

# The Apparel Story

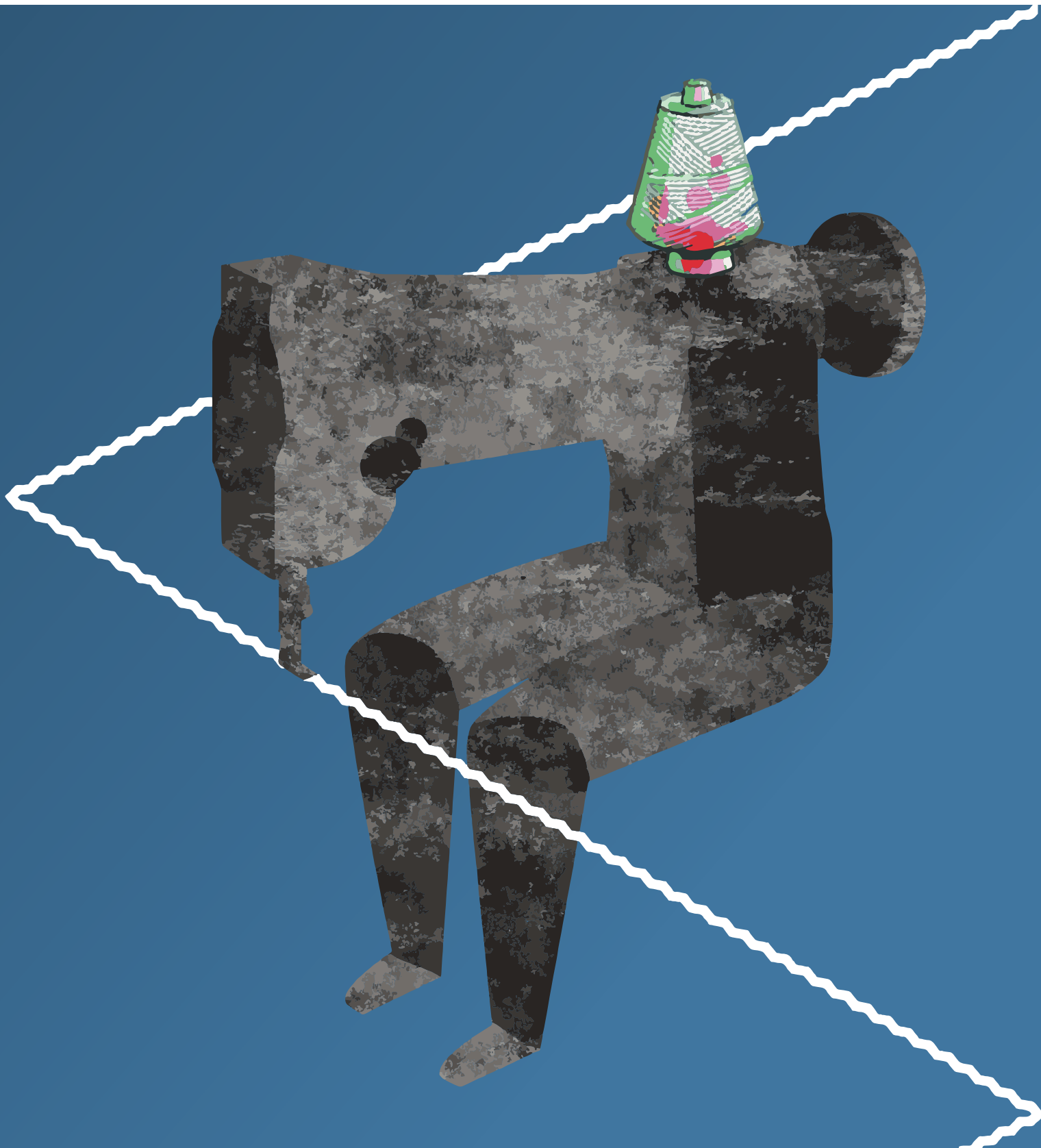
October-November 2021

**EMBRACING  
CIRCULAR  
ECONOMY IN  
BANGLADESH  
APPAREL  
INDUSTRY**



**BANGLADESH GARMENT  
MANUFACTURERS AND  
EXPORTERS  
ASSOCIATION (BGMEA)**

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বাংলাদেশ পোশাক প্রস্তুতকারক ও রপ্তানিকারক সমিতি (বিজিএমইএ)

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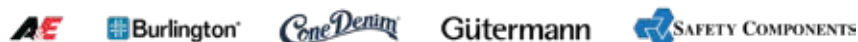
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# EDITORIAL

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As we are preparing for the next growth phase, the direst challenge is yet to be faced! Recently the 6th IPCC report has been published and an unequivocal statement is “human-induced climate change, due to the emissions of greenhouse gases over nearly 200 years, has now definitely raised global mean temperature by over one degree Celsius”. In the COP 26 in the Glasgow, Honorable Prime Minister Sheikh Hasina expressed that Bangladesh is hopeful to source 40% of its energy from the Renewable Energy Sources. And as the largest export earner of the country, RMG sector strives to reduce its carbon footprint and embrace circular economy principles.

In its forwarding journey, the industry is focusing on the sustainability issue as mentioned and has taken a “Build back Better” approach, as normalcy is being restored in the global economy. And for that, other prevalent issues like crisis management mechanism, innovation, diversification, efficiency, productivity, up-skilling of the workers has to be taken care of and so on; which has been highlighted in this issue of Apparel Story.

Given the increasing priority of digitization in the overall manufacturing and business processes, and the urge for ensuring efficiency in the supply chain at sectoral level, BGMEA prioritized wage digitization and financial inclusion of the workers since long. Even though after Covid, many of the factories have shifted to the traditional cash payment, to align with the government’s vision of a Digital Bangladesh and most importantly the GOAL 8 of SDGs, Bangladesh RMG is stroking extra importance on wage digitization.

Exploring new and emerging markets has been on the agenda of BGMEA for long time and this issue has highlighted the country of rising sun, Japan. With its ever growing domestic market, Japan offers a great deal of business for Bangladesh apparel industry, which has been illustrated with data and infographics.

Wish all of you a Happy New Year from the editorial board!

Editorial Board  
The Apparel Story



## Disclaimer:

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# The Apparel Story



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# Bangladesh apparel industry continues marathon in sustainability

*Apparel diplomacy continues*



The world is environmentally conscious more than ever before because the threats of environmental and water pollution are becoming increasingly obvious. Fashion, being one of the major polluting industries of the planet, can no longer evade responsibility. The 26th UN Climate Change Conference of the Parties (COP26) in Glasgow witnessed a boisterous presence of the fashion industry as it is now considered central to the climate conversation due to its role in climate crisis. This is a big push for the industry to act on protecting the environment from the impacts of climate change.

As the world's second largest garment exporter, Bangladesh's RMG industry has made great

strides over the past years in integrating sustainability into the core of its operations. This is evident from the fact that Bangladesh has the highest number of green garment factories in the world with 152 LEED-certified green factories, of which 44 are Platinum rated and 94 are Gold rated. Moreover, 40 out of top 100 green factories of the world belong to Bangladesh while 500 more are in the process of getting certification. It proves our focused drive towards environmental sustainability. Moreover, considering the gravity of global warming, we are determined and committed to carry forward the environmental sustainability that we have achieved so far. That is why while leading a BGMEA

delegation in COP26 we have reaffirmed our commitment to climate action. Earlier we have already signed the UNFCCC's Fashion Industry Charter for Climate Action which calls for reducing greenhouse gas emissions by 30% in the garment sector by 2030. Besides, it was indeed a great pleasure and honour for us to represent Bangladesh in the COP26 by setting up "Bangladesh Pavilion" in the official venue of the summit. The pavilion seemed like a mini-Bangladesh in the summit that was attended by at least 120 heads of states and representatives from nearly 200 countries. Our main goal was to showcase all the good works of Bangladesh's RMG sector on sustainability and highlight green





*BGMEA President Faruque Hassan attended the Board Meeting of the International Apparel Federation (IAF) held in Antwerp, Belgium. Faruque Hassan has been elected as a Board Member of the International Apparel Federation (IAF) at the General Assembly of IAF members on 19 May 2021.*

revolutions in our factories. We presented RMG industry's Sustainability Reporting 2020 which was made based on Global Reporting Initiative (GRI) along with its SDG Reporting on 47 member factories. Besides, a video presentation on the sustainability strides of Bangladesh's RMG industry was screened in the Bangladesh Pavilion. It has drawn a good number of visitors including many brands and international media, who praised the achievements of Bangladesh's apparel industry in the area of environmental sustainability. Thus the summit turned out to be a big opportunity for us to put forward the initiatives we have taken so far to mitigate climate change, renew our commitment, and to seek cooperation for capacity building and green financing. The participation in COP26 has also presented us an opportunity to keep the tempo of apparel diplomacy which we kick-started in September through a month-long tour to the USA and Canada. In sequel to that tour, this time around I along with BGMEA Vice President Miran Ali, Directors Asif Ashraf and Abdullah Hil Rakib, and Shams Mahmud, Managing Director of Shasha Denims Ltd. visited three European countries – United Kingdom, Belgium and Scotland. Although the COP26 and climate change was the main focus of the tour, we have held various meetings with stakeholders of the supply



*BGMEA President Faruque Hassan met with Rupa Huq, a Member of the Parliament of the United Kingdom, in London.*

chain. In those meetings we have not only highlighted the progress and potentials of Bangladesh's RMG sector, but also discussed what partners in the international supply chain can do to supplement the efforts of manufacturers in mitigating climate change. For example, on the sidelines of the COP26 summit we had meeting with Primark, one of the major procurement brands of Bangladeshi apparel. We have expressed our support for the objectives Primark has set out to change the ways its clothes are made, halve carbon emissions across the supply chain and improve the lives of the workers. To explore cost-effective ways of green financing in the apparel sector, we met with fund director

Bob Assenberg and Director Bernadette Blom of Good Fashion Fund (GFF) in Antwerp, Belgium. BGMEA and GFF have already inked a MoU to support and strengthen the development and uptake of innovative sustainability solutions, with a focus on improving environmental and social sustainability in our factories. As per the agreement, GFF will provide a long-term loan and technical, environmental, and social expertise to manufacturers to adopt sustainable production. In Belgium I had the pleasure of attending the Board Meeting of the International Apparel Federation (IAF) and 36th IAF World Fashion Convention. There I apprised the audience of the current status of Bangladesh's RMG industry and its



*BGMEA President Faruque Hassan hosted a roundtable with British brands and retailers buying apparel from Bangladesh at the East India Club in London. The event was graced with the presence of Baroness Lola Young of Hornsey, Co-chair of the All-Party Parliamentary Group for Ethics and Sustainability in Fashion.*



*BGMEA President Faruque Hassan met with the representatives of the department of trade and employment of the European Union in Brussel, Belgium.*

impressive strides, especially in the areas of workplace safety, environmental sustainability and workers' wellbeing.

It is worth mentioning that the next IAF Fashion Convention will be held in Dhaka in November 2022, which is going to be a momentous occasion for us. To mark the occasion, we are planning to organize a week-long international program titled 'Made in Bangladesh Week', featuring 3rd Dhaka Apparel Summit, fashion festival and exposition to name a few. IAF is the world's leading federation for apparel manufacturers, and its annual conference in Dhaka is going to be a first-of-its-kind international program in Bangladesh.

Meanwhile, during the visit we also met with Ms. Leslie Johnston, Chief Executive Officer (CEO) of Laudes

Foundation in Glasgow, Mr. Dirk Vantuyghem, Director General of the European Apparel and Textile Confederation (EURATEX) in Antwerp, Ambassador of Bangladesh to Belgium Mahbub Hassan Saleh, members of the Parliament of the United Kingdom Mrs. Rushanara Ali MP and Mrs. Rupa Huq MP in London and many other focal persons of British and European brands.

In those meetings our discussions covered a range of issues of mutual interests related to the textile and apparel industry, its challenges and opportunities. We shared the incredible journey of Bangladesh's garment industry in becoming a prestigious brand in the global apparel market, and highlighted the success stories of Bangladesh's RMG industry including its world-class

standards in workplace safety and exemplary strides in environmental sustainability and commitment to achieving further excellence in the area of sustainability.

During the tour we have tried to hammer home the importance of ethical sourcing to ensure a sustainable supply chain and make a positive difference to workers' lives, especially in the context of price decline coupled with increased production cost. While we also shed light on the future priorities set by Bangladesh's apparel sector in pursuance of retaining its fame as a safe, sustainable and competitive destination of apparel sourcing in the world.

Sustainable manufacturing has long been a mission and vision for Bangladeshi garment manufacturers, and this is an issue over which no dissenting voice can be heard. The COP26 was an opportunity to revisit the issue, reinvigorate our commitment and showcase our progress. However, building on the progress that we have made so far can be a decisive step towards cementing Bangladesh's position as a lucrative apparel sourcing hub in the competitive global market. **A**

*Faruque Hassan is the President of Bangladesh Garment Manufacturers and Exporters Association (BGMEA).*

**Roadmap to Recovery:**

**BUILD  
BACK  
BETTER**

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In its journey of around four decades, Bangladesh's readymade garment (RMG) industry has gone through a myriad of challenges. From eliminating child labor to coping with MFS quota phase out and compliance issues of global trade, and from ensuring workplace safety to fulfilling workers' demand for better wages, the RMG industry has risen to these multifaceted challenges with flying colors. In the process, the industry has gone from strength to strength and become more dynamic and resilient. Today Bangladesh can boast of having the highest number of green factories in the world as well as being a frontrunner in ethical manufacturing.

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But never in its journey has the sector faced a challenge like Covid-19 which brought the world to a sudden standstill. During the peak of the pandemic, with an estimated one billion people confined to their homes, shuttered shops on the high streets across the world, one after another brands going bankrupt and unprecedented disruption in supply chain, and even closure of factories in Bangladesh for a few months, at one point it felt like doomsday was around the corner. There were rampant cancellations of orders, though 90% of those were reinstated, but it came at the cost of deferred payments and discounts which pushed many factories to financial vulnerability. A good number of factories which had supplied to bankrupt brands faced force loan since they had to pay for raw material suppliers. Overall, the industry lost about six billion dollars in export in FY2019-20 and 1.5 billion dollars in 2020-21 compared to the 2018-19 fiscal year.

However, with the restoration of normalcy in global apparel supply chain, RMG orders and exports have gone up in recent months, and if the trend persists, it will not take long for export income from this sector to reach pre-pandemic level. But the question is, will the apparel manufacturers return to 'business as usual' in post-pandemic period or take some concrete measures to make the recovery more durable and the sector more resilient to future shocks?

## Mapping out the way forward

We have talked to a number of economists, Govt. representative, industry leaders and entrepreneurs, and some key stakeholders. The experts opined that it is crucial for the industry to have a clear roadmap with a focus on building back better based on the strength we have achieved so far.

**Dr. Atiur Rahman**, a former Governor of Bangladesh Bank and professor of Dhaka University, said, "The Covid-19 has affected the RMG sector badly. However, thanks to the stimulus packages given by the government and Bangladesh Bank

**It is a free market economy where price cannot be dictated, but nobody can justify a lower price to produce socially fair goods. So it is our sincere request to our valued buyers and retailers to be more rational in pricing so that we can jointly build a secured global market where workplace and jobs will be safer and sustainable.**



along with the collective leadership of BGMEA have helped this sector to survive and move on. It is now showing enough strength to recover faster in the context of the gradual opening of the global market." However, for a well-designed recovery from the pandemic, the eminent economist said, "The industry should go for a coordinated action plan with a 'whole of the society' approach. The small and medium factories should get adequate support from both the government and the leadership of the sector. The factories need adequate and uninterrupted gas and electricity supply. BGMEA should extend support to struggling factories. The central bank should also include the affected factories in the stimulus packages earmarked for MSMEs so that they can remain onboard in the recovery process which is unfolding pretty fast."

**Mamun Rashid**, a leading economist and Managing Partner of PwC Bangladesh, suggested the industry to be cautiously optimistic to boost post-pandemic recovery and to keep a close eye on global development. "We must strengthen our crisis management mechanism to avoid further blow to potential next waves of the pandemic."

About the priorities for the industry's post-pandemic journey, **Tuomo Poutiainen**, country director for ILO in Bangladesh, said, "The apparel industry across the world and in Bangladesh is facing new challenges due to consumer's expectations and the Covid-19 pandemic. Bangladeshi entrepreneurs need to continue the path of innovating, diversifying and investing in sustainability, workers' welfare and upskilling, and infrastructure development." "The industry needs to build on the progress made so far to adjust to challenges created by LDC graduation and possibly competing without preferential trade access, coping with decreased demand from traditional markets and creating a fundamental shift toward a more sustainable production and sourcing model," he added.

## Taking stock of strength and weakness

Sometimes in order to move forward, we need to look back. Over the years Bangladesh's RMG sector has come a long way, becoming the second highest apparel exporter in the world and contributing around 81 percent to the country's total export.

