



TOWEL MANUFACTURERS' ASSOCIATION OF PAKISTAN

Advancing quality, innovation and sustainable growth.

BIENNIAL REPORT 2024-2026



TMA House

77-A, S.M.C.H.S, Karachi_74400 (Pakistan) Phone : (92 21) 34382801-4, Fax : (92 21) 34551628 Email : tma@towelassociation.com Website: www.towelassociation.com



FEROZE 1888 MILLS LTD

Manufacturers and Exporters of Specialized Yarn & Textile Products

Weaving a Better World®

Excellence EMBEDDED INTO EVERYTHING WE DO

We produce the finest quality products through advanced technologies and manufacturing capabilities, complemented by precision-driven processes, skilled craftsmanship, meticulous attention to detail, and uncompromising quality standards.

From innovative textile solutions to people development and responsible initiatives, we ensure Excellent Execution Everytime.



Responsible Impact

- Sustainability
- Environment
- Community



Diversity and Belonging

- Equity
- Respect
- Empowerment



People & Culture

- Learning
- Engagement
- Growth



www.feroze1888.com



Info@feroze1888.com



www.shopateuphoria.com



+92 332 2080009



A Trusted Name in Terry Towels, Kitchen Towels, Bathrobes and Home Textiles.

Manufacturing Excellence in Pakistan

A DEEP COMMITMENT TO THE PLANET:



100% Sustainable: A certified Made in Green unit.



Clean Energy: Powered by our own solar plant.



Eco-Conscious: Advanced water treatment plant on-site.



Uncompromised Standards: 100% socially, ethically, and technically compliant.

www.barimills.com.pk



INTRODUCING BUSINESS BANKING ACCOUNT

The all-in-one Shariah Compliant bank account
for your business that empowers entrepreneurial success.

- Deposit Accounts • Digital Solutions • Trade Finance
- Consumer Finance • SME Financing



Table of Contents TMA Biennial Report 2024-2026

S. No.	Particulars	Page No.
1	Appreciation to Field Marshal Syed Asim Munir by Chairman CEC	1
2	Appreciation to Mr. Asif Ali Zardari Honorable President of Pakistan	2
3	Appreciation to Mr. Muhammad Shehbaz Sharif, Honorable Prime Minister of Pakistan	3
4	Appreciation to Mr. Ishaq Dar Honorable Deputy Prime Minister of Pakistan	4
5	Appreciation to Mr. Jamil Ahmad Qureshi Secretary, Special Investment Facilitation Council	5
6	Appreciation to Federal Ministers of Pakistan	6
7	Appreciation to Mr. Jam Kamal Khan, Federal Minister for Commerce	7
8	Appreciation to Mr. Jawad Paul, Federal Secretary Commerce	8
9	Message from Mr. Faiz Ahmad CEO TDAP	9
10	Message from Mr. S.M. Tanveer, Chairman United Businessmen Group	10



Towel Manufacturers Association of Pakistan

11	Message from Mr. Atif Ikram Sheikh, President, FPCCI	11
12	Message from Mr. Ather Bari, Chairman Central Executive Committee	12
13	Message from Mr. Aamir Hassan Lari, Chairman Southern Circle Committee	14
14	Message from Mr. Ahsan Javed Qureshi Chairman Northern Circle Committee	15
15	Office Bearers of Central Executive Committee	16
16	Members Central Executive Committee	17
17	Office Bearers of Southern Circle Committee	18
18	Members Southern Circle Committee	19
19	Office Bearers of Northern Circle Committee	20
20	Members of Northern Circle Committee	21
21	Staff of TMA Secretariat	22
22	List of TMA Executive Committee Activities since October 2024	23
23	The Data Infrastructure Pakistan's Towel Sector, by Mr. Noman Rehman, Founder CEO Evolve	31



Towel Manufacturers Association of Pakistan

24	The Application of AI in Home Textile Production and Exports Shaping the Future by M. Muzzammil Husain, Secretary General	36
25	“Green Productivity of Pakistan and its Impact” By Dr. Michael Arretz Managing Director, German Importers Association	40
26	The “S” in ESG: Effective Grievance Mechanisms and the Future of Pakistan’s Exports to the EU by Mr. Sarim Mehmood, CEO Fruit of Sustainability, Pakistan	44
27	Textile & Garment Sector – Labor Standards Comparison By Sovichea "Vic" Saron (Mr.)	50
28	Beyond the Loom, Unlocking Pakistan’s Textile and Towel Export Potential by Malik Kamran Akbar	53
29	Visual Glimpses of TMA Activities during the 2024-26 tenure	59
30	Report on Towel Export History, 2000-2026	76
31	Countrywide Statistics of Towel Export 2025-2026	79



COMBINED FREIGHT INTERNATIONAL
Air-Sea-Land... Int'l Freight Forwarders, Consolidators & NVOCC

www.cfipak.com



COMBINED FREIGHT INTERNATIONAL

combined freight international offers logistics solutions of international multi-modal transportation including land, ocean and air transportation, air/ocean consolidation/deconsolidation services, customs services, storage, delivery packing and many other solutions.



