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them from well-managed and socially-compliant factories that hardly need any help.

A comprehensive long-term plan should be in place to bail out the sick industries. The government can very well allocate a rescue fund so that they can provide higher pay to their workers and repay loans in phases. The government and the garment manufacturers' association should come forward and help disadvantageous factory owners in areas of marketing, merchandising and production.

In other words, the sick industries will have to be brought under strict regulation and put through a system so that a few years down the line, they can learn to live without assistance. Under a visionary government policy, these owners should be taught how to manage labour issues, build industrial capacity and gradually graduate their outfits into ultimate league -- the less crowded market of medium to high-end products. Once they arrive there, fully ready, they can only go up, earning more than enough to take care of their workforce and outfits.

The next major task at hand for the government is to help build backward linkage industries alongside extremely efficient and easy-to-avail support sectors -- bank, customs, ports and transport.

The dynamics of the world apparel market have changed in many ways ever since the quota system. This privilege offered by rich countries to least developed countries was withdrawn, throwing the competition for work wide open. Unlike in the past, buyers these days do not like to wait for their orders to be produced and delivered over months. They offer little over a month for production and letter of credit for short period in order to save money and time.

It is certainly a huge task for garment exporters to fulfil and be competitive. The government and banks must come forward to bail them out. The infrastructure has to be modernised remarkably as faster railway, efficient ports and friendly customs would help exporters cut lead-time significantly.

As for the banks, the silent beneficiary of the garment boom, it should be a time to pay back. Banks should be made to offer quick soft loans to the industries so that they can take care of production procurement, salaries and other costs. Loans would be duly paid when proceeds arrive at banks after shipments.

The government and banks also have to protect exporters from dishonest buyers and buying houses, the safe beneficiaries of the sector. Banks have to do a thorough banking espionage on the financial track record of buyers before any dealings are made. A buyers' database has to be developed in order to minimise risk of exporters. If there are reported incidents of mishandling of buyers or unfair dealings, the government should settle these disputes. The government and banks can also play a big role in improving links between buyers and manufacturers so that buying houses, which mint money as commission agents, cannot deprive exporters from just profit.

If these can be ensured, there is no reason why the readymade garment sector will not turn into a galloping horse, breaking export targets every year.

Syed Ashfaqul Haque is Chief News Editor, *The Daily Star*.