Approximately 4 million workers are currently employed in around 3500 RMG factories, while 60 percent of these workers are women.

Moreover, Bangladesh has by far the highest number of green garment factories in the world. US Green Building Council (USGBC) certified a total of 152 Bangladeshi factories as LEED (Leadership in Energy and Environmental Design), among them 44 are LEED platinum-rated. 40 out of the world's top 100 garment factories are in Bangladesh.

Moreover, 500 more factories are in the pipeline for certification. BGMEA joined the UN Fashion Industry Charter (UNFCCC) with an ambition to reduce GHG emission by 30% till 2030.

On asked what really stimulated the tremendous growth of Bangladesh RMG industry **Abdullah Hill Rakib**, a director of BGMEA, said, "If we look down the memory lane, the last decade was one of the most challenging ones for the Bangladesh

apparel industry. In spite of that our industry grew and even came back stronger due to the resilience of our entrepreneurs. The entrepreneurs not only highly invested in ensuring a safe workplace but also made great strides in building green factories that kept our customers' trust in us." He went on to say that a strong backward linkage growth over the years, duty-free market access for Bangladesh, and the government's policy support have also played a key role in developing the industry. Bangladesh garment industry's strides towards safety and sustainability were also reflected in the comments of **Syeda Masarrat Quader**, Regional Head Sustainability, H&M. She said, "Bangladesh's competitive advantage stems from a large and skilled workforce, a conducive policy environment and a strong entrepreneurial base. As a result of these factors, the sector has become one of the most competitive in the world in terms of flexibility, scale, quality and price. Over the last decade, huge improvements have also been made in terms of making the sector safer for workers and we see an overall drive to increase social and environmental sustainability." However, lack of product diversification, market diversification, technology adoption, skilled workers and adequate infrastructure and port facilities are some of the key concerns of this sector.

**Mamun Rashid** said, "We need to improve our attractiveness as a trade partner by improving the overall productivity level of workers to make up the skill gap with competitors and adopting the best practices from across the world in production. Upskilling and multi-skilling of workers and middle management level people is very important as they will be key to proper branding of the RMG industry." He further recommended rethinking the industry's export strategies and aligning its product basket accordingly.

Echoed with Mamun Rashid and putting more emphasis on ensuring women's participation in the higher grades across the factories, **SK Jenefa K Jabbar**, Director, Social Compliance & Safeguarding, BRAC



commented, that, "One of the key issues is the preconceived notion that 'women can only sew and men are good managers', prevalent for over 40 years, and fueled by engraved patriarchy. These perceptions have hindered women climbing the ladder and ensuring a conducive work environment for women in the industry. If we, as a country, want to elevate to middle income status, we cannot leave women, who make up the majority of the RMG workforce, behind. We need to address misperceptions in mid management so that women are accepted in supervisory roles, and create a critical mass of women in leadership to help industry move forward."

## Challenges brought forth by Covid-19

- Financial Crisis/ Liquidity problem
  - Changed buyers' behavior
  - Amplified cost of the supply chain
  - Shorter Lead time
  - Maintaining health and hygiene at workplace
  - Uncertainty about the future
  - Coping up with the new normal
- The serial has been done according to the response from the interviewees. According to most of them, financial crisis has emerged as number one problem amidst the pandemic. Which has been amplified by the changed order pattern and behavior from the buyers.

Moreover, the price issue has become

a major concern for the RMG manufacturers, because even though the production cost has increased up to 30% in last five years, price of the garments have not been increased proportionately.

**Shovon Islam**, Managing Director of Sparrow Group, said, "Just during the pandemic, our transportation costs have increased 300%. How can we sustain if there is price cut as is being witnessed currently? On one hand, our buyers are pressurizing us with shorter lead time, on the other hand, overdependence on basic cotton items is throwing us off from the track. We need to change the global perception about Bangladesh garment industry. Besides, capacity building of our workers will help us to reach successfully at the end of the tunnel."

About the price cut **Faruque Hassan**, President of BGMEA, said, "It is a free market economy where price cannot be dictated, but nobody can justify a lower price to produce socially fair goods. So it is our sincere request to our valued buyers and retailers to be more rational in pricing so that we can jointly build a secured global market where workplace and jobs will be safer and sustainable."

## Dealing with bankrupt brands

Bankruptcy of brands and nonpayment to suppliers emerged as nightmares for RMG entrepreneurs during the pandemic. In this regard

the experts think global forums such as the WTO, UNCTAD or ICC must be approached to negotiate on a national level so that affected companies can get proper restitution for the canceled orders and stronger contractual agreements in the future. While **Mamun Rashid** said, “Although maintaining relationships with buyers is important, it is through bodies such as these where companies in Bangladesh must receive the support they require to negotiate with buyers internationally. If buying companies are able to escape repercussions, then we risk this behavior being repeated in the future so a strong stand must be taken.”

**Dr. Atiur Rahman** said, “The buying houses working with the affected factories in Bangladesh should come forward to help them regain the payments. The BGMEA leadership should work with the government and international agencies which. A smart commercial diplomacy is expected from our embassies abroad to help these victims of global trade dislocations.”

## Bracing for LDC graduation

LDC graduation is likely to present new challenges to RMG sector as the country will lose preferential trade benefits. So, there is no alternative but to prepare for the changed circumstance.

To this end BGMEA President **Faruque Hassan** stressed the need for apparel diplomacy. “It is going to be very crucial for us in the coming days. From BGMEA, we are treating that with utmost priority and also working with the government and other stakeholders for ensuring a smoother transition”, he said.

**AKM Atiqur Rahman**, a former Ambassador and Secretary to the government, also laid emphasis on economic diplomacy by saying, “Once GSP and other preferential benefits are withdrawn from our apparel products, Bangladesh as developing nation has to face the situation with economic diplomacy through our missions abroad.”

“Signing of MoUs with the business/trade bodies of other countries, participation at various international trade shows/seminars,

negotiation for other similar facilities, etc. might be helpful,” said the former Ambassador.

Overall, experts are of the view that the government should ratchet up its economic diplomacy to get FTA deals with high potential markets, just as the Vietnam has already done. Regarding this issue of LDC graduation, **Tapan Kanti Ghosh**, Secretary, Ministry of Commerce have said that, “As Bangladesh is going to lose most of the International Support Measures (ISM) after 2026, we need to align our trade policy to cope with the challenges to have a smooth transition. The Ministry of Commerce is working very closely with other Ministries of the Government and business associations/ chambers in this regard. We are working to extend the duty free market access facility to our major trading partners and block through negotiations at the WTO and other international forums.”

He further mentioned, “Signing an FTA is a win-win proposition. Other countries will be interested only when they see some benefit out of signing an FTA with Bangladesh. Our import tariff is very high and does not support signing FTAs. We also have the dual challenge of revenue generation and local industry protection. Although some will lose and some will gain by the policy changes, we have to be guided by what benefits the most. While the Ministry is getting ready for FTAs, our industry has to rise up to the challenge as well. Achieving productive efficiency and product diversification will be important as our local businesses enter a new era.”

## Road to Further Excellence

In this era of fast fashion, brands are continuously striving to make production process faster and simpler, using latest technologies for fabric and resource optimization, 3D sampling and pattern preparing, which has increased the popularity of virtual market and circular fashion. Barrister **Shehrin Salam Oishee**, Director BGMEA thinks that the coming year is going to be a test for the industry, where survival of the

fittest shall be the sole motto. To take the industry to the next level, **Abdullah Hill Rakib** said, “Innovation, use of technologies, growing enough tech friendly workforce, enhancing efficiency through IE and upskilling mid-level management, shift from cotton based to made-made fiber products will be very important.” Apart from this, **Mamun Rashid** pointed out the need for strengthening backward integration to reduce dependence on imported fabrics and focusing on sustainability aspects for improving the ESG score and leveraging the existing LEED certified factories to gain more orders.

In order to keep our RMG industry competitive in the global market, there is no alternative to adopting advanced sustainable technologies and initiatives. As **Syeda Masarrat Quader** put it, “We think the next big wave in the fashion industry relates to sustainability. Progress is already being made but we need to see this translate into higher energy efficiency, more renewable energy and more circular products which ultimately will result in less GHG per product.”

While **Dr. Atiur Rahman** thinks, “the central bank should help the industry to transform itself into green one with its long-term sustainable finance policy which is already in place. The central bank has the regulatory power to create more innovative sources of sustainable finance for the sector.”

At the same time, the manufacturers have been demanding for a unified code of conduct since long, because multiple audits are not only waste of time and money, but also it makes the entrepreneurs audit averse, making compliance difficult for them. **Shovon Islam** along with **Faruque Hassan** emphasized on this fact. Last but not the least, changing the misperception about Bangladesh among the international buyers and community will be very crucial in the upcoming days, according to most of our interviewees. In this regard **Dr. Atiur** focused on the role of media in projecting the positive gains that this sector has already made which he thinks can be an exciting story of a vibrant Bangladesh. “Together we have to make ‘Made in Bangladesh’ a viable brand story”, he added. **A**

# Embracing Circular Economy in Bangladesh Apparel Industry



**Barrister Shehrin Salam Oishee**

In the run to save the world during the on-going pandemic, causing the biggest paradigm shift, human have come to realise how they have taken the blessings of the Earth for granted. The needed change greatly starts from policy making of the larger states avoid large-scale environmental damage. Hence a cleaner, greener and circular process of industrialisation backs the game, namely the new model of Circular

Economy. It targets a model of production consisting of resource conservation, eliminating waste and enhancing the efficiency within the production chain, improving sustainability of the system. Bangladesh is one of the leading garments manufacturers in the country, is ranked as the 2nd largest global RMG exporter, the industry accounts for more than 10% of the country's Gross Domestic Product (GDP) earning. The application of Circular Economy within Bangladesh manufacturing industry is in a progressive stage.

Circular economy ensures the optimization of resources, reduce the consumption of raw materials, and recover waste by recycling or giving it a second life as a new product. To draw a balance between progress and sustainability, where waste becomes a new resource, Circular Economy bases its application on 3 basic principles: design out waste and pollution; keep products and materials in use; regenerate natural systems, the main aim being decoupling economic growth from an increase in resource use and reduction of

environmental impacts.

Additionally, there are some other crucial add-ons – repair, renovate, recycle and recover. All of these execute with the intention of promoting the best practice in waste management.

Till date, the world has lived on conventional paradigm of linear production models: production, consumption and discarding - where the raw material is turned into a product, which is then discarded at the end of its useful life. A unanimous consensus expresses fear of this method causing the world production chain to lose its ability to sustain itself. The next best model being resorted to is circularity in the production process, as the name suggests keeping the scarce raw material for a longer term and repeated usage in the production process, thereby generating much less waste, for all industries.

As industrialization is becoming the norm, naturally the manufacturers tend to consume large volumes of resources through raw materials, which in turn shall cost the Earth. Hence circularity shall intend for such manufacturers to not simply just create reusable products, but also responsibly procure and use raw materials for longer periods in the production chain. However, the implementation of such a model depends heavily on the prevalence of collaborative efforts from entrepreneurs, researchers, industry users, government, civil society, and legislators, but most importantly, it will require technological and creative innovation. Together with younger generations of learners and equipped with beyond-human-centred values towards awareness of the material and natural world, novel circular futures can be imagined.

The Bangladesh government is working along with the industry to make as much use of reusable materials as possible. In this circular economy, there will be no more waste, as resources will be reused again and again. A circular economy is needed to ensure the world has enough raw materials for all form of necessary production; to decrease dependence on other countries for raw material sourcing;

to try and reuse Products that used to be discarded and incinerated, as a source of raw materials in the future, to reduce negative Impact on the environment. It further benefits the local economy by encouraging production models based on the reuse of nearby waste as raw material. It further drives employment growth by stimulating the development of a new, more innovative and competitive industrial model, higher economic growth, and more employment. Bangladesh is in the verge of graduating as an LDC by 2027 following a decade of progressive economic growth. This achievement will require the government to make concessions on its current duty-free and quota-free market access to selected markets. Without a doubt, exports' future will be difficult if the country is not well prepared to deal with this shift; additionally, the onset of the COVID-19 pandemic adds another layer of complexity. With these changes to adapt to, the shift to circular economy is the only best possible option available, that can be applied to close resource gaps and boost Bangladesh's pursuit to achieving its Sustainable Development Goals (SDGs). Circular models of production shall concentrate on the production leftovers, which at the moment, an average Bangladeshi RMG factory generates between 250 and 300 kilograms of waste fabric every day. The pricing varies upon the quality and size of the waste fabric, starting at TK 10 and rising to TK 300 per kilogram. The catch lies in the fact that any scrap of cloth can be recycled. In fact, large scraps of the wasted cloth are sold to local vendors for making items that are mostly marketed within Bangladesh, some are shipped to India. Additionally, Dhaka's bedding sector is reliant on these scraps for items like mattresses, pillows, cushions, seat filling and cushioning in automobiles, public buses, and rickshaws. Interestingly, the nation houses a very high demand for T-shirt waste, namely the rejected T shirts. A number of clusters have developed around the nation with Pabna identified as a prominent one, with numerous local entrepreneurs in

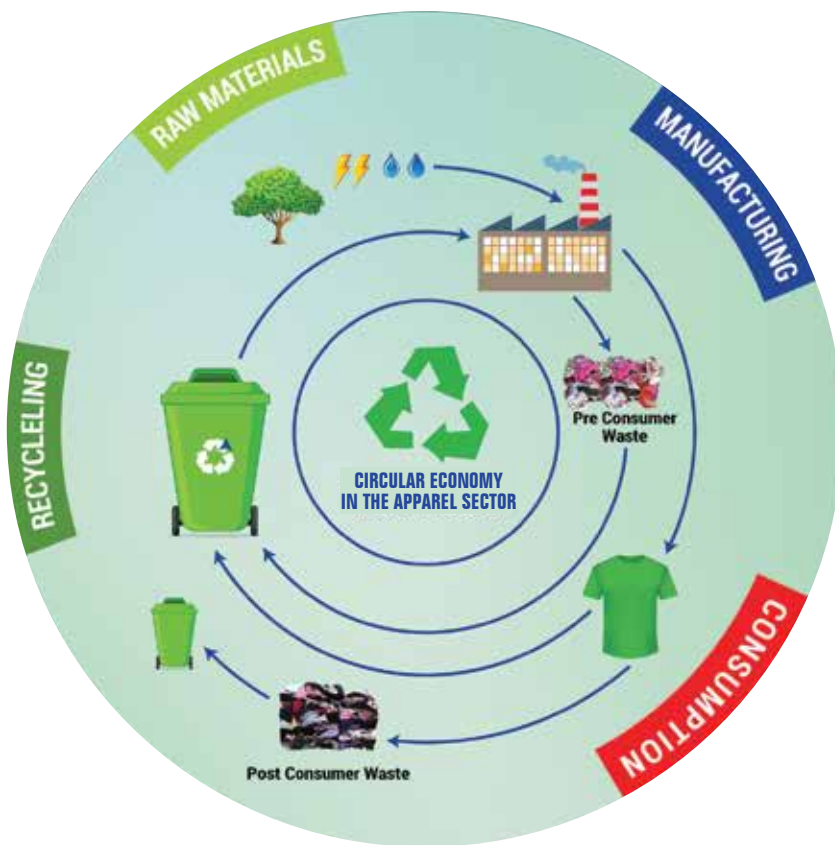
villages who have created jobs for between 25,000 and 30,000 people and annually make 18 – 20 crore units of apparel, predominantly T-shirts, valued between TK 1,200 crore and TK 1,500 crore. This surely states how such apparel can simply not be just counted as a waste but also be used in upcycling in adapting the new order of a circular economy within this industry.

Whilst the execution of a Circular Economy depends greatly on government policies, research and industrial practices, the main initiative is on the part of the consumer and conscious consumption. This model is based on the philosophy of prevention as opposed to cure and consists of actions that are to be performed prior to recycling – namely the precycling habit.

With the ever changing trend in global manufacturing models, the previously applied linear method manufacturing while displaying its inherent deficiencies was proposed to be replaced by a new circular vision of economy in the textile industry which shall minimise waste and pollution by reusing items. The next generation businessman involved in running the heritage of the RMG industry of Bangladesh has gladly welcomed the change, while addressing the environmental concerns which it entertains, alongside a progressively altered consumer behaviour alongside an added incentive of the customers who are prepared to support the sustainable items as well. The nation's apparel sector has readily passed the message around the globe that the sector is ready to embrace the change.

The Global Fashion Agenda (GFA), Reverse Resources, P4G, and the Bangladesh Garment Manufacturers and Exporters Association (BGMEA) have formed the Circular Fashion Partnership (CFP) to combat waste and resource depletion caused by textile manufacturing by fostering the growth of Bangladesh's recycling industry. The GFA has identified two work streams for the initiative: The first work stream involves the production of new garments from recycled waste, while the second involves the





**Whilst the execution of a Circular Economy depends greatly on government policies, research and industrial practices, the main initiative is on the part of the consumer and conscious consumption.**

establishment of a Circular Fashion Stock Marketplace for overstock garments that have accumulated as a result of cancelled orders over time. The partnership aims to draw a dialogue between major fashion brands, textile and garment producers, and recyclers, to capture and repurpose post-production waste. Additionally, in the post-COVID-19 period, it aims to address the dead-stock piled up from the cancelled orders, besides addressing other economic hurdles and prospects.

