

Employee Training and Operational Risks: The Case of RMG Sector in Bangladesh

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The Ready Made Garments (RMG) industry of Bangladesh evolved over the notion of producing quality products in mass scale by maintaining low costs, providing a competitive edge over the competitors in the global RMG sector. However in recent times this industry went through a paradigm shift and the global customers & regulators are increasingly shifting their focus towards a sustainable business growth, maintaining quality outputs and ensuring a positive impact on the society. A number of studies have been undertaken in the past exploring the challenges faced by the RMG sector in Bangladesh, but there were only few comprehensive studies that used contemporary concepts like Operational Risk to identify and pin-point the root cause of potential failure points. The objective of this paper is to understand the root causes for potential Operational Risks that can arise from the internal factors, particularly from people & process, and how an effective Human Resource Management via investing in employee training can eventually reduce operational risks and contribute to profitability of the organization. 50 (fifty) floor level workers from 5 (five) different RMG firms, established in and around Dhaka city were interviewed face to face during the months of September to December 2015 on the basis of a standard set of questions, and based on the responses, a positive relationship has been established between employee training and alleviation of operational risk, in this industry.

Field of Study: Employee training and Operational Risk Management

1. Introduction

The Ready Made Garments industry of Bangladesh is the major force that drives our economy. Today, this export oriented industry contributes to 82% of the total exports made by the nation which amounted to USD 25.49 billion during the latest fiscal year of 2014-2015. Amidst the global financial turmoil and global political unrest, this industry has grown more than four times in export volume over the last 10 years and has contributed to an overall increase in exports of the country by a mammoth 360%. Employing more than 4 million workers, this is by far one of the largest employing industries in the nation, creating job opportunities for woman and subsequently, leading the working class towards economic independence (Dhaka Tribune, 2014).

After the liberation war of 1971, Bangladesh was struck by famine and labeled as one of the poorest nations of the world. With no major industry or natural resources to grow upon, the apparel industry shed some light towards economic development. With a vision to transform

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Ahsan & Hasnin

the nation, late Nurool Quader Khan was the pioneer of the RMG sector of the country. Back in 1978 he sent 130 trainees to South Korea to learn how to produce readymade garments and then he started his own venture named “Desh Garments” which was the first export oriented RMG firm in the country. A number of respected industrialists followed his footsteps and eventually started a new era that transformed the nation. With the GDP growing at a rate of around 6%, Bangladesh is seen as one of the brightest prospects among the developing nations in the world (BGMEA, 2015).

Although this industry has shown promises and prospects over the years, the success was not always blissful. A number of challenges, issues and incidents were impediments to the development of this industry. Issues like child labor, low wage rates, poor working conditions, health and safety hazards, and political instability have often largely over-shadowed the low-cost competitive advantage of this industry. Things have changed over the recent past. As per a report by ILO, post the tragic incidents of the collapse of Rana Plaza and the fire at Tazreen Fashions, unprecedented efforts have been taken across the industry to enhance workplace safety and improve workers’ rights in this sector (Islam & Moazzem, 2015). This industry matured over the past and eradicated concerns like child labor by 1995. There has been a substantial increase in the minimum wage rate, which shows a 219% increase during the last 5 years (BGMEA, 2015). Increasing pressure from overseas buys, oversight from the international human rights organizations, regulators and the government have forced reforms in the industry, which now aspires to deliver quality products via ensuring human rights and still maintaining the competitive advantage of low cost-profit ratio. Having said so, experts believe that there is substantial room for development which, if eventually addressed, could establish Bangladesh as one of the leading RMG exporting nations in the world (Hassan, 2014 and Haté et al. 2005).