Our Mission

We strive to offer top-tier freight services that rival any global logistics provider. Our goal is to deliver the most cost-effective and efficient solutions tailored to your needs. With our expert team, we ensure your cargo reaches its destination swiftly and intact.

Our Values

Being a freight forwarding and logistics company, our agenda is to ensure the provision of high quality services that are designed in line with our integrated values. The values that are embedded in our organization includes:
Trustworthiness. Dedication. Premium Service Quality. Integrity

OUR NETWORKS AND ASSOCIATIONS



Pakistan International Freight Forwarding Association



Karachi Chamber of Commerce and Industry



Federal Maritime Commission



International Federation of Freight Forwarding Association



International Air Transport Association



National Motor Freight Transport Association

Member of International Forwarder Network (WCA, WCNA, SCN).

We Provide Most Reliable and Efficient Services

People choose us due to our unparalleled quality of services.

- ✓ Sea Freight Forwarding
- ✓ Air Freight Forwarding
- ✓ Land (Road/Rail) Freight FWD
- ✓ Export Consolidation
- ✓ Import De-consolidation
- ✓ Commercial/Noncommercial Consignments
- ✓ Buyer's Consolidation
- ✓ Door to door export/import
- ✓ Full and partial vessel chartering
- ✓ Ship's Agency
- ✓ NVOCC Services
- ✓ Afghanistan Transit Trade
- ✓ Ware Housing
- ✓ Inventory Management
- ✓ Packaging, Labeling and Barcoding
- ✓ Custom Brokerage/ Clearance



SEA FREIGHT FORWARDING

CFI provides ocean freight services on all reputable carriers and shipping lines at most competitive rates for both FCL & LCL shipments to and from any point of the world through our global offices and networks. Our sea freight professionals around the world guarantee that your cargo will get to its destination timely in cost effective manner and treated well at every step of the journey.



LAND FREIGHT FORWARDING

CFI provides efficient trucking and rail delivery for cargoes to their final destinations, combining both modes seamlessly. Our professionals handle cargoes of all sizes, ensuring timely delivery worldwide. With expertise in LTL services and specialized transportation like oversized cargoes, we offer secure, cost-effective, and timely solutions for your freight needs.



WAREHOUSING

CFI provides a holistic warehousing, including storing, packaging, labelling, barcoding and distribution by our committed team to fulfil the most closely fragile customer service requirements.

CFI's warehousing solutions include:

- Warehouse storage
- Bonded facilities
- Stock inventory and status reporting
- Cross Docking
- International forwarding
- Customs clearing
- Tracking and Tracing
- Crafting / handling and dispatching
- FCL and Break Bulk Transport
- Container Packing & Unpacking

Karachi - Head Office

CFI House, Plot TBE-PECHS block 6, Shahrah-e-Faisal, Karachi, PK.
Tel : +92-21-34373750, 33401564
Fax : info@cfipak.com
Email : www.cfipak.com

Lahore

Room 5, 4th Floor, Al Hafsa Tower, M.M. Alam Road Gulberg 3, Lahore, PK.
Tel : +92-42-35785648-9
Fax : info@cfipak.com
Email : www.cfipak.com

Faisalabad

Suite 805 & 804, 40 Floor, Regent Mall, Chen One Road, Faisalabad, PK.
Tel : +92-41-8704701-1
Fax : info@cfipak.com
Email : info@cfipak.com

Islamabad

Office # 11, 3rd Floor, Army Arcade, J-8, Markaz Islamabad, PK.
Tel : +92-51-4862611-18
Fax : info@cfipak.com
Email : info@cfipak.com

+92-21-34373750

(021-111-000-234)