A textile waste tracking and trade network promoting the circular economy concept is conceivable to replace 40% of waste materials from garment manufacturing with recycled fibers by 2030. The waste management is inefficient due to mixing of garbage with industrial waste, that lowers the value of the trash. Additionally, waste is physically sorted and sold by a network of intermediaries, requiring recyclers to pay about 30% more than the market rate. For a nation like Bangladesh, the choice had not

been a easy one to shift from linear to circular model of production, and this ambitious transition comes with its own set of challenges, where the nation needs to be supported to adhere a continuous development of the circular economy.

Bangladesh has the asset of a competitive wage labour group, and hence the circular economy model's labor market implications need to be analyzed from beforehand. The shift to a more circular economy is contingent upon repositioning clothes as a durable rather than a throwaway commodity and so, instead of launching numerous lines and collections each year, fashion businesses will now have to redirect their focus on designing and producing higher-quality garments in a circular economy. All these while, Bangladesh has been the hub for fast fashion and with reduced output in production, the new shift in paradigm may mean subsequent reduced working hours and/or job losses. Additionally, the adaptation of new circularity policies may involve successful implementation

of digitalization and technical advancements in the apparel sector, which may overall complicate the nation's labor market. Hence the nation can be seen transitioning from its comparative strength – competitive cost labor to high value-added production. As much as the new transition shall add value to the brand image of “Made in Bangladesh” products, the country might lose on its competitive price advantages. There shall be a new cost of research and development as none in the apparel and textile sector reserves the knowledge and/or expertise to make the shift seamlessly without expert opinion, hence the cost of hiring specialists will possibly increase the short term costs thus affecting the competitive advantage of the nation.

In a nutshell, the overall state of the economies, the shift in practices of the world market, the post COVID-19 anticipated state and the graduation from LDC, requires the shift to circular economy from the linear model of production. The shift shall not be a smooth one but the challenges must be faced with the most progressive attitude. <sup>Ⓐ</sup>

*Barrister Shehrin Salam Oishee is a Director of Bangladesh Garment Manufacturers and Exporters Association (BGMEA), Director of Envoy Group and an Advocate of the Supreme Court of Bangladesh.*



“There is a need to speed up payment terms, provide for more stable orders, deepen long-term partnerships for up-scaling and sustainability, and achieve prices that ensure business viability and decent work.”

–Professor Mark Anner

**M**ark Anner is a professor of labor and employment relations and political science. He is also the founding director of both the Center for Global Workers' Rights and the School's master's program in Labor and Global Workers' Rights, which is a part of the Global Labour University network. Dr. Anner's current research examines how pricing and other sourcing dynamics in global supply chains affect working conditions and workers' rights. In an exclusive interview with The Apparel Story, Professor Mark Anner shared various issues of the industry including sourcing and manufacturing dynamics, paradox in sustainability and price competitiveness etc.

## How would you evaluate the sourcing and manufacturing dynamics across the global supply chain in last few decades in terms of your own observation and experiences?

I've been observing several trends in purchasing practices over the last two decades that are of concern: prices (the amount paid by buyers to suppliers to make their goods), lead times (the amount of time given to suppliers to make and ship goods), order fluctuations (changes in order volume over time), and payment terms (amount of time before a supplier receives payment for goods shipped). In general, there has been downward pressure by buyers on suppliers in all four areas. Prices have been declining in real dollar terms, lead times have gotten shorter, order fluctuation is up making planning more difficult, and payments are increasingly delayed. These trends can be seen by examining trade data, through surveys of suppliers, and through interviews with suppliers. No doubt, there are significant variations in these trends depending on products, buyers and consumer markets. But the general trends are very clear.

## What is your assessment about the apparel industry in Bangladesh in terms of progress in responsible manufacturing, sustainability and the business / economic capability of the industry?

Bangladesh has made significant progress in the area of building safety. Thanks to the efforts of building safety programs such as the Bangladesh Accord, and factory owners, workers, and the government, it has become far safer to produce goods in Bangladesh relative to a decade ago. From my perspective as a labor relations scholar, progress needs to be made in the area of freedom of association rights. Living wages are also an important goal that, I believe, can be achieved by engaging all relevant actors: workers, manufacturers, and brands. Manufacturers and workers need to be the ones negotiating

**The question thus becomes how to equalize this power relationship. The Star Network is an extremely important initiative in this regard, because it gives manufacturers greater cross-national collective voice. Trade associations are showing that they have an important role to play in developing the Star Network.**

living wage levels. And brands must be part of the discussion to establish the right price point to ensure the feasibility of living wage payments. More broadly, we need to move toward a pricing system that takes into consideration all the costs associated with decent work, including living wages, building safety, proper employment benefits, and social protection.

## What should be the strategy for Bangladesh to earn a better negotiating power? What should the priorities of the industry for coming days, and what should the manufacturers, trade associations and government do?

There is a well-documented power imbalance in global supply chains that favors large buyers. As a result

of changes in global trade rules, large buyers have the ability to move from one corner of the globe to another to find the best quality, best lead times, and, very significantly, the best price. In the context of the Covid-pandemic, some buyers are consolidating their power to unprecedented levels. In contrast, most manufacturers are dispersed and very few have a large enough market share to address this imbalance as individual enterprises. The question thus becomes how to equalize this power relationship. The Star Network is an extremely important initiative in this regard, because it gives manufacturers greater cross-national collective voice. Trade associations are showing that they have an important role to play in developing the Star Network. Governments have a role to play in supporting such initiatives. This effort could be even more powerful if the Star Network achieved a common platform with labor and presented that common platform to brands. This would add greater ethical relevance to the position of the Network, because it would show that suppliers are demanding better purchasing practices not only to improve their own economic feasibility, but also to ensure better conditions of labor. Governments in producing countries have a role to play by taking common positions in their discussions with governments in major consuming countries and international organizations. For example, I believe buyers should provide income to exporting countries to contribute to better social protection programs. If, as in the case of Bangladesh, apparel exports make up more than 80% of exports and approximately one quarter of GDP, then it is extremely important that the major economic actors in this sector contribute to a proper national social protection regimes. This brings us back to the price point. A price point for decent work must include some source of income to governments to cover the costs of social protection for workers in the ready-made garment sector.

## How would you explain the paradox in sustainability and price competitiveness if

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## Partnership is key to up-scaling capabilities and to exploring opportunities. There is a need to regain trust among all actors in the sector. This begins by treating everyone more equitably and establishing meaningful, long-term relationships

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**you particularly look at the article “Why Are Import Prices Falling While Consumer Prices Are Rising?” / Robert Antoshak – Sourcing Journal 07/10/21”.**


The CEO of a major American corporation stated in the midst of the pandemic in 2020 that he anticipated his company’s profit margins would increase in 2021 because excess manufacturing capacity in Asia would lower costs. At the same time, he noted that the company had no plans to lower consumer prices. What this suggests is a disconnect in markets. Brands sell products at the price point they believe that consumers will pay. And brands pay for those products at the price point that they feel they can get from suppliers. The context of overcapacity that was exacerbated during the pandemic gave brands greater leverage over suppliers to push down on prices. Yet, these savings were not passed on to consumers. Second and third quarter filings of publicly traded brands for 2021 confirms this trend. Not only have brands returned to full profitability, but many are recording higher gross margins than prior to the pandemic, and some are referencing “record profits.”

**How would you rate the importance of buyers’ partnership in up-scaling capabilities and exploring opportunities?**

Partnership is key to up-scaling capabilities and to exploring opportunities. There is a need to regain trust among all actors in the sector. This begins by treating everyone more equitably and establishing meaningful, long-term relationships. There is little doubt that there will be major adjustments in the years to come, with some businesses, product segments, and countries doing better than others. Talk of onshoring, near-shoring, and automation are once again in vogue. The ones that come out on top and maintain and grow their market share will be the ones who are able to anticipate and prepare for the coming changes through solid partnership. Meaningful partnerships will involve all actors --buyers, suppliers, governments, and workers—with a shared commitment to sustainable growth with decent work, including worker rights.

**You have been closely following the global fashion industry and the supply chain. What changes has the pandemic caused in terms sourcing and consumption behavior, or what fundamental flaws have the pandemic exposed, particularly in the downstream of the supply chain? How would it affect**

**the manufacturing industry and what are the most vulnerable factors which needs global attention.**

The pandemic caused the greatest disruption to supply chains that I’ve seen in my lifetime. Lockdowns and remote working dramatically impacted consumption patterns. Many consumers stopped buying clothing or limited themselves to buying comfortable clothing suitable for working from home. In response, brands cancelled orders abruptly. Fortunately, many were pressured to re-instate these orders. Yet, adverse purchasing practices intensified. A survey conducted in mid-2020 indicated that FOB prices declined by 13%, and brands were taking, on average, between 60 and 120 days to make payments, whereas before the pandemic, suppliers would receive payments on average 45 days after shipment. Such delayed payments dramatically disrupt the financial stability of suppliers as banks are reluctant to make new loans to suppliers who haven’t yet been paid for old orders. Going forward, there is a need to speed up payment terms, provide for more stable orders, deepen long-term partnerships for up-scaling and sustainability, and achieve prices that ensure business viability and decent work. 

# RISE OF A KINGDOM

## Part-02: Desh Garments Limited



**Md. Mohiuddin Rubel**

The readymade garment (RMG) industry of Bangladesh has expanded steadily over the last four decades and earned global fame as the second largest garment exporter of the world. Well-known for offering competitive prices, maintaining a sustainable and ethical manufacturing process, and having a large number of state-of-the-art, safe and green factories, the RMG industry has evolved into a lucrative hub of apparel sourcing for global consumers and retailers. But when

we cherish the present day glory, how much do we actually know about the history of the industry? In this special series as we walk through the history to explore the evolution of Bangladesh's largest industry, all the way from its inception to present, we find that the journey has been quite extraordinary. However, when we search for RMG industry's roots, the name of one man comes to the fore. He is late M. Noorul Quader, founder of the country's first 100% export-oriented ready made garment



factory, Desh Garments Limited. Apart from laying the foundations of the RMG industry, the pioneer had also spearheaded the introduction of the back-to-back letter of credit banking system, the bonded warehouse concept, UD Certificate and so many other facilities, based on which the industry thrived. Beginning his career in the Civil Service of Pakistan in 1961, Mr. Noorul Quader had become DC of

Pabna, but when the Liberation War began he joined Mukti Bahini to liberate the country. Then he was made the first Establishment Secretary of the Mujibnagar Government. That means he is the first Establishment Secretary of Bangladesh. And then he became Founder Chairman of Bangladesh Parjatan Corporation. At one stage, Mr. Quader left government service to become an

entrepreneur. Initially he got himself involved in trading and indenting business for various international companies, but was determined to launch his own company. However, the journey was not as easy as it sounds. In the post-independence period, the country's economy and infrastructure were literally in ruins. Bangladesh was in dire need of efforts to rebound its economy. Out of sheer patriotic zeal, especially because he fought in the Liberation War, Mr. Noorul Quader was always ready to go extra miles to serve the country and the people. At that time when the USA introduced a quota system, it badly affected exports of many countries including South Korea. Mr. Noorul Quader happened to come in contact with Chairman Kim Woo Choong of the Daewoo Corporation of South Korea, which was looking for a base where they can produce readymade garments and export to US and other markets. The two together then came up with the idea of setting up Bangladesh's very first 100 percent export oriented RMG factory. But Mr. Quader faced an abject





shortage of experienced and skilled manpower to run such a factory, because export-oriented garment business was an entirely new concept in Bangladesh. There were a handful of export-oriented RMG production units which were catering to both domestic and export markets. Desh Garments is the country's first 100% export-oriented RMG production unit.

In this backdrop, a landmark joint venture agreement was signed between Desh Garments and Daewoo Corporation on the 4th of July 1978. As per the agreement Daewoo Corporation agreed to produce readymade garments at Desh factory and train Bangladeshi workers.

Then Desh Garments recruited 130 youths, including 18 women, and sent them to Busan, South Korea. There they received training at Daewoo's state-of-the-art facility for six months on technical and marketing know-how for garments manufacturing and exporting, which

effectively paved the way for knowledge transfer. Upon their return, the then-cutting-edge technology and techniques of apparel manufacturing were embraced and reflected at Desh Garments in Kalurghat, Chattogram. The modern factory was built in line with Daewoo's recommendations and technical assistance, with an investment worth USD 1.3 million and production capacity of 5 million pieces per year.

Thus the journey of Bangladesh's first export-oriented RMG factory began by incorporating the best skill, knowledge and modern technology. It is worth mentioning that a World Bank Report termed Desh Garments Ltd as "the single largest and most modern garment-manufacturing unit in the sub-continent at the time of its inception."

There is a saying that a good beginning is half the battle won. It has proved to be true for Desh. Since

inception, there was no looking back for Mr. Quader, although he faced a series of obstacles due to cumbersome bureaucratic process and protectionist market system, to name a few. He navigated through these obstacles by influencing the government to introduce favourable policies like back-to-back LC, bonded warehouse and UD Certificate facilities. These policies not only favoured Desh, but also paved the way for the growth of the whole industry.

The knowledge transfer scheme has also turned out to be a tremendous contribution of Mr. Quader to the growth of RMG industry. Many of the Desh trained officials later launched their own RMG factories under the same model. Thus they further passed on the know-how to others, leading to a mushrooming growth of RMG factories within a short period of time.

Desh Garments was also the first to send women abroad for industrial training, though Mr. Quader had to face a lot of questions from the parents of those girls. And now women account for 90 percent of the industry's total workforce of around 4.4 million.

Thus the valiant freedom fighter ushered in so many good things and left an indelible mark in the development trajectory of the RMG industry and the country's economy. In recognition of Desh Garment's contribution to foreign exchange earnings, it received the President's National Award and the Grand Prix for Commercial Quality 1988 in Europe.

The valiant leader is no more. He died on 13 September, 1998 at the age of only 62. His death, in a time when Desh was trying to recover from the massive loss of 1991's cyclone, had dealt a heavy blow to the factory. But in the end his daughter Vidiya Amrit Khan has stepped into his shoes and has since been running the factory with a sterling reputation. Even though the great visionary is no longer with us, his trailblazing role in harnessing the growth of the RMG industry will remain embossed in gold forever. **A**

*Md. Mohiuddin Rubel is a Director of Bangladesh Garment Manufacturers and Exporters Association (BGMEA) and Director of Denim Expert Ltd.*

# CLIMATE ACTION what it means for Garment Manufacturers?



The fashion industry is responsible for 2.1 billion metric tons of greenhouse gas (GHG) emissions around 4% of the earth (2018). The emission from the sector is increasing and posing growing risks in climate change. On this backdrop, UN Climate Change convened fashion industry value chain partners to align on comprehensive targets on climate action named “The Fashion Industry Charter for Climate Action” with an

ambitious goal of reducing emission to net-zero by 2050. Net-zero is defined as the condition where the activities of a company will have no impact on climate from GHG emission. Being a part of a resource-heavy value chain it appears to be difficult or to some extent impossible for a garment manufacturer in Bangladesh to achieve net-zero, but considering the global business landscape we have to make the possible best effort to

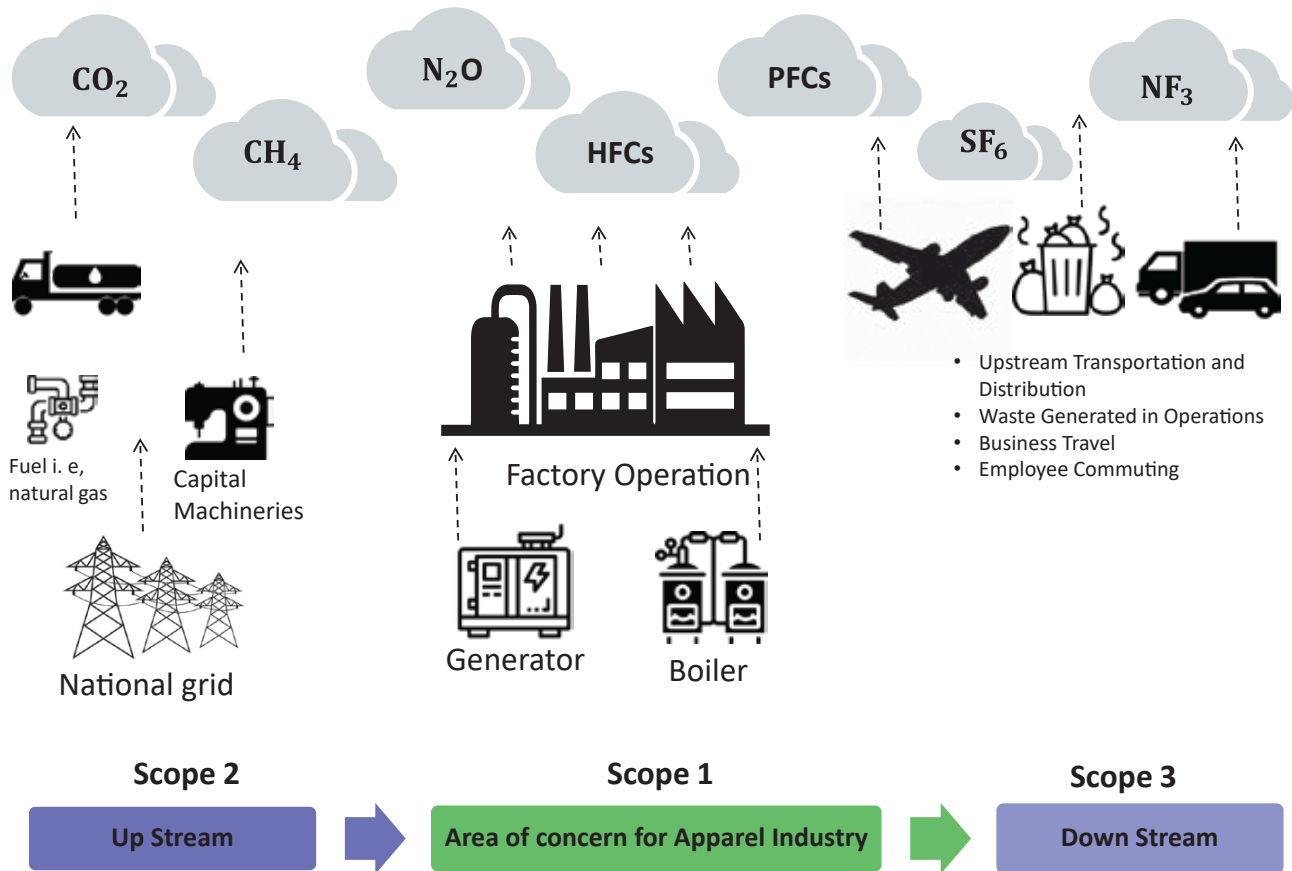
cut emissions within our scope. So it is important to understand the scope of emission for a factory to set its focus on climate action.