A number of studies have been undertaken in the past exploring the avenues of the challenges faced by the RMG sector in Bangladesh, but there were no comprehensive studies that used contemporary concepts like Operational Risk to identify and pin-point the root cause of potential failure points. This paper intends to replicate the concepts of Operational Risk in the context of the RMG industry of the country, with a view to understand and ascertain the relevant aspects of risks, particularly related to People. The research aspires to test the hypothesis that effective Human Resource Management via employee training can alleviate the risks pertaining to internal factors i.e. people & process aspect of Operational Risk, and bring organizational efficiency and foster productivity in the RMG sector of Bangladesh.

The paper is organized as per the following sections: Literature Review (Section 2), Methodology of Study (Section 3), Data Analysis & Discussion (Section 4), and lastly a Conclusion (Section 5).

2. Literature Review

2.1 Operational Risk Defined

As per KPMG Business Dialogue held in Luxembourg in 2012, Operational Risk was defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. This definition includes legal risk, but excludes strategic and reputational risk (Messini, Muehlenbrock, & Segui, 2012). The concept which originated from the financial sector can also be extrapolated and applied across various industries to explain the root cause behind operational failures (Khan, 2008; Bondarenko and Prokopenko, 2012).

2.2 The Ready Made Garments Industry of Bangladesh: Prospects & Challenges

A number of authors have analyzed both the bright and the dim aspects of the RMG industry. Yamagata and Yunus (2012) discuss on the role of Foreign Direct Investments, technology transfer, joint ventures promoted by removal of investment ceilings and the support of the Bangladesh government that helped in the rapid growth of this industry. Having said so, Mlachila and Yang (2004) and Haté et al. (2005) also explored the potential challenges for this industry in Bangladesh. Although both viewed the end of textile quotas as a significant blow to the competitiveness of the Bangladeshi firms in the global market, Haté et al. (2005) also argued that the trade data points post the lift of quota did not show substantial impact on this industry's profitability.

Despite a strong growth over the last few decades, the RMG sector has faced a number of challenges. Safety and security of the workers have become essential in the wake of Rana Plaza incident on April 2013 and Tazreen fire on November 2012 (Islam & Moazzem, 2015). Buyers and international stakeholders have enforced compliance to the safety standards. Additionally National Tripartite Plan of Action on Fire, Electrical Safety and Physical Integrity (NAP) have been set up by the government and facilitated by the ILO to set up safety training and factory inspection (Khatun, 2014). Moazzem (2014) highlighted that owners have commented that on average, it takes approximately 3 (three) crore taka (USD 380,000 approx.) to ensure compliance, which is a significant investment and more than what most RMG factory owners can afford.

Khatun (2015), Yamagata and Yunus (2012) and many other authors highlighted on the issue of political instability and its relation to labor unrest which are often deeply rooted to low wage rates and poor working conditions. Mlachila and Yang (2004) argued in favor of low wage rates and highlighted it as a competitive advantage for the RMG firms operating in Bangladesh. However, Haider (2007) highlighted that the wages rates are often way too low and can be labeled as exploitation and discrimination.

Another concern that has been highlighted by authors is with regards to substandard labor productivity, which was always an issue among Bangladesh RMG firms that was not addressed adequately. Mlachila and Yang (2004) had compared the value added by majority of RMG manufacturers in country, and found that Bangladeshi workers have the lowest value added, less than one-fifths of Chinese RMG workers. In a more recent study Berg et al. (2011) highlight the productivity gap between Bangladesh and its major competitors like China, India, Pakistan and Cambodia, was still substantial. Bangladesh was operating at 77% productivity compared to China's baseline of 100% (as per data on 2009). Berg et al. (2011), Eusuf and Razzau (2007) and a number of contemporary scholars have argued that the major problem that is currently hindering the growth prospects of this industry is the lack of trained and skilled workforce.

Previous studies provided sufficient insight with regards to the prospects and challenges pertaining to the RMG industry, but very few have identified or established people risk as the primary root cause. Based on this premise, and using the definition of operational risk, this paper would test the hypothesis that: failed or inadequate people and process is the core to all of the challenges that currently prevail in this industry, and an effective Human Resource Management via employee training can alleviating the risks.