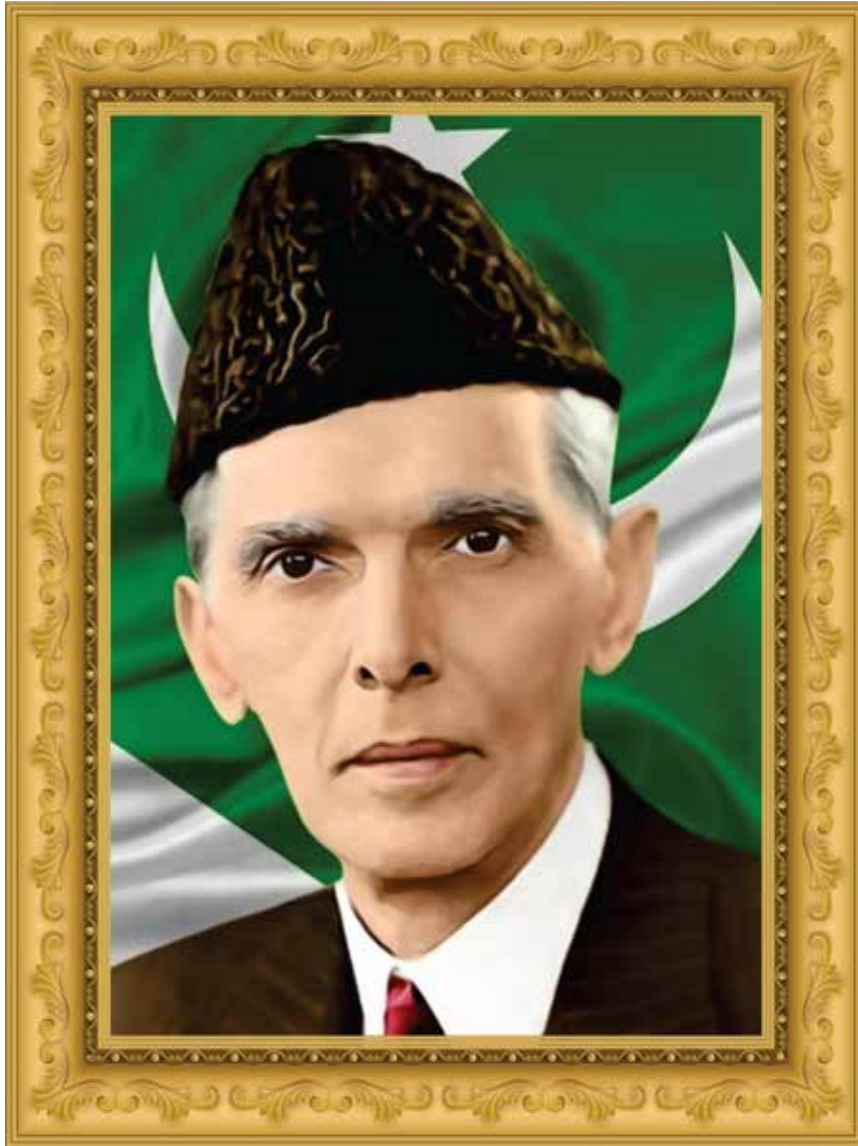
CONTACT US

www.cfipak.com

info@cfipak.com



Towel Manufacturers Association of Pakistan



"I would like Pakistan to become a synonym and hallmark for standard and quality in the market places of the world."

Founder of Pakistan
Quaid-e-Azam Muhammad Ali Jinnah



APPRECIATION TO THE FIELD MARSHAL SYED ASIM MUNIR, NI (M)

On behalf of the Towel Manufacturers' Association of Pakistan (TMA) and its approximately 200 members, I take this opportunity to place on record our profound appreciation and respect for Field Marshal Syed Asim Munir, NI (M) for his distinguished leadership, steadfast service to Pakistan and continued commitment to the country's security, stability and national interests.

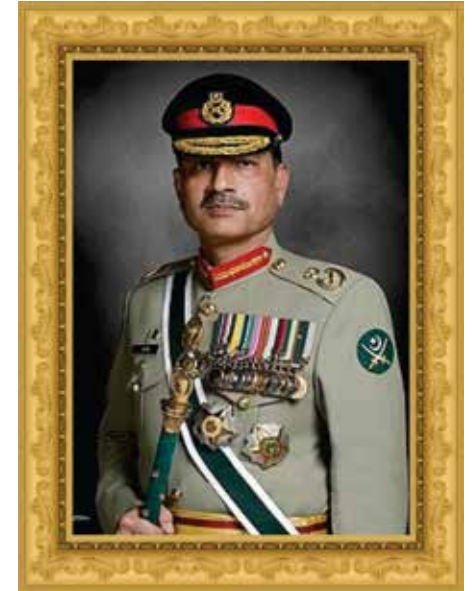
The business and industrial community recognizes that peace, security and political and economic stability are fundamental prerequisites for sustainable industrial growth and export development. In this regard, the leadership and services rendered for safeguarding Pakistan's sovereignty, strengthening national security and maintaining an environment conducive to economic activity are deeply valued.

For Pakistan's export-oriented textile industry, a stable and secure business environment is particularly important. It enables manufacturers and exporters to maintain production, protect employment, attract investment, enhance international competitiveness and expand the country's foreign exchange earnings.

TMA also appreciates the emphasis placed on strengthening cooperation among national institutions, the Government and the business community in pursuit of Pakistan's broader economic objectives. The private sector stands ready to play its role in supporting initiatives aimed at economic resilience, industrial development, export growth and national prosperity.

As Chairman of TMA, and on behalf of the Association and its members, I extend our sincere appreciation to Field Marshal Syed Asim Munir, NI (M) for his dedicated service to Pakistan. We pray for his continued strength and success in serving the nation, and for lasting peace, stability, progress and prosperity for our beloved country.

Ather Bari
Chairman Central Executive Committee





Appreciation to Mr. Asif Ali Zardari Honorable President of Pakistan

Honourable President Mr. Asif Ali Zardari,

On behalf of the Towel Manufacturers' Association of Pakistan (TMA), I wish to express our sincere appreciation for your continued attention to Pakistan's economic challenges and your commitment to stabilizing the national economy during a period of global uncertainty.

Your recent engagements with the business community and your emphasis on export-led growth have provided much-needed encouragement to industrial sectors, particularly textiles. The clarity of your economic direction and your resolve to strengthen Pakistan's external trade framework are deeply valued by our member industries.

TMA has recently published its Annual Report 2024–26, reflecting sectoral performance, export trends, and recommendations for sustainable growth. We are confident that this report will serve as a useful reference for policymakers, industry stakeholders, and the commerce authorities in shaping practical strategies for enhanced economic activity and improved export competitiveness.