For any companies, GHG emissions are clustered into three categories:

- **Scope 1:** Direct GHG emissions that are emitted from sources owned and controlled by a company, for a garment factory the scope 1 emission could be Natural gas or other fuels used for processes, offices, or warehouses that are owned or



## SCOPE OF GHG EMISSION IN RMG INDUSTRY



operated directly, Natural gas, coal, oil, or bio-fuels used for generators, heat-intensive processes, or boilers

- Fugitive process emissions
- Fuel used for owned or operated vehicles
- Refrigerant leakage
- **Scope 2:** GHG emissions from the generation of electricity, heat and steam purchased by a company. Grid electricity for heating, lighting or cooling, offices or warehouses
- Grid electricity used for manufacturing processes (i.e. sewing, cutting, finishing)
- Purchased and consumed steam if any.
- **Scope 3:** “Indirect” emissions from a company’s value chain activities. Purchased Goods and Services, Capital Goods, Fuel- and Energy-Related Activities Not Included in Scope 1 or Scope 2, Upstream Transportation and Distribution, Waste Generated in Operations, Business Travel, Employee Commuting, Downstream Transportation and Distribution

Most of the important global brands sourcing from Bangladesh are signatory to the charter. BGMEA have also signed the charter that committed to cut 30% GHG emission (in scope 1,2 and 3 as defined by the GHG Protocol Corporate Standard ( <https://ghgprotocol.org/> ), by 2030 against a base year of no earlier than 2015. This interim target will be aligned with the 1.5 °C scenarios going forward.

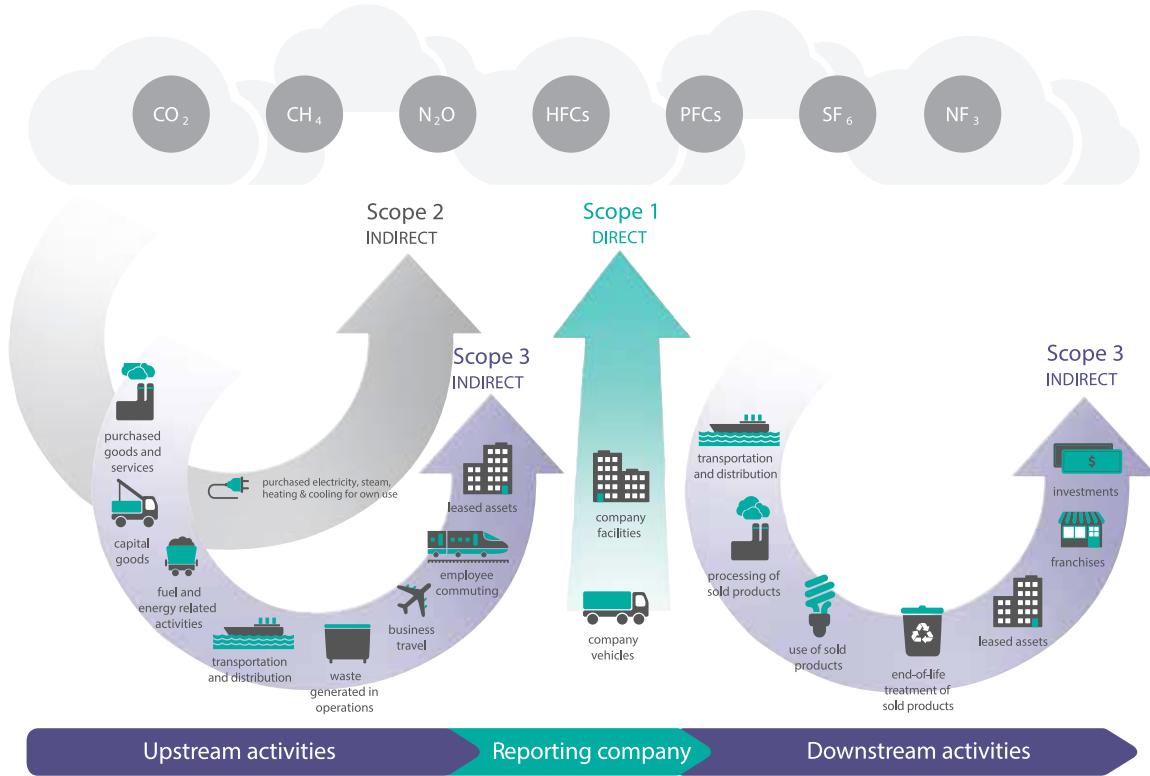
As long as garment and textile factories climate actions are concerned focus should be more on the energy-related CO<sub>2</sub> emissions from the use of fuels and electricity. Other types of emissions such as methane or PFCs can be added at a later stage.

A garment factory’s GHG emissions can usually be reduced through energy efficiency and shifting to renewable sources of energy (there are typically little to no process-related emissions). However, companies may have opportunities to shift from coal to

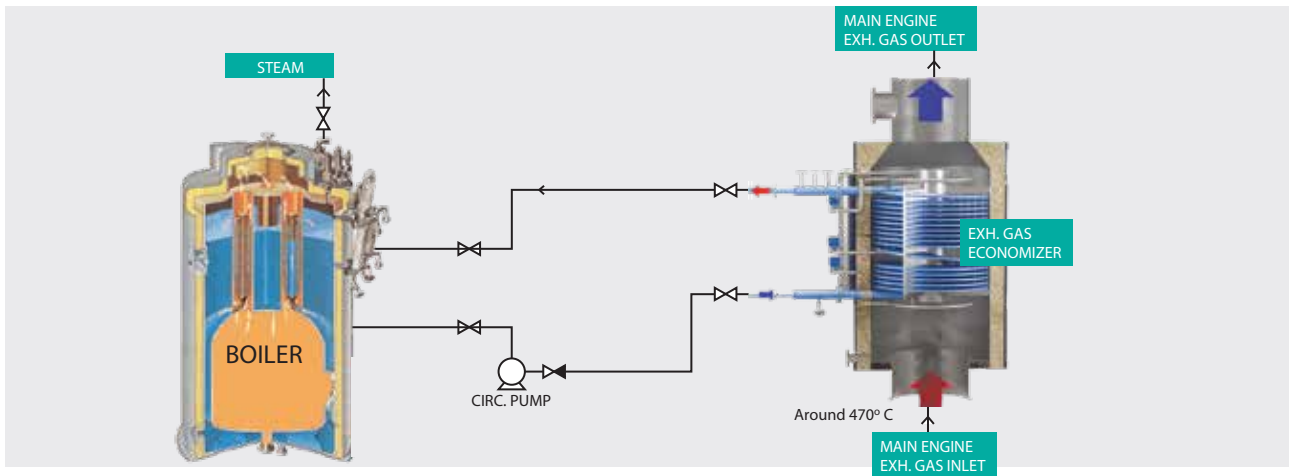
gas or biomass for thermal heat, or use combined heat and power generation (co-generation). The thermal energy portion of an apparel manufacturer (cut and sews) with a fossil fuel central boiler could be around 40%, leaving the remaining 60% from electricity. The main drivers of electricity consumption in such facilities are sewing (24%), air compressors (20%), and ironing (12%). In textile factories, thermal processes can be up to 90% of total energy consumption, of which roughly 60% is used in dyeing, 30% in stenter machines, and 11% in shrinking.

There are huge opportunities to cut emissions by garment and textile factories we will shed light on one of such climate actions in this article.

Overview of GHG Protocol scopes and emissions across the value chain



Waste heat Recovery (WHR) System




**Waste heat Recovery (WHR) System:**

An apparel industry consumes huge energy to generate hot water and steam. A significant portion of the energy (20 – 50%) gets wasted on the environment in the form of exhaust gases from the boiler, dryer, steam condensate, cooling water, effluent and etc, this waste heat is expensive and can be recovered and reused.

An EGB extracts heat from the exhaust gas streams at around 470° C through heat exchange and further utilizes it to produce steam. The steam is then supplied to various units including the garments ironing, dyeing, and finishing. A factory invested 1,77,000 USD in a waste heat recovery system comprising of Exhaust Gas Boiler (EGB) and successfully

- reduced energy demand by 27,460 kWh/year and

- reduced gas demand 2.59 million m<sup>3</sup> /year.
  - saving around 2,00,000 USD every year
  - reduce carbon emission by over 14%
  - at a payback period of only 9 months
- A small step can foster your climate action and save the planet. 



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# Digital Wages in RMG: an Inspiring Journey towards Positive Change

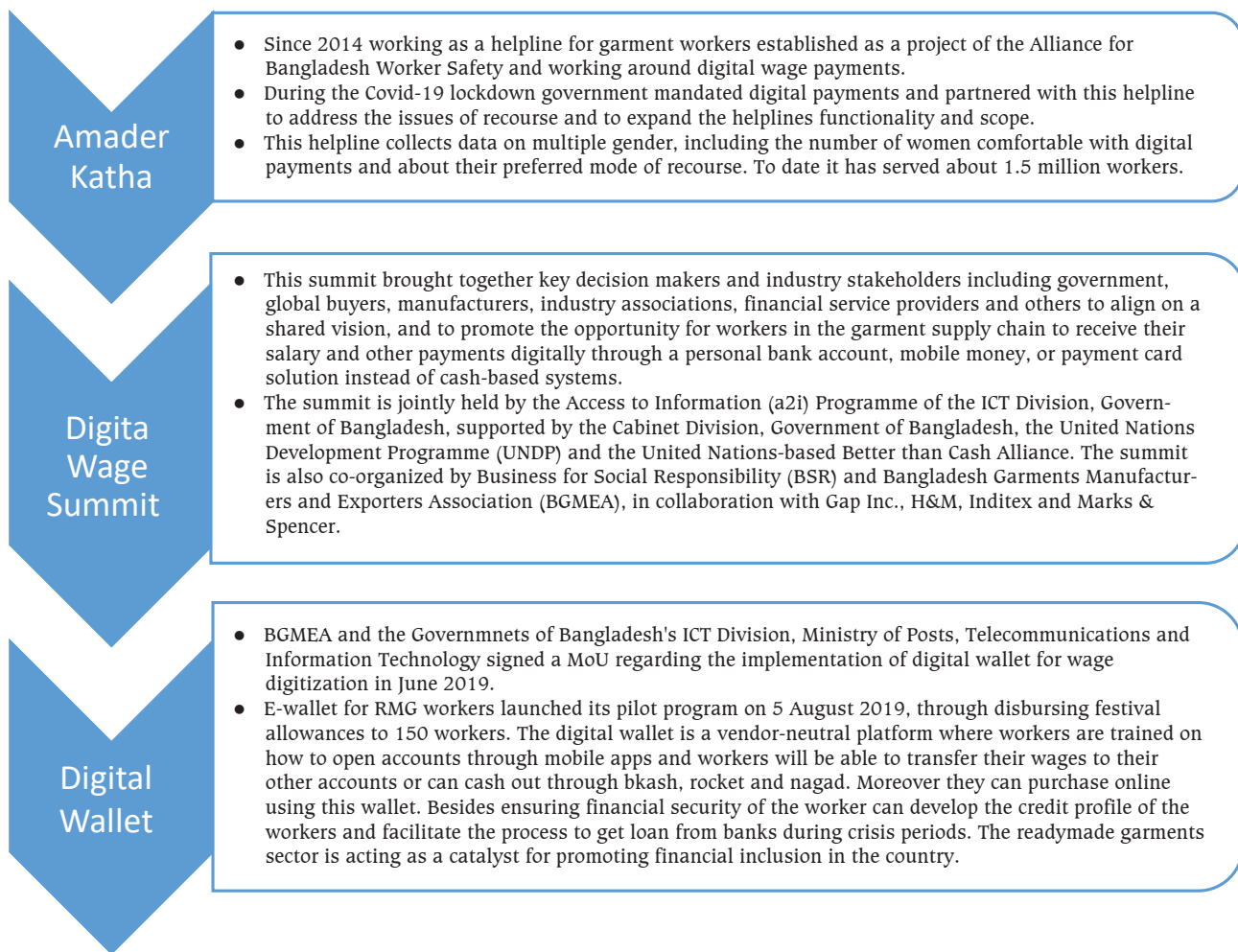
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**“Adaptability is about the powerful difference between adapting to cope and adapting to win”**

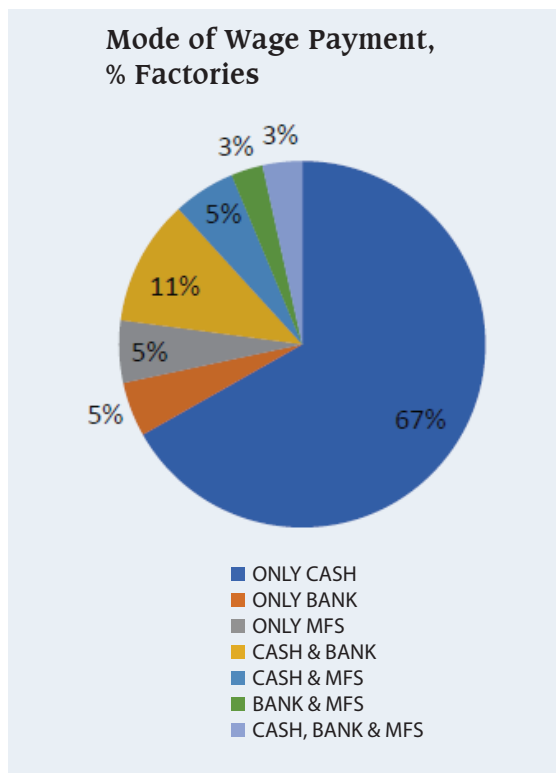
– Max McKeown

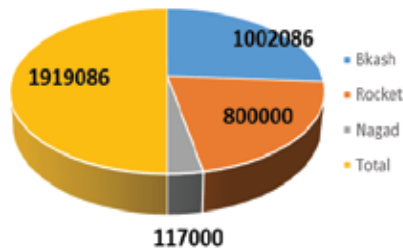
One of the strengths of Bangladesh RMG sector is the adaptability with the demand of time and market trends. This industry embraces positive changes which encourage innovation, develop skills, impact workers lifestyles and lead to better future. We align ourselves with SDGs especially with GOAL 8: Promote inclusive and sustainable economic growth, employment and decent work for all. This industry employees around 4 million people with more than 60% female employee and helped this vast majority to become an integral part of formal economy. To achieve sustainable development goals Bangladesh's RMG sector prioritizes the financial inclusion of its workers through wage digitization process among other several other initiatives in different areas of SDGs. Bringing this vast majority of the workforce in wage digitization process shows the dedication of the industry to work in line with Bangladesh government's initiative of digital Bangladesh's Digital vision 2021. This small step towards wage digitization is helping millions of workers to become more confident on their ability to adopt digital knowledges. The process of wage digitization and financial inclusion has been accelerated in Covid-19 pandemic situation. But if we look back, initiatives has been taken prior to Covid-19, to bring the RMG workers under the umbrella of digital wage.