3. Methodology of Study

Secondary data/ Information were collected from published private and government sources like; Manufacturing Industries Annual reports, BGMEA yearly report, Centre for Policy Dialogue (CPD) reports and publication, Ministry of Labor and Employment etc. were collected. For the primary data, 10 floor level workers from 5 different RMG firms, established in Badda, Tejgaon & Tongi regions of Dhaka district were interviewed face to face for the months of September to December 2015. A structured questioner was used comprising of 18 (eighteen) questions (mentioned in the following section) followed by a generic unstructured interviews where the workers shared their perspective on the topic. 64% of the respondents were female and the rest 36%, were male. Majority of the respondents (52%) were between the age group 20-25 years, 26% were between 15-20 years, 14% were between 25-30 years, with the rest 8% between 30-40 years.

4. Data Analysis and Discussion

Data collection was based on the following questionnaire, which was filled in with the responses, and tallied across a Likert scale ranging from 5 to 1; with 5 marked for “Strongly Agree”, 4 for “Agree”, 3 for “Neutral”, 2 for “Disagree” and 1 for “Strongly Disagree”. A detailed snapshot of the result is shown below:

Ahsan & Hasnin

**Table 1: Workers' Responses are Talled to the Questions in a Likert Scale
(Number of Respondents)**

SL	Question	5-Strongly Agree	4-Agree	3-Neutral	2-Disagree	1-Strongly Disagree
1	I am working in this company for less than 6 months	20	10	0	11	9
2	They pay-scale is good and it is sufficient for running my family expenditures	0	5	7	13	25
3	I have a very good knowledge of my daily tasks	14	25	4	4	3
4	I received adequate trainings right after I joined the role	8	10	15	9	8
5	I received frequent trainings whenever new machineries have been installed or new products are rolled out within the existing setup	6	12	5	22	5
6	My supervisor gives me adequate attention and scopes for learning	4	8	10	11	17
7	I know how to use the machines effectively and efficiently, i.e. I can do my job in time, as I was trained how to use the machines.	10	9	7	17	7
8	I have enough physical space and have a proper workstation which is comfortable.	0	10	0	8	32
9	I have to work on an average 10-12 hours per day	34	12	3	1	0
10	My workplace is healthy & I was provided with sufficient knowledge on cleanliness and hygiene	12	9	8	19	2
11	I was well trained with regards to following standard procedures during any disasters (e.g. Fire, Earthquake)	6	10	0	13	21
12	I know where the fire exits are and there are regular fire-drills to train the workers on dos and don'ts	3	7	22	9	9
13	Floor supervisors are helpful and gives constructive effort in teaching us how to rectifying/ avoid making errors	5	8	0	10	27
14	Salaries and bonuses are always paid in time	2	7	0	19	22
15	I believe that violence and force is sometimes necessary to establish employee rights.	7	10	3	22	8
16	I would prefer a high pay-scale more than favorable working conditions and working hours.	8	19	0	17	6
17	I would prefer the average pay, If I am provided with adequate on-the-job training, and descent working conditions.	6	27	0	9	8
18	If I was provided with the scope and opportunity, I would discuss the problems with higher management for amicable solutions, rather than going for violence/ creating unrest	12	30	5	3	0

The following discussions are based on data analysis and will look into both of the internal and external components of Operational Risk, but will primarily focus on the internal component

Ahsan & Hasnin

and try to resolve or look for viable solutions to the problems from Human Resource Management's perspective, by deploying employee training and development.