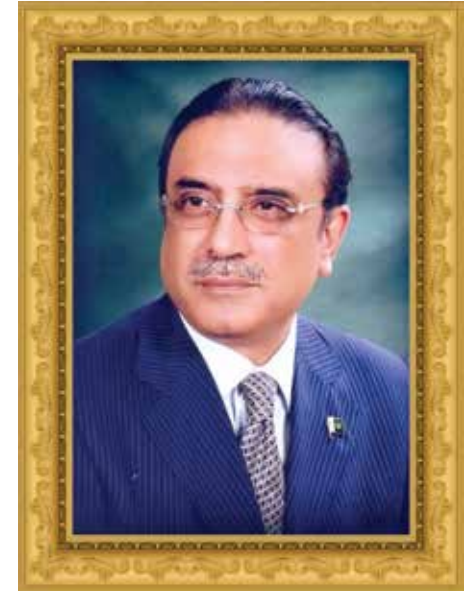
We remain committed to supporting the government's efforts to strengthen Pakistan's industrial base and look forward to continued collaboration for a more resilient and prosperous economic future.

With profound regards

Ather Bari

Chairman

Towel Manufacturers' Association of Pakistan





Towel Manufacturers Association of Pakistan

Appreciation to Mr. Muhammad Shehbaz Sharif, Honorable Prime Minister of Pakistan

Honourable Prime Minister Mr. Muhammad Shehbaz Sharif,

On behalf of the Towel Manufacturers' Association of Pakistan (TMA), I extend our sincere appreciation for your continued leadership in addressing Pakistan's economic challenges and steering the country toward stability and growth.

Your recent policy direction—particularly the emphasis on export competitiveness, industrial facilitation, and fiscal discipline—has provided much-needed confidence to the manufacturing and textile sectors. The government's commitment to improving the business environment, strengthening trade diplomacy, and supporting value-added exports is deeply encouraging for our member industries.

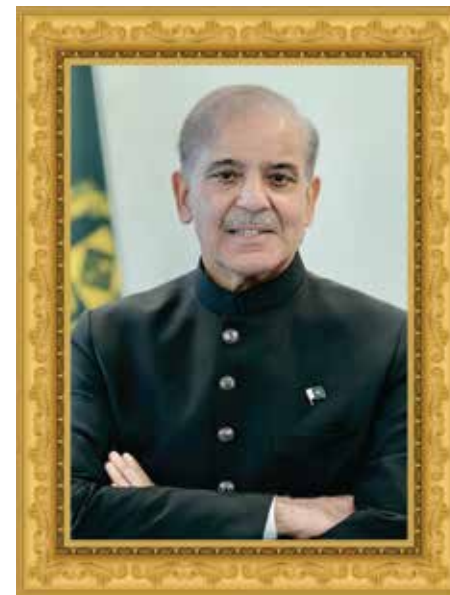
TMA has recently released its Annual Report 2024–26, presenting sectoral performance, export trends, and practical recommendations for sustainable industrial growth. We trust that this document will serve as a constructive reference for policymakers and contribute meaningfully to ongoing national economic planning.

We reaffirm our commitment to supporting the government's efforts to enhance Pakistan's industrial base and look forward to continued collaboration for a stronger, more resilient economic future.

With profound regards

Ather Bari
Chairman

Towel Manufacturers' Association of Pakistan





Appreciation to Mr. Ishaq Dar Honorable Deputy Prime Minister & Minister for Foreign Affairs

Honourable Deputy Prime Minister & Foreign Minister, Senator Ishaq Dar,

On behalf of the Towel Manufacturers' Association of Pakistan (TMA), I wish to convey our deep appreciation for your continued leadership in navigating Pakistan's economic challenges and reinforcing confidence in the national economy.

Your consistent advocacy for fiscal stability, export-led growth, and disciplined economic management has provided much-needed reassurance to the industrial and manufacturing sectors. The textile value chain, in particular, acknowledges your longstanding commitment to strengthening Pakistan's external sector and improving the country's financial credibility at the global level.

TMA has recently issued its Annual Report 2024–26, outlining sectoral performance, export indicators, and practical recommendations for sustainable industrial advancement. We trust that this report will serve as a constructive reference for policymakers and contribute meaningfully to ongoing national economic planning.

We reaffirm our commitment to supporting the government's efforts to enhance Pakistan's industrial competitiveness and look forward to continued collaboration for a stronger, more resilient economic future.

With profound regards,

Ather Bari
Chairman

Towel Manufacturers' Association of Pakistan





**Appreciation to Mr. Jamil Ahmad Qureshi
Secretary Special Investment Facilitation Council**

Honourable Secretary SIFC, Mr. Jamil Ahmed Qureshi,

On behalf of the Towel Manufacturers' Association of Pakistan (TMA), I wish to extend our sincere appreciation for your dedicated efforts in strengthening Pakistan's investment climate and advancing the economic agenda under the Special Investment Facilitation Council (SIFC).

Your leadership in streamlining investment processes, improving inter-agency coordination, and facilitating productive engagement between government and industry has provided much-needed confidence to the manufacturing and export sectors. The textile value-added segment, in particular, acknowledges your commitment to resolving operational bottlenecks and promoting an enabling environment for sustainable industrial growth.