To understand the extent to which RMG workers were covered by MFS and the share of wage payment through MFS in April, 2020, BGMEA piloted a participatory survey among BGMEA member factories titled "A Survey regarding Wage/ Salary Information of Ready-Made Garments Factory of Bangladesh".

The survey found, 67% factories provide wage through cash, followed by MFS 5%, and bank transfer 5%. 23% factories follow multiple modes of wage payment. For salaries, 38% factories provide through cash, 35% through cash & bank, and 21% through bank transfer. Only 0.3% of the reported factories pay employees' salary through MFS, while 5% factories pay wage through MFS. The calculated number of workers and employees having MFS account stands at 472,276 out of 1,100,342 employed in the reported factories, which means 43% of the workers and employees have MFS account, i.e. bKash, Rocket, etc. Then the COVID-19 pandemic hit, the world order diverted towards digital. The RMG sector of Bangladesh has also experienced rapid changes in their existing payment methods. The process of conversion from cash to digital has been fast-tracked due to the COVID-19 pandemic. There is no scope to deny the fact that, COVID-19 taught us a great lesson with some positive changes towards the technological developments in businesses. As per the direction of the Honorable Prime Minister, Bangladesh Bank ordered all factories to digitize wages. During the first wave of pandemic factories were closed from end March to end April 2020, sustaining the factories and paying the





workers' wages was one of the most difficult tasks for the owners. Realizing the critical situation of the RMG industry, Honorable Prime Minister Sheikh Hasina has granted COVID assistance in the form of special incentive worth BDT 50 Billion. According to Ministry of Finance, 3.5 million workers from 192 factories got their payments under this stimulus package. By the end of April, 1.92 million new mobile financial services (MFS) wallets were created for the purpose of receiving wages.

The MFS companies facilitated total 1975 RMG factories for salary of April where a total of 1919086 workers received digital payment where about 1002086 workers from 1086 factory received through bKash, 800000 workers from 720 factory through rocket, and 117000 workers from 169 factory received the wages through Nagad. During the peak of Covid-19 crisis, more than 82% workers were getting paid digitally.

According to a survey by the South Asian Network on Economic Modeling (SANEM) from April to October 2020 titled "Factory Wage digitization Trends" in Bangladesh states that, there was a massive shift towards paying workers digitally among the "Not Brand Facing" and Brand Facing" factories in May, though the percentage decline slowly in the subsequent months. The researchers surveyed 1,377 workers in the sector by telephone.

We can see in July Brand facing factories who were paying workers digitally increases to 87% compared to April (37%). On the other hand, in June the proportion of factories paying digitally reached its peak of 60% among the non-brand facing factories as well. The percentage of factories paying workers digitally started to decline thereafter and by

September 2020, the percentage was only 40% of Not Brand-Facing factories and 73% of Brand-Facing factories were still paying workers digitally.

Another survey by Centre for Policy Dialogue titled "Vulnerability, Resilience and Recovery in the RMG Sector in view of COVID Pandemic: Findings from the Enterprise Survey" also points out that pandemic boosts the digitization of wage in Bangladesh RMG sector. About 87.8% of the large factories used the MFS/bank facilities, where the ratio of medium factories were 72.6%. The study suggests that factories should continue providing wages through bank account which ensures transparency and accountability.

Better than cash alliance in their report Responsible Digital Wages in the RMG Sector found that 87% of workers have their own MFS wallets. 74% workers feels safe withdrawing money from agent point/ATM 69% workers feels safe carrying cash from the agent point/ATM.

"Digital payments, when provided responsibly, have the potential to promote decent work by enabling millions of female and male workers around the world to have better control over their wages and benefits." Guy Ryder, Director General ILO

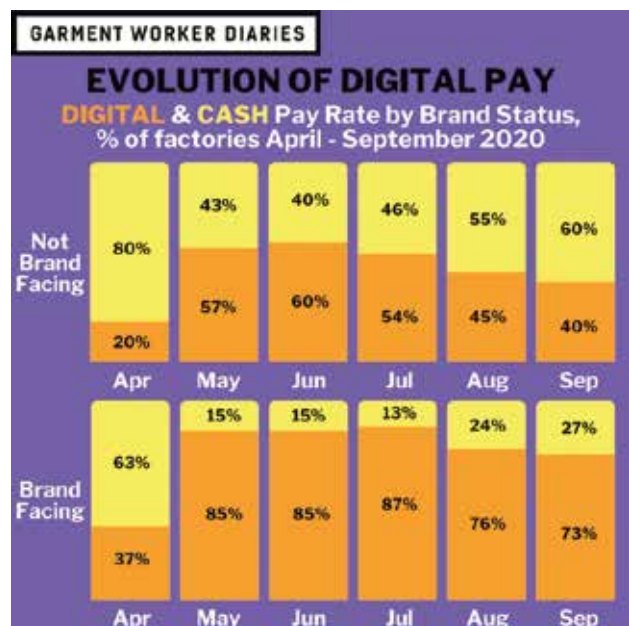
To articulate the impact of wage digitization in the financial life of garment workers we have interviewed 4

workers from two different factories. Converting cash to digital made their life much easier. The most common expression was they do not have to stand on a queue for the payment. As they have been trained on how to use mobile money, or ATM card and e-wallets, they are confident to keep their money in the account and withdraw or send whatever amount whenever they

want without any additional cost.

Converting cash to digital impacted positively in the workers' financial life including their spending behavior. While converting to digital, factories in collaboration with development partners through different projects and programs providing basic trainings on how to use digital money. As an example we can light on BSR HERproject's "HERfinance Digital Wages program" developed with the Bill & Melinda Gates Foundation and Sarathi- "Progress through Financial Inclusion", funded by MetLife Foundation and Swiss contact; with the assistance of these programs, workers are being trained on how to use digital money wisely through different financing literacy sessions to bring RMG workers in financial inclusion. These programs helps the workers to break the ice of techno fear and save up with proper planning, preparing budget and spend accordingly.

GMS Textile Ltd took part in HERfinance , which provided advice for managers to plan, prepare and deliver the transition from cash to digital wages; and financial capability training for workers, with a focus on women, to increase their access, use and benefit from their payroll accounts, and to improve their financial health. This has resulted in positive impact for female and male workers.





**Munmun Rahman (23)**, working as a quality inspector at GSM Textile Ltd. used to receive her salary in cash but the time her factory converted to digital payment. She receives her salary through DBBL Rocket mobile financing, her financial life has totally changed. “Receiving salary through Rocket is kind of a blessing as I don’t have to stand in line for salary. I spend money in accordance with my budget and am saving up for my future. Now I can send money instantly to my parents. I really find my digital money useful during the corona led lockdown days.”

Another worker at GSM Textile Ltd, **Snigdha Roy (21)** working in the garment industry for about one and a half years, receives her salary through the first month. Being the first born with 3 siblings she bears all the expenses of her family. “I can use my money whenever I want it and I don’t have to pay any cash-out charge as well. I cash out in accordance with my need. My sister is going to sit for secondary school certificate exam and I send her educational expenses using my digital rocket account. I do not have to go out for sending money or recharging my mobile.”



**Golam Rabbani (20)** also from GSM Textile Ltd said, “Receiving salary through mobile banking helped me to become a economical. “I used to receive my salary in cash in my previous job and couldn’t manage to save some amount for myself. Digital money helps me to balance my spending. I am saving a fixed amount as DPS every month. As pocket money I keep 2000 for myself and now I know the differences between needs and wants.” Digital wages provide workers with their first formal account and provide access to financial services like remittances, savings or insurance. We need to work on to bring more inclusion to sustain the practices.

**Most. Nasrin khatun (19)** working as an operator in millennium textile ltd. Receives salary through ATM card of Asia Bank “Digital wage is helping me to save up for my own land and my son’s future. I do not have to pay extra charge for withdraw my money which saves my time and money.” Not only the workers, the factories are also benefiting as digital mode of payment is less complicated, transparent and time saver. The problem of additional security cost has dropped remarkably. Employers can increase payroll efficiency, and minimize payday productivity losses, ensuring sustainability of digitization.





In some cases, workers prefer receiving wage in cash to digital platforms. According to an official involved in the “HERfinance Digital Wages program”, “We come to know about some of the reasons that include: the fear of the workers about the security of their money, lack of knowledge on savings through e-wallet, frequently forgetting the pin code or sharing pin codes with others, liquidity crisis on the pay day. In particular it is a bigger step for women - They may lack familiarity with even basic technology and may have a distrust of financial products. In addition, female workers may also face social barriers to using payroll accounts, such as discriminatory social norms or traditions. Following participation in HERfinance training female workers are not shy anymore, if there is a problem regarding pin code or any other issue related to their account, each factory has a trainer (Hishab Shongi) who is there to help. Factory managers have also seen the benefits of wage digitization – it’s much more efficient and they’ve reduced production time loss on payday by 75%.”

01 – EFFICIENCY & TIME SAVINGS	02 – EMPLOYEES’ PAYMENT PREFERENCES	03 – TRANSPARENCY, SECURITY, FINANCIAL INCLUSION
<p>Total time savings are significant for factories that moved to digital wage payment.</p> 	<p>Factories that moved to electronic wage payments registered high levels of employee satisfaction about the shift.</p> 	<p>Transparency in audits and supply chain accountability, accuracy of workers’ payments, reducing the risk of loss or theft of wages, increased financial inclusion etc.</p> 

Source: Textiletoday.com.bd

Time is now to focus on more inclusion to make the progresses sustainable. Digital wallets, ATM card, MFS open up the opportunities for the RMG workers to associate themselves with the formal financial institutions. It is the responsibility to the Government, financial service providers, Business Associations, Factories, Brands and buyers to build the financial eco-system where the workers will get more financial benefits, such as cashback, reward points and merchant discounts, to increase the value of wages. Government of Bangladesh has already prioritize the wage digitization through Access to information (a2i) program of the ICT division and Better than Cash Alliance (BTCA) had pledged that by 2021, 90% RMG workers will be receiving salaries digitally. Additionally, to encourage the factories to adopt digital wage as their mode of payment, government may consider non-monetary rewards for factories who continue to be digitized over a period. Buyers may add digital wage payment in their compliance and run different awareness programs towards wage digitization. The central bank of Bangladesh may work to create a regulatory environment to expand digital payments in supply chain. As a business association BGMEA is encouraging its members to bring its workers under the umbrella of digital wage. Circulate posters, infographics to create awareness among the workers as well as its member factories highlighting the benefits of going digital. In this journey of positive change all stakeholders must support responsible practices to help build a digital future that treats everyone fairly through building trust, mitigating risks and driving inclusive economy. <sup>Ⓐ</sup>

HERproject has developed a series of Digital Wages resources, in partnership with the Bill & Melinda Gates Foundation, and Mastercard Center for Inclusive Growth, which are freely available. They include a Digital Wages Toolkit for Managers, as well as tech tools, videos, posters and audio for workers. Please visit <https://herproject.org/resources/herfinance> for details.



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# ADAPTING TO THE CHANGING BUSINESS WORLD



The global business landscape is changing drastically. We are in the age of disruptive technologies where changes are faster than ever. What are the strategies being taken by businesses to adapt to the changing trends of doing business? Two young entrepreneurs in the RMG sector of Bangladesh shared their views with The Apparel Story.



Salman Farsy Sunny

We must understand the impact of technologies. The power of new technologies is everywhere. They change how businesses make money and how we live and work, sometimes with record breaking speed. Technology's power is particularly transformative in RMG business. Technology can create immense value, but it often does so through a highly disruptive process.

Disruptive technology is an innovation that significantly alters the way that consumers, industries, or businesses operate. A disruptive technology sweeps away the systems or habits it replaces because it has attributes that are recognizably superior.

Many developing countries are running out of the advantage of low-cost labor and raw materials. In order to drive growth, the next frontier is technology. It's true that due to the lead role of advanced countries to benefit from Industry 4.0, labor and raw material advantage is already weakening. But Industry 4.0 could be leveraged by virtually all countries, irrespective of the development stage, to drive economic growth. For example, with the innovations

supported by related technologies like sensors, software, AI and 3D printing, wastage could be reduced, and emission could be lowered, increasing the quality and reducing the cost. By leveraging this opportunity, the role of total factor productivity in driving growth could be further realized. Industry 4.0 also offers a new technology core to drive entrepreneurship. The many doors connecting the increasing capabilities of technology and the innovative nature of humans can bring about countless opportunities for growth and success in achieving humanity's set goals. More than the future has already started and is evolving rapidly, involving more parts of life and showing more signs of consideration of the future to come.

As a young entrepreneur, I believe that everyone must consider which disruptive innovations might influence their value chain and plan to respond to them or figure out whether they should use them in their business. They should understand their capability and limits to meet the outside dangers and opportunities of digitization. An entrepreneur should have



The many doors connecting the increasing capabilities of technology and the innovative nature of humans can bring about countless opportunities for growth and success in achieving humanity's set goals. More than the future has already started and is evolving rapidly, involving more parts of life and showing more signs of consideration of the future to come.

enough knowledge of the upcoming technology either to benefit the company or to prevent their business from the side effects of the technology. Entrepreneurs should disrupt themselves before technology disrupts the business. In this age of information technology and artificial intelligence, every company is a technology company now. Companies should look forward to building partnerships and supplementing their strengths.

**Salman Farsy Sunny**

Director  
Radiance Group



Hasin Arman

Every industrial revolution has occurred in this world and the reason has always been the adaptation of advanced technology. For instance, Netflix, Airbnb and Uber, these platforms have disrupted the traditional way as they have created their own principles in providing these particular services within their respective industries. Similarly being the 2nd generation to the RMG industry of Bangladesh, I strongly believe we have an immense scope of opportunities that we should tap into now more than ever in order to take our industry to the next level by incorporating and investing in automation.

Another major point that I'd like to address is that the size of the world apparel market is \$825.7 billion and in Bangladesh we take over only \$34 billion and there are products of 153 HS codes in the apparel segment but we only work with 6-7 of them. Hence why, I believe that in this area we can have a huge growth by diversifying our product lines and specializing our work force into more high end products.

Lastly, to grow and to become the expert we need more heavy industries and backward



integration. We all know demand and supply has to be in a balanced manner. To be sufficient and to balance the market we have to come up with more backward linkage industries and for that we should welcome and government should make policies in the favor of ease of doing business so that more FDI comes to Bangladesh. If it happens more industry will grow, more employment will be there and our workforce will be adapted to the new technologies.

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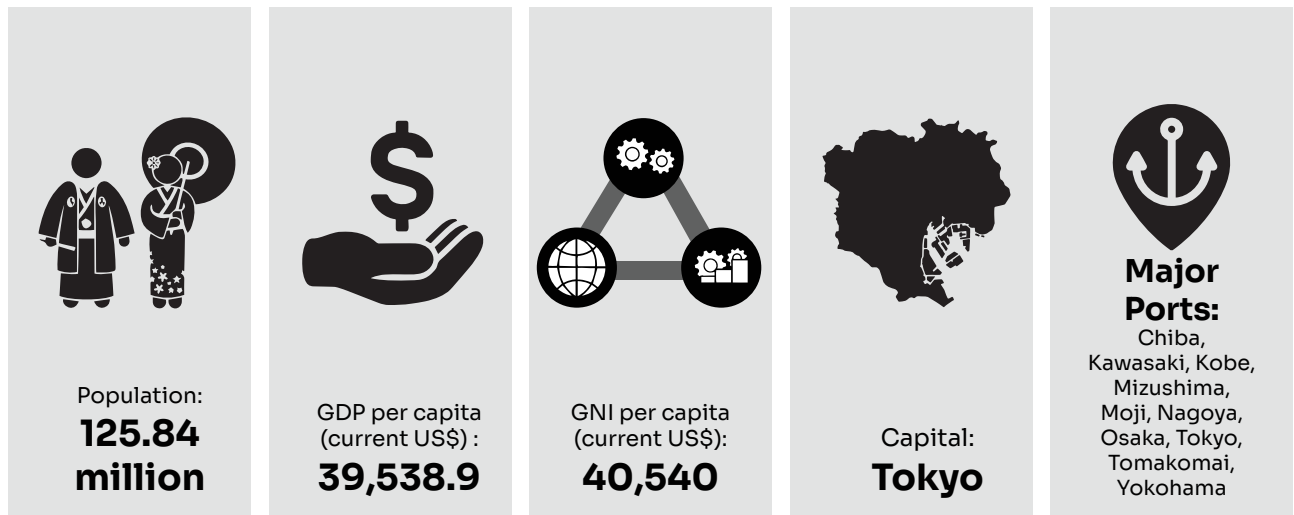
Director  
MB Knit Fashion Limited

# Emerging Market: Japan

Japan is the 3rd largest economy in the world with US\$5.378 trillion nominal GDP. It is one of the major development partners of Bangladesh. The diplomatic relation between Bangladesh and Japan was established in February 1972. Since then both countries are maintaining a friendly relation through economic cooperation, cultural exchange, and mutual visits. Japan is also a prominent export destination for Bangladesh's apparel in the world.