4.1 Employee Turnover

The RMG industry can be broadly categorized under two major classes of employees: the factory workers and the mid to top level management team. Hossain (2015), cited the categories of employees and provided a contemporary view. Discussions with a number of top executives and owners of RMG firms revealed that the turnover rate of the midlevel managers have been reported to be high, with most of the managers quitting within few years of employment. Owners claimed that this is due to the lucrative nature of other industries, namely: telecommunication, FMCG & banking where the mid-level managers are exposed to better career prospects. Again at the floor level, garments industry being a labor intensive industry needs a very stable number of blue-collar workers. However, as per a study conducted by the equity research teams of Morgan Stanley in 2014, on average employee turnover at the garments factories are at 10% which can creep as high as 30% during festivals like Eid. The component of Operational Risk that this problem highlight is: People.

From the perspective of Operational Risk, employee turnovers is one the Key Risk Indicators (KRIs) that can measure a company's potential to grow and pinpoints the vulnerable areas where right people are missing, which needs to be immediately addressed (Davies, Finlay & Wilson, 2006). Companies usually set a threshold beyond which, a breach in the KRI indicates that the risk is beyond the appetite that can be borne by the business (Hoffman, 2002). Attritions leave hole in the operational activity of a company and slows down productivity. Again, newly recruited employees are a prone to processing errors (intentional & unintentional) due to lack of proper and adequate trainings Heuvel, Lorenzo & Rooney (2002).

Human Resource Management (HRM) can suggest viable solutions to manage attrition to be kept within the KRI thresholds. As opined by Hossain (2015), the root cause for high turnover rates at the mid-level management is largely attributed to factors like social status of working in a multinational, less than competitive pay-scale when compared to other industries, lack of a proper and established HR process dedicated to employees. Most of the companies in the RMG industry does not have a fully functional and autonomous HR department within its organizational hierarchy. To make the mid-level jobs lucrative, owners need to invest in a formal HR department with trained HR specialists within the organization which will not only look at the employee welfare (staff benefits & compensations) but it will also strive to be competitive with regards to the same. Activities like recruitment, selection, performance evaluation and talent hunt needs to be formalized and brought within a structure. Owners must as well focus on branding the company as successful local ventures, a prestigious entity and focus on the opportunities for career growth with compatible standards to other industries in the market.

The compensation and benefit package of the blue-collar employees on the other hand, also needs to be validated. As per Morgan Stanley's research in 2014 on the RMG sector of Bangladesh, the minimum pay scale for an average worker has been revised to USD 68 (BDT 5,300), which was a substantial 77% increase compared to the last revision, which still is not sufficient to support a family of three and sometimes is not at all practical. The research also identified wage as one of the factors attributing to high turnovers. Upon one on one interview sessions with 50 floor level workers in garments factories near Badda, Tejgaon & Tongi it was perceived that the minimum wage is not at all practical and it is substantially less when compared to the standards of living in the city. 76% (38) of the respondents agreed that the

Ahsan & Hasnin

current pay structure is not at all substantial to make a living. 60% (30) of the respondents also stated that they have not been working in their current job for more than 6 months, and another primary reason behind the turnovers besides poor pay was lack of adequate training. Owners are advised to provide a bare minimum wage which takes into account of the living standards of that particular area from where the workers are being sourced. Apart from that, employers can also provide employees with free health-care centers, day care center for children, subsidized lunch & snacks, transportation facilities etc. Employers should train the new recruits and provide them a buffer period to prove their potential. Employee retention programs that are designed by trained HR specialists can also subsequently reduce Operational Risk.

4.2 Safety & Security Issues and Poor Working Conditions

Another key concern that needs to be addressed and highlighted is with regards to employee safety, security and working conditions. From the perspective of Operational Risk, this can result in failure of process & people, caused by inadequate preemptive management of external events. 68% of the workers interviewed stated that they have minimum or no training with regards to standard procedures during environmental disasters like fire and earthquake. 44% of the respondents are not even well aware of the concept of fire drills.