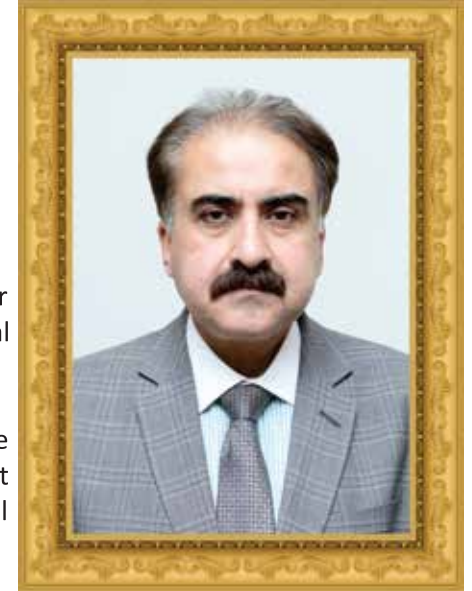
TMA has recently published its Annual Report 2024–26, highlighting sectoral performance, export trends, and actionable recommendations for enhancing competitiveness. We trust that this report will serve as a constructive reference for SIFC's ongoing policy deliberations and contribute meaningfully to national economic planning.

We reaffirm our commitment to supporting SIFC's mission of accelerating investment, strengthening industrial capacity, and contributing to a more resilient and prosperous economic future for Pakistan.

With profound regards,

Ather Bari
Chairman

Towel Manufacturers' Association of Pakistan





Towel Manufacturers Association of Pakistan

TMA Appreciation to Federal Ministers of Pakistan



Senator Muhammad Aurangzeb, Federal Minister for Finance & Revenue



**Mr. Ahsan Iqbal Chaudhry
Federal Minister for Planning,
Development & Special Initiatives**



**Mr. Ali Pervaiz Malik
Federal Minister for Petroleum**



**Mr. Ahad Khan Cheema
Federal Minister for Economic Affairs**



**Mr. Haroon Akhtar Khan
Advisor/Special Assistant to the
PM on Industries & Production**



**Mr. Sardar Awais Ahmad Khan
Leghari Federal Minister of Power**



**Mr. Qaiser Ahmed Sheikh Federal
Minister for Investment**

On behalf of the Towel Manufacturers' Association of Pakistan (TMA), I extend our sincere appreciation to the national leadership for their continued commitment to stabilizing Pakistan's economy, strengthening industrial competitiveness, and supporting export-led growth during a period of global uncertainty.

TMA further appreciates the dedicated efforts of:

- Federal Minister for Finance, Mr. Muhammad Aurangzeb, for advancing reforms that enhance ease of doing business, rationalize taxation, and support export competitiveness.
- Federal Minister for Planning & Development, Prof. Muhammad Ahsan Iqbal, for championing productivity, human capital development, and long-term economic planning.
- Federal Minister for Energy, Mr. Awais Leghari, for improving energy governance and ensuring predictable, competitive tariffs for industrial exporters.
- Federal Minister for Industries & Production, Mr. Qaiser Ahmed Sheikh, for proactive engagement with manufacturers and support for modernization and value addition.
- Minister of State, Mr. Haroon Akhtar, for his constructive role in shaping business-friendly policies and taxation reforms.
- Minister of State, Mr. Ali Pervez Malik, for promoting industrial competitiveness and evidence-based policymaking.
- Federal Minister, Mr. Ahad Khan Cheema, for strengthening governance and administrative coordination that directly benefits industrial operations.

TMA has recently published its Annual Report 2024–26, presenting sectoral performance, export trends, and actionable recommendations for sustainable industrial growth. We trust that this document will serve as a constructive reference for policymakers and contribute meaningfully to ongoing national economic planning.

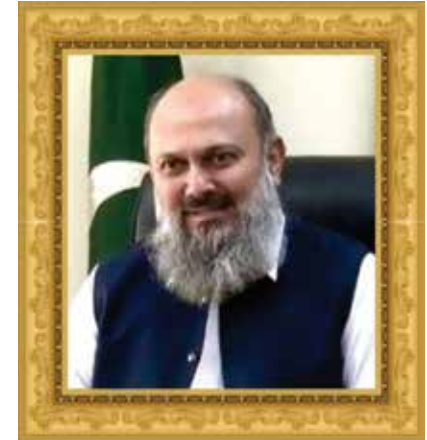
With profound regards,

Ather Bari
Chairman, Towel Manufacturers' Association of Pakistan



Towel Manufacturers Association of Pakistan

Appreciation to Mr. Jamal Kamal Khan Federal Minister for Commerce



Honourable Federal Minister for Commerce, Mr. Jam Kamal Khan,

On behalf of the Towel Manufacturers' Association of Pakistan (TMA), I extend our sincere appreciation for your dedicated leadership in strengthening Pakistan's commerce framework and advancing policies that support sustainable industrial and export growth.

Your proactive engagement with the business community, emphasis on improving trade facilitation, and commitment to resolving long-standing commercial bottlenecks have provided much-needed confidence to the textile value-added sector. The manufacturing industry deeply values your efforts to enhance Pakistan's global trade footprint and promote an enabling environment for exporters.