## Demographic and Economic Overview of Japan



Source: The World Factbook – CIA & World Bank

## Bilateral Trade

Table-1: Bilateral trade between Bangladesh and Japan (Value in million USD)

Year	BD's Export to Japan	BD's Import from Japan	Trade Gap
2015-16	1079.55	1643.64	-564.09
2016-17	1012.98	1735.18	-722.20
2017-18	1131.90	1870.00	-738.10
2018-19	1365.74	1846.30	-480.56
2019-20	1200.78	1720.66	-519.88
2020-21	1183.64	2001.19	-817.55

Source: Bangladesh Bank and Export Promotion Bureau (EPB)



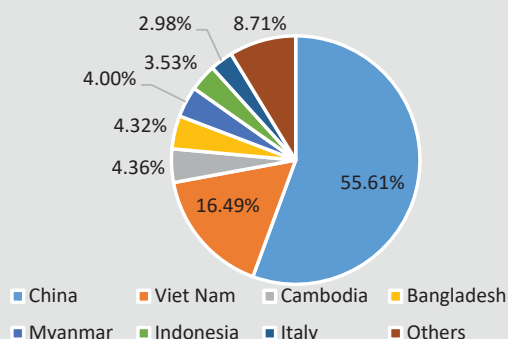
## Japan's Clothing Import from the World

Japan imported USD 23.95 billion worth of apparel from the world in 2020, while the share of Bangladesh was only 4.32%. China holds the top position. Bangladesh was in the 4th position after Viet Nam and Cambodia.

Table-2: Japan's Clothing Import from the World and share in 2020 (Value in million USD)

Exporters	2018	2019	2020	Share in 2020
World	28489.55	27965.37	23953.98	100%
China	17020.63	15882.23	13320.91	55.61%
Viet Nam	4038.40	4314.29	3950.68	16.49%
Cambodia	1066.38	1146.86	1043.76	4.36%
<b>Bangladesh</b>	<b>1121.14</b>	<b>1168.63</b>	<b>1034.84</b>	<b>4.32%</b>
Myanmar	912.88	1035.27	958.56	4.00%
Indonesia	1064.56	1019.12	844.65	3.53%
Italy	832.75	870.10	713.12	2.98%
Others	2432.82	2528.88	2087.47	8.71%

Figure-1: Japan's major source of apparel imports in % in 2020



## BD's Clothing Export to Japan

In 2019, Japan's total apparel import from Bangladesh was more than USD 1.16 billion. But due to the Covid-19, 2020, export declined by -11.45%. The import of knit and woven items were USD 514 million and USD 521 million respectively.

Table 3: Japan's Woven, Knit and Total apparel import from BD (Value in million USD)

Year	Woven	Knit	Clothing total
2016	439	465	905
2017	415	443	858
2018	513	608	1,121
2019	536	632	1,169
2020	521	514	1,035

## Japan's Major Clothing Items Import from Different Countries in the World

Following Table-4 shows the top 20 clothing items imported by Japan from Bangladesh and different countries in the world in 2020 and the Compound Average Growth Rate (CAGR) of those clothing import by Japan from the world during 2014-2019.

Table-4: Japan's top 20 imported items from the world and major countries in 2020 (Value in MN USD)									
Code	Product label	World	China	Viet Nam	Cambodia	Myanmar	Bangladesh	BD's Share in 2020	CAGR of Japan import during 2014-2019*
611030	MMF Knitted Jerseys & pullovers	2132.16	1454.51	267.92	86.27	54.61	88.85	4.17%	-2.46%
611020	Cotton knitted Jerseys & pullovers	1378.75	685.19	272.35	34.55	17.68	106.91	5.01%	3.26%
610910	Cotton knitted T-shirts	1220.00	506.64	260.07	59.80	18.72	119.39	5.60%	4.51%
610990	Non cotton knitted T-shirts	926.39	464.94	220.16	54.79	15.68	46.03	2.16%	-0.78%
620343	M/B synthetic woven trousers	752.35	291.87	239.64	39.66	87.32	28.12	1.32%	3.46%
620193	M/B MMF woven anoraks	715.05	288.97	197.70	15.41	73.70	21.66	1.02%	5.57%
620342	M/B cotton woven trousers	668.88	223.06	88.29	49.44	24.24	172.10	8.07%	-3.59%
620462	W/G cotton woven trousers	646.17	320.28	23.72	101.47	19.01	94.83	4.45%	-6.45%
620463	W/G synthetic woven trousers	607.49	371.72	97.07	32.67	28.03	8.95	0.42%	5.31%
621210	Non cotton woven Brassieres	526.88	366.03	110.20	7.44	4.46	1.14	0.05%	-0.74%
610463	W/G MMF knitted trouser	508.09	314.72	111.99	35.43	7.93	4.33	0.20%	4.58%
620640	W/G MMF woven shirt and blouse	455.54	312.24	42.57	17.58	19.02	7.73	0.36%	1.87%
620293	W/G MMF woven anorkes	454.62	243.28	66.01	10.35	53.03	11.18	0.52%	5.35%
620520	M/B woven cotton shirts	390.90	136.99	88.63	21.43	28.39	31.73	1.49%	-7.98%
611596	Knitted shocks	390.81	321.10	31.19	1.45	0.12	0.08	0.00%	-2.97%
621133	M/B MMF woven tracksuits	375.89	146.73	153.80	7.48	42.13	7.47	0.35%	4.66%
620213	W/G MMF woven overcoats	368.48	237.12	20.18	5.14	32.93	7.45	0.35%	-4.26%
611011	Knitted jersey and pullover	345.45	137.46	88.56	19.50	3.68	1.57	0.07%	-3.79%
610343	M/B MMF knitted trouser	328.56	169.29	90.96	21.42	6.60	3.85	0.18%	6.22%

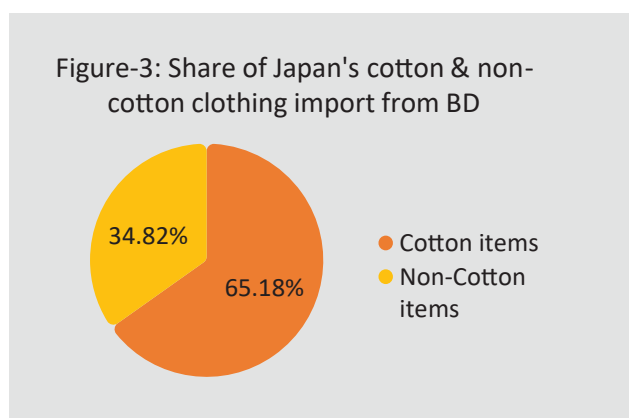
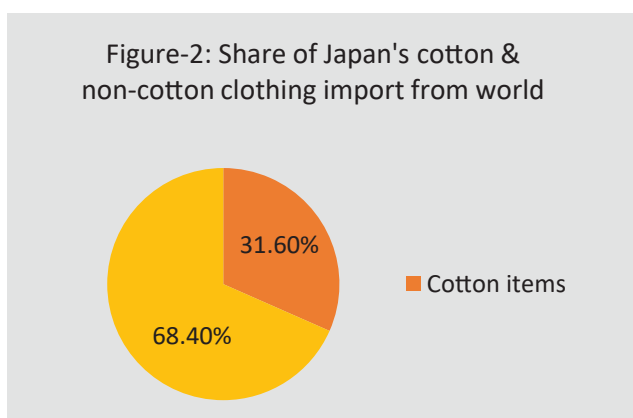
Following table-5 shows some major apparel items imported by Japan in 2019 where Bangladesh has opportunities to future penetrate

HS code	Items	Japan's import from world	Japan's import from BD	BD's Share	CAGR of Japan's import from world during 2014-2019*
611020	Knitted Jersey and Pullover	1472.06	87.14	5.92%	3.26%
620193	M/B MMF woven anorkes	929.01	24.33	1.65%	5.57%
620343	M/B MMF woven trousers	823.38	26.88	1.83%	3.46%
620293	W/G MMF woven anorkes	603.09	9.58	0.65%	5.35%
620463	W/G MMF woven trousers	587.53	6.76	0.46%	5.31%
620640	W/G MMF woven blouses	515.81	11.49	0.78%	1.87%
610463	W/G MMF knitted trousers	476.36	5.18	0.35%	4.58%
621133	M/B MMF woven tracksuits	425.16	8.29	0.56%	4.66%
620443	W/G MMF woven dresses	422.66	4.98	0.34%	3.51%
620453	W/G MMF woven skirts	398.87	2.86	0.19%	8.11%
610343	M/B MMF knitted trousers	333.66	13.94	0.95%	6.22%
610520	M/B MMF knitted shirts	289.98	7.84	0.53%	4.85%
620442	W/G woven cotton dresses	275.05	4.04	0.27%	5.41%

\*Though the import data of 2020 is available, but the CAGR was calculated considering the data of 2019 intentionally to avoid the Covid period.

## Japan's cotton & non-cotton clothing import share from the world and Bangladesh in 2020

In 2020, Japan imported USD16.38 million worth non-cotton apparel from the world which was 68% of the total apparel imports. In the same year, Japan imported USD 1.03 billion worth of clothing from Bangladesh where the share of cotton-made products was more than 65%, only 34.82% was non-cotton apparel.

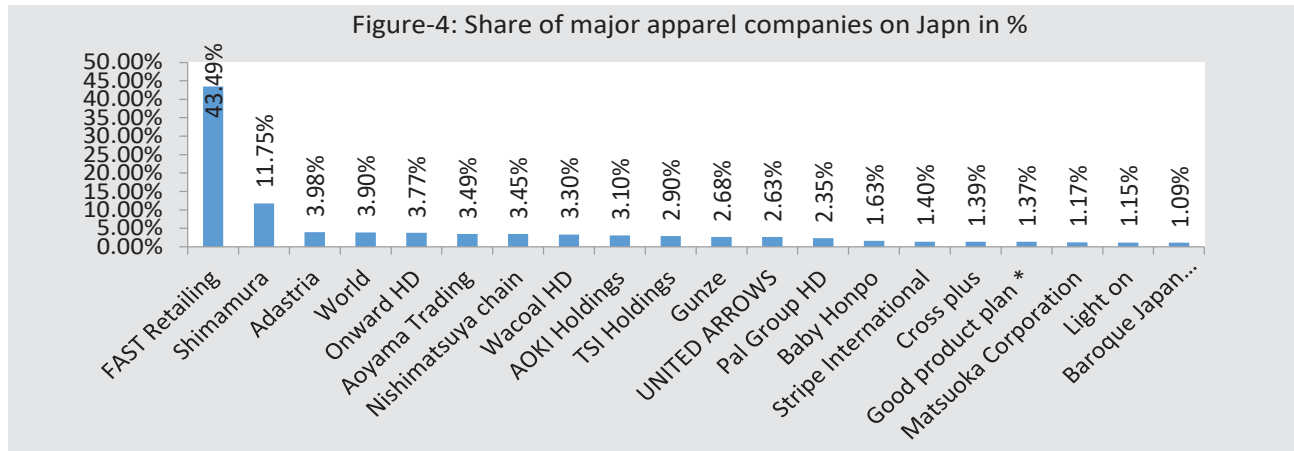


Source: ITC Trademap

## Retail apparel market of Japan

The Japanese apparel market is among the largest markets in the world. Japanese fashion follows the global trend while traditional clothing remains an integral part of the culture. Currently, the size of Japan's apparel industry is USD 46.42 billion (as per the sales of the top 60 companies).

The following figure-4 shows the sales share of the top 20 apparel companies in Japan in 2020. The total sale of these companies was USD 40.64 billion. FAST RETAILING was the number one apparel company with a 43.49% sales share. Shimamura, the second-largest apparel company has occupied 11.75% of sales share. The other top companies based on their sales turnover are Adastria, World, Onward HD, Aoyama Trading, Nishimatsuya chain, Wacoal HD and AOKI Holdings etc.



## Sales growth of top apparel retailers in Japan in 2020

The domestic consumption of the consumer in Japan is declining, but the needs are diversifying. So they are searching for overseas markets. Currently, most of the consumers in Japan demand cheap and diversified products. However, a group of consumers looks for high-end products also. Quality is a key factor for Japan market. Bangladesh has to further improve its capacity to cater the need of Japan market, particularly focusing on the quality.

Table- 6 shows the sales of individual major apparel retailers in 2020. Due to Covid-19, the sales of Fast Retailing decreased by 12.3% in 2020 compared to the previous year. But the sales of Shimamura increased by 4.0%. The sales of Adastria, World, Onward HD, and Aoyama Trading were declined by 17.30%, 23.70%, 29.80%, and 25.80% respectively.

**Table -6: Sales of top six apparel companies (value in billion USD)**

Company	2019	2020	Growth
FAST RETAILING	20.16	17.68	-12.30%
Shimamura	4.59	4.77	4.00%
Adastria	1.96	1.62	-17.30%
World	2.08	1.59	-23.70%
Onward HD	2.18	1.53	-29.80%
Aoyama Trading	1.91	1.42	-25.80%

Source: Gyokai-search.com

## Market Access

Bangladesh enjoys Generalized System of Preference (GSP) facility in Japan. A detail of GSP facilities is given below:

Table-7: GSP Facilities in Japan		
HS code	Products	Condition to be qualified as originating products
<b>Knitwear</b>		
Chapter 61	Articles of apparel and clothing accessories, knitted or crocheted	Manufactured from woven fabrics, felt, nonwovens, knitted or crocheted fabrics or lace of Chapter 50 to 56 or 58 to 60
<b>Woven</b>		
Chapter 62	Articles of apparel and clothing accessories, not knitted or crocheted, excluding products of heading 62.13 to 62.17	Manufactured from woven fabrics, felt, nonwovens, knitted or crocheted fabrics or lace of Chapter 50 to 56 or 58 to 60
62.13	Handkerchiefs	Manufactured from chemical products, from products of heading 47.01 to 47.06, or 50.01, or from natural textile fibres (excluding raw silk), man-made staple fibres or textile fibre waste
62.14	Shawls, scarves, mufflers, mantillas, veils and the like	Manufactured from chemical products, from products of heading 47.01 to 47.06, or 50.01, or from natural textile fibres (excluding raw silk), man-made staple fibres or textile fibre waste
62.15	Ties, bow ties and cravats	Manufactured from textile yarn
62.16	Gloves, mittens and mitts	Manufactured from textile yarn
62.17	Other made up clothing accessories; parts of garments or of clothing accessories, other than those of heading 62.12	Manufactured from textile yarn

Source: Handbook on the Generalized System of Preferences scheme of Japan, 2017



# Mapped in Bangladesh – from Digital Solution to Market Penetration of the Export Oriented RMG Factories in Bangladesh



As the responsible supply chain has become a global concern for global apparel industry, international brands/buyers of global apparel industry are keen to know about factories for placing their orders. However, information on export-oriented factories in

Bangladesh were hard to find in one place, until Centre for Entrepreneurship Development (CED) of Brac University (BracU) implemented "Mapped in Bangladesh (MiB)" project since 2017 to enable transparency and accountability by providing accurate, credible and updated RMG factory information through digital

mapping.

The two apex trade bodies, Bangladesh Garments Manufacturers and Exporters Association (BGMEA) and Bangladesh Knitwear Manufacturers and Exporters Association (BKMEA) are the strategic partners with the project while it also receives strategic supports from the Department of Inspection for Factories and Establishments (DIFE) under Ministry of Labour and Employment (MoLE). MiB is being funded by the Laudes Foundation and the Embassy of the Kingdom of the Netherlands (EKN) and coordinated by BRAC.

