insurance coverage from my organization regularly	.479
3.	Maternity/paternity leaves are available for us	.311

Appendix 10: Availability of Labor Unions

	Name of the Variables	Factor Loadings
1.	Labor unions are available in my working place	.799

Appendix 11: Transportation Facilities

	Name of the Variables	Factor Loadings
1.	I have official Transportation facilities	.826
2.	Working right & fringe benefits have been increased	-.484

Appendix 12: Stock Option or Ownership Arrangement

	Name of the Variables	Factor Loadings
1.	Stock options/ ownership are given to us	.830

Appendix 13: Discrimination in wages

	Name of the Variables	Factor Loadings
1.	I think significant wage gap is prevailing in my organization	.776
2.	Salary discrimination has been increased	.619
3.	Easy accessibility of job	.463

Appendix 14: Leave with Pay and Overtime

	Name of the Variables	Factor Loadings
1.	Paid leave facilities are provided to us	.729
2.	Rate of Overtime has been increased	.531

Appendix 15: Gas Facilities for Cooking

	Name of the Variables	Factor Loadings
1.	I have no problem to cook my food by using gas	.658
2.	Perquisites facilities are available for me	-.633

Appendix 16: Education Facilities Increased

	Name of the Variables	Factor Loadings
1.	My education facilities have been improved than before	.727