TMA has recently published its Annual Report 2024–26, presenting sectoral performance, export trends, and practical recommendations for improving competitiveness. We trust that this document will serve as a constructive reference for your ministry's ongoing policy deliberations and contribute meaningfully to national economic planning.

We reaffirm our commitment to supporting the Ministry of Commerce in its mission to strengthen Pakistan's export base, expand market access, and build a more resilient and prosperous economic future for the country.

With profound regards,

Ather Bari
Chairman
Towel Manufacturers' Association of Pakistan



Appreciation to Mr. Jawad Paul, Federal Secretary for Commerce

Honourable Secretary Commerce, Mr. Jawwad Paul,

On behalf of the Towel Manufacturers' Association of Pakistan (TMA), I extend our sincere appreciation for your dedicated leadership in strengthening Pakistan's commercial governance and advancing reforms that support sustainable export growth.

Your commitment to improving trade facilitation, enhancing institutional coordination, and addressing long-standing operational bottlenecks has provided much-needed confidence to the textile value-added sector. The manufacturing and export community deeply values your constructive engagement with stakeholders and your efforts to promote a more predictable, efficient, and competitive commercial environment.

TMA has recently published its Annual Report 2024–26, presenting sectoral performance, export indicators, and practical recommendations for improving competitiveness. We trust that this document will serve as a useful reference for your ministry's ongoing policy deliberations and contribute meaningfully to national economic planning.

We reaffirm our commitment to supporting the Ministry of Commerce in its mission to expand Pakistan's export base, strengthen market access, and contribute to a more resilient and prosperous economic future for the country.

With profound regards,

Ather Bari

Chairman

Towel Manufacturers' Association of Pakistan





Message from Mr. Faiz Ahmad Chadhar, Chief Executive, TDAP

I am pleased to contribute a message to the Biennial Report of the Towel Manufacturers Association of Pakistan.

Pakistan's towel sector holds a position in the national export profile that is not always fully recognized. It is among the few segments of the value-added textile chain in which Pakistan competes at scale in developed markets on quality rather than price alone, and it sustains substantial employment across weaving, processing, stitching and finishing. Its performance carries consequences well beyond its own export receipts.

A report of this kind has value beyond the record it preserves. Reliable sector-level information on capacity, product mix, market destinations and cost structures is the basis on which realistic export targets are set and specific interventions are designed. In its absence, policy tends toward generality. The Association's decision to document its position at regular intervals is therefore a contribution to the policy process, and not only to its own membership.

The conditions in which the sector now exports are demanding. Buyers in the European Union and North America are consolidating supplier bases and raising expectations on traceability, chemical compliance, labor standards and environmental reporting. Compliance has moved from a point of differentiation to a condition of market entry. At the same time, the concentration of exports in a limited number of destinations leaves the sector exposed to demand cycles it does not control. Both issues require sustained attention from industry and government working together.

TDAP's function is to reduce the distance between Pakistani manufacturers and these markets. We do so through Pakistan pavilions at leading international fairs, inbound buyer delegations, market intelligence, and support on standards and certification. We are also working to broaden the destination mix, with particular attention to markets where Pakistani home textiles remain underrepresented. These efforts depend on close coordination with associations such as TMA, which understand their members' constraints better than any public agency can from the outside.

I acknowledge the manufacturers, exporters and, in particular, the workforce whose skill sustains Pakistan's standing in this product category. My felicitations to the Towel Manufacturers Association on this publication. TDAP will continue to work with the Association on the issues it identifies.

Faiz Ahmad Chadhar
Chief Executive, Trade Development Authority of Pakistan (TDAP)





Message from Mr. S.M. Tanveer, Patron-in-Chief United Business Group

Dear Members, Honored Stakeholders, and Industry Colleagues,

It is a privilege to address you in this year's Annual Report of the Towel Manufacturers Association of Pakistan (TMA). As a cornerstone of Pakistan's value-added textile sector, our industry continues to serve as a vital engine for economic growth, employment generation, and foreign exchange earnings.

TMA proudly represents approximately 200 member companies, comprising the country's leading towel and home textile manufacturers and exporters. With an overwhelming majority of our members operating as 100% export-oriented enterprises, our sector contributes approximately US\$ 2.2 billion in annual exports. Through a strong and sustained presence in major international destinations—most notably the United States and the European Union—our members showcase the quality, resilience, and competitiveness of Pakistani craftsmanship on the global stage.

Over the past year, TMA has remained steadfast in its core mission: defending industry interests, fostering competitive growth, and championing the value-added textile trade. Our key focus areas and initiatives include:

TMA actively engages with federal ministries, tax authorities, and economic bodies to address critical regulatory issues. We consistently advocate for competitive energy tariffs, prompt settlement of export refunds and tax rebates, and business-friendly policies that safeguard industrial productivity.

To help members maintain and grow their international market share, the Association actively supports participation in trade fairs, trade delegations, and global expos. We continue to explore emerging markets while strengthening our footprint in traditional export hubs.