MiB ([www.mappedinbangladesh.org](http://www.mappedinbangladesh.org)) hosts basic but important information of the export-oriented Bangladeshi RMG factories on its digital map. The information has

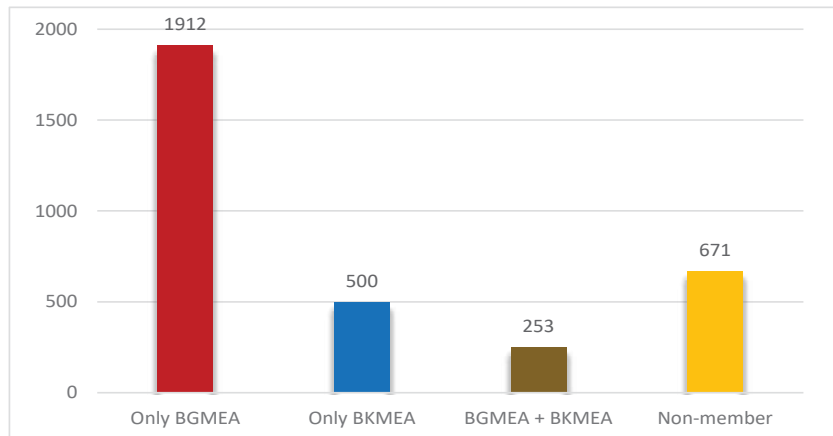
been collected through factory census and verified and validated before getting published. The census started from Dhaka in May 2018, Gazipur in August 2018, Narayanganj in April 2019, and Chattogram in December 2019. Through such accumulated information of all the export-oriented RMG factories in Bangladesh in one platform, the data can also analyze the penetration of RMG factories in traditional and non-traditional markets. This write up is going to provide a snapshot on the issue and for the analysis, the write up is using data of 3,336 mapped factories. All these factories are at least exporting 80% of their products. MiB factory selection criteria<sup>1</sup> adopts the definition Export Policy 2015-2018 by the Ministry of Commerce of Government of People's Republic of Bangladesh according<sup>2</sup>. MiB has number of data points, these are: factory name, address, location, establishment year, factory type, membership, inspection, type of products the factory produces, certification, type of factory premise, number of workers, name and distance to nearest fire station and medical service center, and existence of participatory committee (PC) and safety committee in the factory. MiB also has data points through which RMG factories global market penetration can be understood. These data points are countries where factories' products get exported, and factories major buyers/brands. The locations of these factories given below in terms of districts.

**Table 1: Number of Factories published in MiB platform**

District	Number of Factories
Dhaka	1,219
Gazipur	1,057
Narayanganj	615
Chattogram	386
Other districts <sup>3</sup>	59
<b>Total (as of July 2021)</b>	<b>3,336</b>

The distribution of factories in the map as per membership status is provided below:

**Figure 1: Factory Distribution by Membership Status**



The map hosts data of factories with members of BGMEA (1912), BKMEA (500), factories who are members of both BGMEA and BKMEA (253), and non-member factories who are not members of either BGMEA and/or BKMEA (671). There are two types of RMG export markets: traditional market includes the US and the European markets<sup>4</sup>; while the rest falls under the non-traditional market<sup>5</sup>. RMG exports to non-traditional markets have been increasing since 2010-2011, when the government offered a 5% cash incentive as a stimulus package to mitigate the effects of the global financial recessions of 2007-2008.<sup>6</sup> Table 2 shows that majority of the factories are exporting located in Europe such as, France, Italy, Canada, Spain, and UK and North American countries such as US and Canada. The only non-US/non-EU markets in the top 10 are Japan and Australia.

**Table 2: Top 20 countries Bangladeshi factories export their products**

Rank-Country	Number of factories	Market
1-Germany	1,558	EU
2-USA	1,398	US
3-France	1,265	EU
4-United Kingdom	1,224	EU
5-Italy	1,181	EU
6-Canada	1,090	US
7-Spain	945	EU
8-Japan	682	Non-Traditional
9-Poland	615	EU
10-Australia	546	Non-Traditional
11-Netherlands	543	EU
12-Denmark	525	EU
13-Sweden	443	EU
14-India	385	Non-Traditional
15-Belgium	378	EU
16-Brazil	372	Non-Traditional
17-China	335	Non-Traditional
18-Russia	334	Non-Traditional
19-Turkey	307	Non-Traditional
20-Mexico	260	Non-Traditional

<sup>1</sup>Brief Methodology of Mapped in Bangladesh (MiB), <https://mappedinbangladesh.org/wp-content/uploads/2019/05/MiB-Methodology-.pdf>

<sup>2</sup>[https://mincom.portal.gov.bd/sites/default/files/files/mincom.portal.gov.bd/page/e177ee18\\_f389\\_4f9e\\_a40c\\_57435cfac5b2/Export%20Policy%202015-2018\\_English.pdf](https://mincom.portal.gov.bd/sites/default/files/files/mincom.portal.gov.bd/page/e177ee18_f389_4f9e_a40c_57435cfac5b2/Export%20Policy%202015-2018_English.pdf)

<sup>3</sup>Other districts include – Mymensingh, Narsingdhi, Bandarban, Chandpur, Chapai Nawabganj, Gopalganj, Habiganj, Jashore, Jhenaidah, Magura, Manikganj, Pabna, Rajshahi, Rangamati and Rangpur

<sup>4</sup>Particularly EU countries

<sup>5</sup><https://rmgbd.net/2019/07/apparel-exports-to-non-traditional-markets-post-21-77-growth/>

<sup>6</sup><https://www.thedailystar.net/business/news/rmg-exports-soar-36pc-1696729>



Table 3 depicts the top 10 non-traditional countries to which Bangladeshi RMG factories export their products. Though the full list is not provided here, MiB data suggests that there are 56 non-traditional countries to which the factories export their products. This clearly indicates that the non-traditional countries have a market for Bangladesh, and it is up to the government and apex trade bodies now to explore these markets and gradually make them more accessible to the factories.

**Table 3: Top 10 Non-traditional countries Bangladeshi factories export their products**

Rank-Country	Number of factories
1-Japan	682
2-Australia	546
3-India	385
4-Brazil	372
5-China	335
6-Russia	334
7-Turkey	307
8-Mexico	260
9-Saudi Arabia	226
10-United Arab Emirates	218

According to MiB data, Bangladeshi factories work with 2,572 global brands and buyers. List of top 10 brands is provided in Table 4.

**Table 4: Top 10 Brands/Buyers the Bangladeshi factories work with**

Rank-Brand	Number of factories	Country of Origin of the Brand
1-Zara	372	Spain
2-H&M	367	Sweden
3-Li & Fung	315	China
4-Walmart	307	USA
5-Primark	300	Ireland
6-KiK	275	Germany
7-C&A	274	Netherlands
8-NEXT	274	UK
9-LPP	261	Poland
10-Kmart	246	USA

Thus, MiB's most up-to-date and evidence-based digital map data points can be utilized productively as a decision-making transparency tool for the RMG sector and all the industry stakeholders can be benefitted through it effectively.

To conclude we may say that in today's world where information is power, MiB can play a crucial role by creating access to credible and crucial information about the RMG industry of Bangladesh. If used properly, it can be a great marketing tool for the industry since it includes vital information of factories and their best practices. Therefore, all the industry actors should come forward and make the initiative sustainable. **A**

## News in Pictures



BGMEA organized a press conference at a hotel in Dhaka to share the experience and outcomes of visit of a BGMEA delegation led by President Faruque Hassan to the USA and Canada. During the tour the BGMEA President held meetings with stakeholders including buyers, brands' associations, government high-ups, international media, academia, development partners and non-resident Bangladeshis living in the USA and Canada and showcased the positive stories of the RMG industry and invited investment to potential sectors in Bangladesh.

Ambassador of Denmark to Bangladesh Winnie Estrup Petersen paid a courtesy call on BGMEA President Faruque Hassan at BGMEA PR office in Gulshan, Dhaka. They had discussions on issues related to the RMG industry of Bangladesh, including its progress in the areas of workplace safety, environmental sustainability and wellbeing of workers. BGMEA Vice President Shahidullah Azim, Vice President Miran Ali, Søren Asbjørn Albertsen, Sector Counsellor, and Ali Mushtaq Butt, Commercial Counsellor at the Danish Embassy were also present on the occasion.

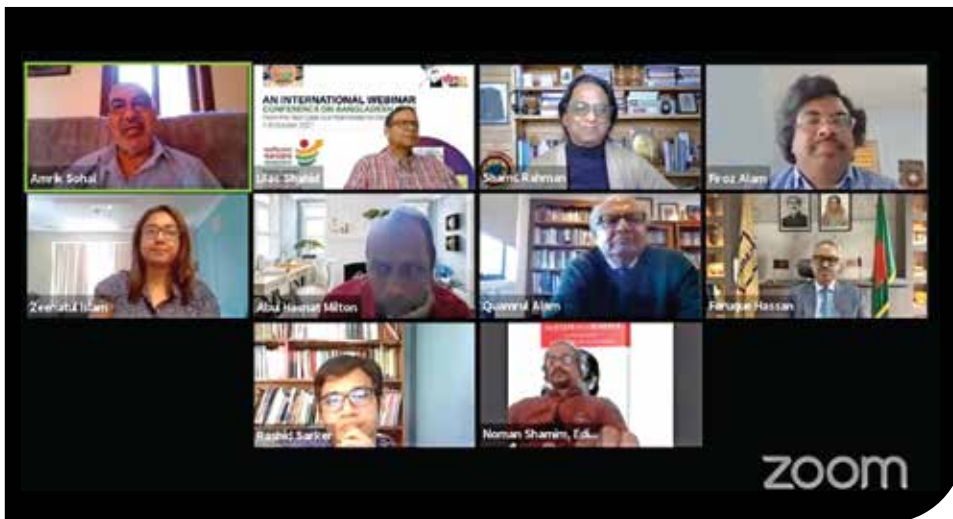


Ambassador of Brazil to Bangladesh, Joao Tabajara de Oliveira Junior, paid a courtesy call on BGMEA President Faruque Hassan at BGMEA PR office in Gulshan, Dhaka. They discussed how Brazil and Bangladesh can reap mutual trade benefits through collaboration in the apparel and textile industry. They also talked about scope of collaboration and support from Brazil especially in building capacity of Bangladesh's RMG sector in design development for value-added apparel products.



Leaders of BGMEA headed by President Faruque Hassan held a meeting with Honorable State Minister for Civil Aviation and Tourism Md. Mahub Ali at the Secretariat in Dhaka. They requested the government to speed up implementation of the projects aimed at upgrading major airports including building new terminal and extension of runways in Dhaka, Chattogram, Cox's Bazar and Sylhet. BGMEA Vice President Shahidullah Azim, Vice President (Finance) Khandoker Rafiqul Islam and Vice President Md. Nasir Uddin were also present.

The newly appointed Ambassador of Germany to Bangladesh, H.E. Achim Tröster paid a visit to BGMEA President Faruque Hassan at BGMEA office in Dhaka. BGMEA Vice President Shahidullah Azim, Vice President Miran Ali and Ms. Caren Blume, Head of Development Section at the Embassy were also present at on the occasion.



BGMEA President Faruque Hassan delivered a keynote speech on "Apparel Industry-Competitiveness beyond COVID-19" at an International Webinar Conference titled "Bangladesh at 50: From the test case to a development role model". The session was chaired by Professor Amrik Sohal from Monash University, and Professor Shams Rahman from RMIT University was the discussant. Academics and experts from Australia, Bangladesh and globally attended the webinar.



A delegation of BGMEA led by President Faruque Hassan met with State Minister for Shipping Khalid Mahmud Chowdhury, MP at the secretariat. They requested the government to expedite implementation of the projects taken to further enhance capacity and improve the port facilities.

German development cooperation agency GIZ with support of BGMEA released the 'Feasibility Study on Scaling up the Production of Technical Textiles (TT) including Personal Protective Equipment (PPE) in Bangladesh'. Ambassador of Germany to Bangladesh Achim Tröster, BGMEA President Faruque Hassan, Vice President Shahidullah Azim, Vice President Miran Ali, Director Abdullah Hil Rakib, Werner Lange, Textile Cluster Coordinator of GIZ Bangladesh and Angelika Fleddermann, Country Director of GIZ Bangladesh were present at the study launching event held in BGMEA PR office in Gulshan, Dhaka.



High Commissioner of Canada in Bangladesh, H.E. Benoit Préfontaine paid a courtesy call on BGMEA President Faruque Hassan at BGMEA's office in Gulshan, Dhaka. They discussed various issues pertinent to the apparel industry, especially how Bangladesh could tap in more opportunities in terms of RMG exports to Canadian market and attract investment in different potential sectors like high value-added and non-cotton textiles along with others. BGMEA Vice President Shahidullah Azim, Directors Asif Ashraf and Abdullah Hil Rakib, and Counsellor and Senior Trade Commissioner at the High Commission Ms. Angela Dark were also present on the occasion.



UN Resident Coordinator in Bangladesh Ms. Mia Seppo called upon BGMEA President Faruque Hassan at BGMEA PR office in Dhaka. They had discussion on various issues including challenges of Bangladesh's LDC graduation and the areas where the country needs to focus on for smooth graduation and sustainable development.

The Embassy of Denmark in Bangladesh, the Embassy of Netherlands in Bangladesh and PUMA has renewed their commitment for IFC's Partnership for Cleaner Textile (PaCT II) program to support decarbonization of the readymade garments (RMG) sector in Bangladesh. BGMEA President Faruque Hassan, Søren Asbjørn Albertsen, Sector Counsellor, Embassy of Denmark; Badrul Alam Talukdar, Program Adviser, Embassy of Denmark; Bas Blaauw, First Secretary, Economic Affairs and RMG, Embassy of the Kingdom of the Netherlands in Bangladesh; BGMEA Directors Asif Ashraf and Tanvir Ahmed; Nishat S. Chowdhury, Program Manager, IFC PaCT; Tadashi Koyama, Operations Officer to the Partnerships and Multilateral Engagement Department, IFC; Archak Pattanaik, Senior Manager - Supply Chain Sustainability, PUMA; and Vincent Chen, Team head Environment Sustainability, PUMA were present on the occasion.



BGMEA signed a MoU with Brac University to develop a digital repository of the workers of export oriented RMG industry. With the presence of Faruque Hassan, President, BGMEA and Professor Vincent Chang, Vice Chancellor (VC), Brac University, this MoU signing ceremony took place at the BGMEA PR and Media Office in Gulshan, Dhaka. Shahidullah Azim, Vice President, BGMEA; Miran Ali, Vice President, BGMEA; Ms. Mahjabeen Quader, Senior Policy Advisor – Economic Affairs & CSR, Embassy of the Kingdom of the Netherlands; and Ms. Naureen Chowdhury (Senior Program Manager -Labor Rights, Laudes Foundation) were also present at the occasion, among others.



BGMEA President Faruque Hassan met with Ms. Leslie Johnston, Chief Executive Officer (CEO) of Laudes Foundation in Glasgow, Scotland. The BGMEA leaders called upon the Laudes Foundation to extend its support to the Centre of Innovation, Efficiency and OSH to facilitate trainings needed to face the challenge of industry 4.0. BGMEA Vice President Miran Ali, Directors Asif Ashraf and Abdullah Hil Rakib, and Shams Mahmud, Managing Director of Shasha Denims Ltd were also present on the occasion.

BGMEA President Fareuque Hassan and Vice President Miran Ali met with Primark and its Associated British Foods (ABF) parent's leaders to discuss Primark's new wide-reaching sustainability strategy. BGMEA Directors Asif Ashraf and Abdullah Hil Rakib met with Paul Lister, Director of Legal Services and Company Secretary ABF, Paul Marchant, CEO Primark, Lynne Walker, Director Primark Cares and Juan Chaparro were present in the meeting. BGMEA expressed its support for the objectives Primark has set out to change the ways its clothes are made, halve its carbon emissions across its wider supply chain and improve the lives of the workers in the supply chain.



BGMEA President Faruque Hassan met with Dirk Vantyghem, Director General of the European Apparel and Textile Confederation (EURATEX) in Antwerp, Belgium. Their discussions covered a range of issues of mutual interests related to the textile and apparel industry, its challenges and opportunities. BGMEA Vice President Miran Ali, Director Abdullah Hil Rakib and Shams Mahmud, Managing Director of Shasha Denims Ltd were also present at the meeting.





Honorable Commerce Minister Tipu Munshi, MP inaugurated the online sourcing exhibition "Sourcing Bangladesh 2021 – Virtual Edition" as chief guest. BGMEA President Faruque Hassan attended the launching ceremony as special guest. The Export Promotion Bureau (EPB) organized the expo for the exporters of Bangladesh and the potential buyers across the globe to meet their respective demand.

BGMEA President had a meeting with Peter McAllister, Executive Director of the Ethical Trading Initiative (ETI) in London. They talked about different issues including how to strengthen supply chain partnerships between the UK and Bangladesh for a sustainable apparel industry. BGMEA Vice President Miran Ali, Director Abdullah Hil Rakib and Shams Mahmud, Managing Director of Shasha Denims Ltd were also present on the occasion.



A delegation of Japan External Trade Organization (JETRO) met with BGMEA President Faruque Hassan at BGMEA's PR office in Gulshan. BGMEA Vice President Shahidullah Azim, Vice President (Finance) Khandoker Rafiqul Islam and Director Md. Imranur Rahman were present. They discussed possible avenues of expanding trade between Bangladesh and Japan. The delegation included South Asian regional representative of Japanese Ministry of Economy, Trade & Industry and Director of JETRO, New Delhi Takuma Otaki, JETRO Country Representative Yuji Ando, JETRO Representative Kazunori Yamada and Senior Director at JETRO Dhaka S.M. Shariful Alam.