“The Alliance for Bangladesh Worker Safety” and “The Bangladesh Accord on Fire and Building Safety” have been formed, and although there are differences between the Accord and Alliance, both are inspecting factories and making recommendations for improvements. Currently 1900 factories are covered by these two organizations’ programs, compared to around 5000 factories in Bangladesh, of which 3500 are regularly exporting garments products (Morgan Stanley, 2014). These set of compliance also expand to circumstance of factory safety and construction standards, workplace safety, security of the employees, ethical conditions, etc., building on the codes of the NAP and working with organizations such as the International Labour Organization (ILO) (Hossain, 2015). Today, foreign buyers and investors take a critical look at the levels of engagement a company demonstrates with regards to compliance with the standards set out by Accord & Alliance.

This idea was also supported by Eusuf and Razzaue (2007), who predicted that improving working environment leads to increased employee productivity. 80% (40) of the workers interviewed responded that, their work stations were very cramped, ergonomically challenging, uncomfortable and unhealthy. Personal hygiene is a concern as well. 42% (21) of the workers highlighted that they received few or no training on ensuring hygiene at work. Many of the factories do not have adequate washroom facilities and lack of hygiene practices at workplace pose risk of transfer of diseases (Islam, 2014). Human Resource has a key role to play in this context. The floor managers need to be adequately trained in promoting safety standards at work. They should supervise and in turn train and educate the floor level workers with regards to the safety standards. Although we have highlighted that low/ average wage rate is a persisting problem, 66% (33) of the workers responded that if they were to choose between higher wage & poor working condition vs average wage & favorable working conditions, they would have chosen a favorable working condition than the pay itself. This is an interesting finding contrary to most of the previous researches that identifies low wage rate as the primary reason behind workers being dissatisfied. Workers seem to be more concerned about their basic rights in terms of workplace safety and working conditions rather than only the pay itself.

4.3 Political and Labor Unrest

As highlighted by Schwab (2014) the Global Competiveness Report ranks Bangladesh 129th out of 144 countries when it comes to public institutions. Political instability can be attributed by a number of indexes, for example: Bangladesh is ranked 135th in ethics and corruption and 122nd in undue influence. Hossain (2015) argues that most of the workers in the RMG sector are generally very poor and they do not want to engage in destructive activities that can hamper their earning potential. Political programs have negative impact on the mobility of the workers. Due to lack of transportations, they cannot always go to work on blockades and strikes. Yamagata and Yunus (2012) reports a large number incidents pertaining to labor unrests, but the cause of these unrest are: low wages and working conditions, not political. From the perspective of Operational Risk, political and labor unrest may post safety & security related concern for the workers. Historically, unrests have been proven to be destructive in nature due to vandalism and loss of work hours and production. The Operational Risk aspect pertaining to this problem is an amalgamation of both external events and internal events.

Ahmed, Islam and Raihan (2013), conducted a study that identified correlation between labor unrest and several factors that were initially deemed as the significant contributors. The study showed that: lack of minimum safety facility, low salary, deferred payments & benefits, workload and seasonal lay-offs are the factors behind labor unrest. 82% (41) of the respondents clearly stated that they have experienced delay in receipt of payments, bonuses or overtimes. Women are found to be working for more than 10-12 hours everyday under very stressful and difficult working conditions. A staggering 92% (46) of the respondents agreed that they have to work for long hours everyday, which degrades their physical health and spirit. Contrary to the general belief, 60% (30) of the respondents disagreed to the idea of participating in violence and protests as a regular means to establish employee rights. When requested to explain why they think so, they responded that one day of factory closure due to any unrest equals a day without pay.

Again, Human Resource Management with a trained HR specialist needs to play a very significant role in this case to ensure that the welfare of the employees and workers are protected. 84% (42) of the workers believe that if they are provided with adequate scopes, they would prefer to discuss the matters of concern directly with the top, rather than creating havoc and unrest. Hossain (2015) proposed for a collaborative approach between the factory owners and the employees at large, to form a labor-employee committee, where democratically elected representatives from the workers would regularly meet and discuss their needs and expectations with both lower and upper level management. Fernandez-Stark *et al.* (2011), pointed out that this is an initiative taken by the RMG factories in consultation with ILO and this is deemed to be a viable solution to establish communication between the employees and the employers.