Through regular advisories, technical workshops, and direct interventions, TMA assists members in navigating complex export regulations, international compliance standards, and sustainable manufacturing practices required by global buyers.

Sustainable & Value-Added Growth: Recognizing global shifts toward eco-friendly supply chains, TMA encourages members to adopt green production methods, energy-efficient operations, and higher-value product lines to maximize export margins.

The achievements detailed throughout this report reflect the collective strength, resilience, and dedication of our members. While macroeconomic and global trade challenges persist, the opportunity for Pakistan's home textile sector to expand its global footprint remains immense.

I extend my sincere gratitude to our members, Executive Committee, and trade partners for their unwavering support. Together, TMA will continue to drive forward, advocating for an environment where our industry can thrive, innovate, and lead Pakistan toward sustainable economic prosperity.

Warm regards,

S. M. Tanveer
Patron-in-Chief





Towel Manufacturers Association of Pakistan

Message from Mr. Atif Ikram Sheikh, President, FPCCI

The Federation of Pakistan
Chambers of Commerce & Industry
وفاق ایوان ہائے تجارت و صنعت - پاکستان


Atif Ikram Sheikh
President

MESSAGE FROM MR. ATIF IKRAM SHEIKH
President, Federation of Pakistan Chambers of Commerce & Industry
For the TMA Biennial Report 2024-26

Every Towel Exported from Pakistan carries more than a product—it carries the skill of our workers, the ambition of our entrepreneurs and the reputation of our country.

It is with this recognition that I congratulate the Towel Manufacturers' Association of Pakistan (TMA) on the publication of its Biennial Report 2024-26. This report represents the collective efforts of an industry whose success connects factory floors in Pakistan with households, hotels and businesses around the world.

For Pakistan, value addition is a pathway to greater prosperity. When our manufacturers transform raw materials into quality finished products, they create employment, generate export earnings and build lasting commercial relationships. The towel industry demonstrates why strengthening domestic manufacturing must remain central to our economic vision.

Our next ambition should be clear: **Pakistani products should earn global recognition for their quality, innovation and reliability.** Achieving this requires investment in technology, skilled people, sustainable production and stronger Pakistani brands. It also requires the confidence to explore new markets and respond to changing customer expectations.

That ambition must be supported by an enabling policy environment. Manufacturers need competitive energy costs, predictable taxation, timely refunds, accessible finance and efficient trade procedures. These are practical foundations for investment, productivity and export growth. Our entrepreneurs should have the opportunity to plan confidently and compete effectively.

TMA has an important role in bringing the industry's experience into policy discussions and encouraging cooperation among its members. This publication offers an opportunity to look beyond the achievements of the past two years and set a purposeful agenda for the years ahead.

FPCCI remains committed in working with TMA and the wider business community to strengthen industrial competitiveness and expand value-added exports.

I extend my best wishes to TMA's leadership and members. Let us make "Made in Pakistan" a promise of quality that customers across the world recognize and trust.


ATIF IKRAM SHEIKH

Federation House, Tariq Sayeed Complex, Main Clifton Block 5, Abdullah Shah Ghazi Road, Karachi-75600, Pakistan.
Tel: +92-21-35874332-94, Fax: 92-21-35874332 E-mail: atifikram@fpcci.org.pk, info@fpcci.org.pk,
atif@mujaahidgroup.com URL: www.fpcci.org.pk





Message from Mr. Ather Bari, Chairman, Central Executive Committee

Dear Valued Members, Esteemed Colleagues and Industry Partners,

It is a privilege and honour to address you as Chairman of the Towel Manufacturers' Association of Pakistan (TMA). Since assuming office in October 2024, I have had the opportunity to work closely with our members, Office Bearers, government institutions and industry stakeholders. I am deeply grateful for the confidence reposed in me and sincerely appreciate the continued support, cooperation and collective commitment of our industry.

On behalf of TMA, I express our profound appreciation to Field Marshal Syed Asim Munir, Chief of Army Staff, for his continued emphasis on economic stability, industrial development and strengthening Pakistan's export-oriented economy. We also acknowledge the important role of the Special Investment Facilitation Council (SIFC) in promoting investment, facilitating businesses and addressing impediments to industrial development. We appreciate the efforts of Prime Minister Muhammad Shehbaz Sharif and his Government towards strengthening Pakistan's economy and promoting exports.

Strengthening Collaboration and Advocacy

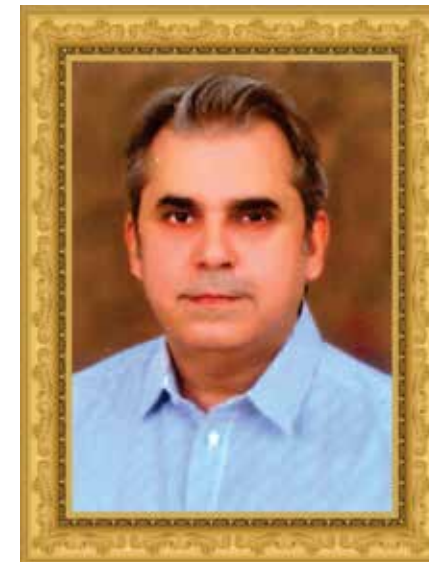
The progress achieved during this period has been the result of collective effort and close collaboration among TMA members, Office Bearers, government institutions and industry stakeholders. I sincerely appreciate the dedication of my colleagues in the Central Executive Committee (CEC) and South Circle Committee (SCC), as well as the tireless efforts of the TMA Secretariat.