Leaders of BGMEA headed by President Faruque Hassan met Honorable State Minister for Labour and Employment Begum Monnujan Sufian MP at her residence. Former BGMEA Presidents Md. Shafiqul Islam (Mohiuddin) MP, Abdus Salam Murshedy MP and Md. Siddiqur Rahman, incumbent BGMEA Senior Vice President SM Mannan (Kochi), Vice President (Finance) Khandoker Rafiqul Islam, Directors Abdullah Hil Rakib, Haroon Ar Rashid, Rajiv Chowdhury and former Director ANM Saifuddin were present at the meeting.

BGMEA President Faruque Hassan held a meeting with Dr. Naledi Pandor, Honorable Minister of International Relations and Cooperation of the Republic of South Africa, in the presence of Dr. A K Abdul Momen, Honorable Foreign Minister of Bangladesh. They talked about how Bangladesh could increase RMG exports to the South African market. Sibusiso Ndebele, High Commissioner of South Africa to India was also present at the meeting which was held at the state guest house Padma in Dhaka.



A delegation of BGMEA led by President Faruque Hassan met with Salman F Rahman MP, Private Industry and Investment Advisor to the honorable Prime Minister, at BIDA office in Dhaka. BGMEA First Vice President Syed Nazrul Islam, Vice President Shahidullah Azim, Vice President Md. Nasir Uddin, Vice President Rakibul Alam Chowdhury, Directors Asif Ashraf, Faisal Samad, Barrister Vidiya Amrit Khan and Md. Imranur Rahman were present at the meeting. <sup>Ⓐ</sup>

## Statistics

### Bangladesh's RMG export to world

Value in Million USD

Month	2019/20	2020/21	2021/22	2021-22 VS 2020-21	2021-22 VS 2019-20
July	3310.48	3244.94	2887.22	-11.02%	-12.79%
August	2406.01	2468.02	2753.38	11.56%	14.44%
September	2341.07	2413.42	3418.84	41.66%	46.04%
October	2519.82	2323.72	3561.71	53.28%	41.35%
November	2511.31	2444.59	3235.05	32.34%	28.82%
December					
January					
February					
March					
April					
May					
June					
Total	13088.69	12894.69	15856.20	22.97%	21.14%

Source: EPB

### Knitwear

Value in Million USD

Month	2019/20	2020/21	2021/22	2021-22 VS 2020-21	2021-22 VS 2019-20
July	1678.16	1750.28	1658.45	-5.25%	-1.17%
August	1242.69	1364.50	1600.44	17.29%	28.79%
September	1249.37	1348.88	1905.29	41.25%	52.50%
October	1368.13	1338.22	2045.89	52.88%	49.54%
November	1271.28	1334.47	1775.50	33.05%	39.66%
December					
January					
February					
March					
April					
May					
June					
Total	6809.63	7136.35	8985.57	25.91%	31.95%

Source: EPB

### Wovenwear

Value in Million USD

Month	2019/20	2020/21	2021/22	2021-22 VS 2020-21	2021-22 VS 2019-20
July	1632.32	1494.66	1228.77	-17.79%	-24.72%
August	1163.32	1103.52	1152.94	4.48%	-0.89%
September	1091.70	1064.54	1513.55	42.18%	38.64%
October	1151.69	985.50	1515.82	53.81%	31.62%
November	1240.03	1110.12	1459.55	31.48%	17.70%
December					
January					
February					
March					
April					
May					
June					
Total	6279.06	5758.34	6870.63	19.32%	9.42%

Source: EPB

## Bangladesh's RMG Export to World

(July-November FY 2020-21 & 2021-22)

Export Value in Million USD

Million US\$	Woven			Knit			Total		
	July-Nov 2020-21	July-Nov 2021-22	Growth %	July-Nov 2020-21	July-Nov 2021-22	Growth %	July-Nov 2020-21	July-Nov 2021-22	Growth %
<b>EU Countries</b>									
Austria	3.03	4.83	59.52	8.98	13.47	50.07	12.00	18.30	52.45
Belgium	96.33	86.34	-10.37	130.36	182.38	39.90	226.69	268.72	18.54
Bulgaria	0.15	0.14	-5.57	0.48	0.57	19.67	0.63	0.71	13.76
Denmark	110.80	122.64	10.69	238.24	296.51	24.46	349.04	419.15	20.08
Finland	2.53	1.62	-36.02	10.59	10.72	1.25	13.13	12.35	-5.94
France	266.74	273.52	2.54	458.39	552.21	20.47	725.13	825.72	13.87
Germany	915.82	1,030.21	12.49	1,351.68	1,637.90	21.17	2,267.50	2,668.11	17.67
Greece	3.38	3.82	13.06	10.71	14.95	39.61	14.08	18.76	33.24
Italy	140.82	145.09	3.03	357.82	402.37	12.45	498.63	547.46	9.79
Ireland	19.97	23.85	19.44	40.40	52.13	29.03	60.37	75.99	25.86
Netherlands	165.93	211.85	27.68	272.77	339.01	24.28	438.69	550.86	25.57
Portugal	6.40	8.85	38.25	15.65	22.22	41.98	22.05	31.07	40.90
Romania	1.36	1.37	0.47	5.11	7.90	54.71	6.46	9.26	43.30
Spain	386.28	484.98	25.55	556.51	686.15	23.29	942.79	1,171.13	24.22
Sweden	78.32	74.19	-5.27	165.06	197.49	19.65	243.38	271.68	11.63
U.K.	531.86	633.73	19.15	975.70	1,128.65	15.68	1,507.56	1,762.39	16.90
Cyprus	0.17	0.13	-27.18	0.72	0.50	-29.79	0.89	0.63	-29.28
Czech Republic	63.05	45.26	-28.21	38.04	47.79	25.61	101.09	93.05	-7.96
Estonia	0.01	0.05	330.23	0.46	0.43	-6.77	0.47	0.48	1.93
Hungary	4.27	9.10	113.05	24.25	37.38	54.15	28.52	46.48	62.97
Latvia	0.00	0.11	3,341.03	0.32	0.20	-38.37	0.32	0.30	-6.00
Lithuania	0.21	0.10	-53.21	0.62	0.03	-95.34	0.82	0.13	-84.70
Malta	0.04	0.02	-59.93	0.68	0.05	-92.23	0.72	0.07	-90.30
Poland	200.99	258.57	28.65	323.32	440.52	36.25	524.31	699.09	33.34
Slovakia	9.83	5.81	-40.85	24.32	21.56	-11.34	34.14	27.37	-19.83
Slovenia	5.17	7.94	53.55	19.88	29.80	49.87	25.05	37.74	50.63
Croatia	1.66	1.65	-0.86	4.37	4.40	0.65	6.03	6.05	0.23
<b>Sub-Total (EU)</b>	<b>3015.10</b>	<b>3435.75</b>	<b>13.95</b>	<b>5035.42</b>	<b>6127.29</b>	<b>21.68</b>	<b>8050.52</b>	<b>9563.03</b>	<b>18.79</b>
<i>EU % of World</i>	<i>52.36</i>	<i>50.01</i>		<i>70.56</i>	<i>68.19</i>		<i>62.43</i>	<i>60.31</i>	
USA	1573.59	2097.10	33.27	822.09	1245.64	51.52	2395.68	3342.74	39.53
<i>% of USA</i>	<i>27.33</i>	<i>30.52</i>		<i>11.52</i>	<i>13.86</i>		<i>18.58</i>	<i>21.08</i>	
Canada	204.26	223.81	9.57	196.91	254.89	29.45	401.16	478.71	19.33
<i>% of Canada</i>	<i>3.55</i>	<i>3.26</i>		<i>2.76</i>	<i>2.84</i>		<i>3.11</i>	<i>3.02</i>	
<b>Non-Traditional Markets</b>									
Australia	142.11	130.71	-8.02	170.02	181.11	6.52	312.13	311.82	-0.10
Brazil	19.25	19.13	-0.59	12.84	13.21	2.94	32.08	32.35	0.82
Chile	14.56	28.73	97.26	18.61	37.92	103.79	33.17	66.64	100.92
China	59.37	52.06	-12.33	56.13	33.40	-40.50	115.51	85.45	-26.02
India	111.89	178.76	59.77	85.69	140.12	63.52	197.58	318.89	61.40
Japan	190.41	197.02	3.47	185.52	235.84	27.12	375.93	432.86	15.14
Korea Rep.	59.59	63.76	7.00	67.45	88.56	31.30	127.04	152.32	19.90
Mexico	27.74	44.20	59.34	33.23	57.30	72.42	60.97	101.50	66.47
Russia	64.61	89.96	39.23	125.35	171.16	36.54	189.96	261.12	37.46
South Africa	21.57	25.84	19.80	17.27	21.36	23.69	38.84	47.21	21.53
Turkey	38.69	28.24	-27.02	22.57	21.88	-3.07	61.26	50.12	-18.19
Other Countries	215.59	255.56	18.54	287.25	355.89	23.89	502.85	611.45	21.60
<b>Total (Non-Trad. Markets)</b>	<b>965.39</b>	<b>1113.98</b>	<b>15.39</b>	<b>1081.93</b>	<b>1357.74</b>	<b>25.49</b>	<b>2047.32</b>	<b>2471.72</b>	<b>20.73</b>
<i>% of Non-Traditional</i>	<i>16.77%</i>	<i>16.21%</i>		<i>15.16%</i>	<i>15.11%</i>		<i>15.88%</i>	<i>15.59%</i>	
<b>GRAND TOTAL</b>	<b>5,758.34</b>	<b>6,870.63</b>	<b>19.32</b>	<b>7,136.35</b>	<b>8,985.57</b>	<b>25.91</b>	<b>12,894.69</b>	<b>15,856.20</b>	<b>22.97</b>

Source: EPB

## US's Apparel Import from Major Suppliers January to October 2020 VS 2021

Month wise import growth


Country	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Jan-Oct, 2021
World	-18.28%	-8.75%	25.26%	66.16%	131.70%	55.46%	17.55%	22.97%	22.56%	20.40%	24.03%
China	-19.88%	6.75%	116.14%	57.68%	60.03%	29.16%	15.37%	21.18%	32.34%	25.00%	25.11%
Vietnam	-18.58%	-3.99%	33.56%	40.47%	90.54%	25.83%	-1.32%	21.78%	0.98%	1.97%	13.52%
Bangladesh	-16.57%	-9.01%	0.62%	17.70%	253.34%	139.20%	34.73%	5.36%	42.92%	29.51%	26.74%
Indonesia	-33.17%	-25.74%	-5.68%	32.99%	70.75%	44.49%	1.38%	22.88%	23.29%	31.76%	10.36%
India	-22.33%	-21.47%	0.44%	67.88%	522.71%	162.30%	39.27%	30.65%	36.97%	36.83%	33.72%
Mexico	-12.96%	-13.49%	7.74%	209.69%	139.10%	43.94%	31.83%	27.12%	29.61%	24.87%	29.57%
Honduras	-9.41%	-13.34%	18.56%	953.14%	772.81%	241.26%	57.02%	27.43%	13.13%	-5.84%	46.47%
Cambodia	-17.31%	-10.43%	33.32%	41.34%	64.50%	4.33%	-17.97%	31.32%	37.51%	46.62%	18.77%
Pakistan	11.96%	15.27%	50.84%	41.61%	413.06%	107.03%	86.45%	53.76%	38.86%	20.73%	56.34%
Korea	-23.95%	-27.93%	6.15%	52.04%	47.54%	33.22%	7.92%	40.70%	68.96%	6.69%	17.72%

Source: otexa

## EU's Apparel Import from Major Suppliers January to October 2020 VS 2021

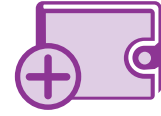
Month wise import growth

Country	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Jan-Oct, 2021
World	-19.99%	-1.82%	17.92%	62.56%	46.08%	21.08%	-6.32%	-7.04%	2.10%		6.40%
China	-15.25%	5.33%	69.19%	45.56%	-3.44%	-11.17%	-18.86%	-4.97%	11.74%	18.47%	4.15%
Bangladesh	-22.14%	-2.26%	-12.04%	42.29%	106.24%	105.90%	21.46%	-4.96%	16.34%	6.82%	13.93%
Turkey	-5.18%	8.83%	37.75%	135.01%	72.36%	42.09%	2.04%	4.55%	-1.76%	3.56%	18.19%
India	-21.56%	-2.11%	16.67%	85.89%	129.55%	60.58%	3.74%	-3.67%	6.97%	4.94%	16.88%
Cambodia	-20.18%	-14.19%	-7.69%	18.91%	28.59%	-18.95%	-27.82%	-21.92%	23.96%	24.70%	-3.94%
Vietnam	-19.56%	-1.74%	32.73%	70.57%	64.80%	27.50%	6.90%	-2.33%	-3.32%	-8.49%	8.97%
Pakistan	-10.24%	13.93%	2.95%	69.13%	126.97%	46.13%	38.66%	9.75%	29.50%	20.02%	25.05%
Morocco	-19.32%	3.80%	22.09%	818.28%	409.43%	56.22%	-5.69%	25.66%	-9.33%	8.92%	26.74%
Sri Lanka	-11.35%	17.69%	18.69%	71.60%	207.15%	53.13%	2.02%	-7.27%	3.86%	-5.50%	18.17%
Indonesia	-31.67%	-4.37%	-5.69%	39.16%	33.42%	-6.45%	-10.69%	-6.52%	-3.75%	10.66%	-1.09%

Source: eurostat, Note: World Jan to Sep 

# ডেবিট কার্ড থেকে বিকাশ-এ অ্যাড মানি করুন নিমিষেই

কোনো চার্জ ছাড়াই\*



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# TAKE CARE OF YOUR EYES TO PROTECT VISION



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USAID's Clear  
Vision Workplace



**VisionSpring**  
See well. Do well.



## **KEEP YOUR EYE HEALTH ON TRACK:**

Regular medical screening is required. This is especially true for adults as many eye diseases progress without symptoms such as glaucoma. So early detection and treatment improves the chances of saving vision.



## **WEAR YOUR EYEGASSES:**

Always wear your eyeglasses at that time for which purpose these are taken say for distance vision, near-vision, or both distance vision and near vision.



## **GIVE REST TO YOUR EYES:**

Give your eyes a rest if you are spending a lot of time using your computer or concentrating on machine since you may forget to blink and the eyes get tired. Try 20-20-20 rule i.e after every 20-minutes look 20 feet away in front of you for 20 seconds.



## **EAT HEALTHY FOODS:**

Our food should include leafy vegetables like kale and spinach, orange vegetables such as carrot and squash, for non-vegetarian diet we can eat eggs, fish.



## **WEAR PROTECTIVE EYEWEAR:**

Eye injuries can impair our vision so always use safety goggles or protective eyewear while working with chemicals, doing some construction and repairing works, etc.



**BANGLADESH GARMENT MANUFACTURERS  
AND EXPORTERS ASSOCIATION (BGMEA)**

# চোখের সুরক্ষায় যত্ন নিন



## চোখের স্বাস্থ্যের খেয়াল:

চোখের স্বাস্থ্য সুরক্ষায় নিয়মিত নিরীক্ষা অত্যন্ত জরুরি। বয়স বাড়ার সাথে সাথে চোখে গ্লুকোমা বা বিভিন্ন রোগ দেখা দিতে থাকে। তাই আগাম সনাক্তকরণ ও চিকিৎসাই পারে আমাদের দৃষ্টিশক্তিকে সুরক্ষা করতে।



## প্রয়োজনে চশমা :

আপনার হ্রস্ব দৃষ্টি, দীর্ঘ দৃষ্টি বা অন্য কোন চোখের সমস্যায় চশমা পরার বিধান দেওয়া হলে, অবশ্যই সবসময় চশমা পরুন।



## চোখকে বিশ্রাম :

দীর্ঘ সময় কম্পিউটার বা অন্যান্য যন্ত্রাদি ব্যবহার করলে চোখকে মাঝে মাঝে বিশ্রাম দিন। এক্ষেত্রে, ২০-২০-২০ নীতি অবলম্বন করতে পারেন অর্থাৎ প্রতি ২০ মিনিট ডিভাইস ব্যবহারের পরে আপনার সামনে ২০ ফুট দূরত্বে ২০ সেকেন্ড তাকিয়ে থাকুন।



## সুষম খাদ্য গ্রহণ :

চোখের স্বাস্থ্য রক্ষায় শাক জাতীয় খাবার নিয়মিত গ্রহণ করা উচিত। এছাড়াও মাছ - ডিম খাওয়া উচিত।



## ক্ষেত্রবিশেষে প্রতিরক্ষামূলক চশমা ব্যবহার:

চোখের আঘাত দৃষ্টিশক্তিকে দুর্বল করে দিতে পারে। তাই প্রয়োজনীয় ক্ষেত্রে (রাসায়নিক দ্রব্য ব্যবহারে, নির্মাণ কাজে বা মেরামত কাজে) সেইফটি গগলস বা অন্যান্য প্রতিরক্ষামূলক চশমা পরতে হবে।

সার্বিক সহযোগিতায়:  
ইউএসএআইডি'র ক্লিয়ার  
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