4.4 Lack of Productivity Due to Inadequate Training

Although the RMG sector promotes high potential, Bangladesh is still not the ideal place for investors who demand diversity, quality and efficiency in output generation. The root cause lies in sub-standard productivity. The World Bank (2013) highlighted that improving labor productivity is one of the main steps that Bangladesh has to take to remain competitive in the RMG market. The risks pertaining to lack of productivity is attributed to failure of people to appropriately understand processes & systems.

Ahsan & Hasnin

To put matters into perspective, although 78% (39) of the workers participating in the survey agreed that they are well aware of their duties and responsibilities at work, 64% (32) of them were either neutral or they believed that the trainings that they received right after joining were not adequate. 74% (37) of the workers believed that their floor supervisors are not always supportive in providing constructive feedbacks to reduce errors while working. Fernandez-Start *et al.* (2011) highlighted that BGMEA along with many of the firms, buyers and investors have taken joint initiatives to alleviate concerns of productivity. One of the most important roles of Human Resource Management comes into play in this context. Employee training is the key to organizational success in the long run. The HR department or the line managers in charge should design adequate training plans, training materials and training timelines that should be adhered to. Few of the recommendations below were ascertained post a discussion session with a RMG sector specialist currently working with a leading global management consultancy firm working with the RMG sector in Bangladesh.

- Central governing bodies like BGMEA with the help from experts from RMG sector could design and come up with standard training materials for the floor level workers which could be standardized and published for the industry as a whole.
- Many RMG workers stated that they get minimum direction on how the entire process flow works, and their knowledge is very limited to the task he/she is provided with. Floor managers could organize mandatory induction session for new recruits who will be taken for a floor visit so that the employee can get a holistic view of the production process.
- More than half of the respondents agreed that they lack the knowledge of how different machines work in the factory. Their diversity of knowledge is very limited. Periodic training sessions can be held on the use of difference machineries and how to effectively use them to generate the output in the shortest possible time.
- Fernandez-Start *et al.* (2011) also highlight that productivity could be increased not only by upgrading the knowledge of the people, but also by investing in capital machinery which are technologically advanced and then educating the employees to make use of it efficiently. The government is supporting such initiatives by allowing duty free imports for capital machineries (Hossain, 2015).

The above discussion substantiates the fact that failed or inadequate people are indeed the root cause behind majority of the problems in this industry, and an environment that values training and development can alleviate the concerns substantially.

5. Conclusion

A critical look from the contemporary perspective of Operational Risk Management helped to provide a broader picture of the risks this industry is exposed to. Being a labor intensive industry, the key factor behind all of the important aspects of operational risk was always People. Human Resource Management is the key, and employee training is the most important factor that can alleviate the risks. As discussed in the previous sections, there are substantial rooms for improvement with regards to ensuring: a better workplace for the workers, better training facilities, a better and a more realistic pay scale and benefit plan, and a better means of securing their rights. Contrary to previous researches and beliefs that lack of adequate pay is the predominant factor behind dissatisfaction and violence, the workers interviewed shared that lack of a decent working condition, inadequate knowledge and training spurs such conflicts, and they also believe that violence is not the answer, rather an amicable solution is always desirable. Hence setting up of a dedicated Human Resource Management department in every RMG company would not only modernize the managerial concepts of this

Ahsan & Hasnin

industry but it will also convert this industry into one of the most lucrative in the country in terms of employment opportunities.

Due to limited time and resources, the research focused on gathering primary data from RMG factories within the vicinity of Dhaka. Response bias was a concern, although individuals were selected randomly and the questions were asked individually. Data collection at the managerial level would have been instrumental in providing an added perspective to the problems pertaining to this industry, and leaves a prospect for future researches.

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Ahsan & Hasnin

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