During the period under review, TMA further strengthened its institutional engagement and advocacy through dedicated committees, regular consultations and continuous interaction with relevant ministries, departments and government authorities. Through frequent engagements and visits to Islamabad, we actively presented the industry's concerns and proposals at appropriate forums, with the objective of creating a more enabling business environment, strengthening export competitiveness and facilitating our members.

Challenges and Priorities

Pakistan's towel and home textile industry continues to make an important contribution to exports, employment and foreign exchange earnings. However, rising energy and production costs, liquidity constraints, delayed tax and duty refunds, regulatory complexities and other operational challenges continue to affect our international competitiveness.

TMA therefore continues to advocate for expedited tax and duty refunds, reduction in the cost and hassle of doing business, competitive industrial energy and utility costs, stronger export facilitation, preservation of preferential market access, enhanced economic cooperation with China, global branding of Pakistan, and greater digitalisation and transparency across government processes.





Towel Manufacturers Association of Pakistan

A Shared Vision for the Future

TMA remains committed to constructive engagement with the Government and all relevant stakeholders to develop practical and sustainable solutions for the industry. Our vision is to see Pakistan emerge as a competitive, reliable and preferred global sourcing destination for towels and home textiles.

With unity within the industry, effective advocacy and continued cooperation with our government and institutional partners, I am confident that we can address the challenges before us and unlock new opportunities for sustainable growth.

I extend my heartfelt gratitude to all TMA members, Office Bearers, CEC and SCC members, the TMA Secretariat, government institutions and industry partners for their continued confidence, cooperation and support.

Together, we will continue working to strengthen our industry, expand Pakistan's exports and contribute to a stronger and more prosperous Pakistan.

With warm regards,

Ather Bari
Chairman, TMA



Towel Manufacturers Association of Pakistan

Message from Mr. Aamir Hassan Lari, Chairman, Southern Circle Committee

Dear Valued Members, Esteemed Colleagues, and Industry Partners,

It is an honour and privilege to serve as Chairman South Circle of the Towel Manufacturers' Association of Pakistan (TMA). I sincerely thank our members, office bearers, Executive Committees, and the TMA Secretariat for their trust, cooperation, and continued support.

The past two years have presented significant challenges for Pakistan's towel and home textile industry, including rising production costs, liquidity constraints, regulatory complexities, and intense competition in international markets. Despite these challenges, our industry has demonstrated remarkable resilience and remained committed to sustaining and expanding Pakistan's export base.

Advocacy & Member Facilitation

During my tenure, TMA South Circle remained actively engaged with government departments, regulatory authorities, and other stakeholders to effectively represent the interests of our members. Particular emphasis was placed on resolving members' operational issues, improving business facilitation, and advocating policies that strengthen the competitiveness of our export-oriented industry.

Our key priorities remain timely refunds, competitive production costs, consistent and business-friendly policies, simplified regulatory procedures, efficient government facilitation, and measures to promote exports, investment, technology, and value addition.

I greatly appreciate the dedication of our CEC, SCC, my fellow Office Bearers, and TMA Secretariat, whose collective efforts have strengthened TMA's role as an effective voice of the towel industry.

Looking Ahead

Pakistan has tremendous potential to further strengthen its position as a leading global supplier of towels and home textiles. Achieving this requires unity within the industry, constructive engagement with policymakers, and a strong partnership between the public and private sectors.

TMA South Circle remains committed to working closely with the Central Executive Committee, government institutions, and industry stakeholders to address emerging challenges and create greater opportunities for our members.

I extend my sincere appreciation to all members and colleagues for their confidence, guidance, and cooperation. Together, we can strengthen our industry, enhance Pakistan's export competitiveness, and contribute to sustainable economic growth.

With Warm regards,

Aamir Hassan Lari

Chairman South Circle

Towel Manufacturers' Association of Pakistan (TMA) 2024–26





Towel Manufacturers Association of Pakistan

Message from Mr Ahsan Javed Qureshi Senior Vice Chairman,

Towel Manufacturers' Association of Pakistan (TMA)

It has been my privilege to serve as Chairman of Northern Circal TMA (NC) for two consecutive years. Leading this esteemed Association has been a smooth, enriching, and professionally fulfilling experience. The staff of TMA has remained consistently cooperative, demonstrating commendable competence and dedication in all assigned responsibilities.

The true strength of our Association lies in its members. Although they may be competitors in business, they stand united as companions when it comes to the collective functioning of TMA. Their opinions have always been logical, constructive, and aligned with the broader interests of the sector. This harmony between members and the Secretariat has ensured that my tenure remained free from surprises or disruptions.

As we move forward, I am pleased to share that TMA is bringing forth its **Biennial Report 2024–26**, which will present insightful and knowledge-based articles along with a comprehensive overview of the Association's activities over the past two years. This publication will serve as a valuable reference for members, stakeholders, and industry partners, highlighting the progress, initiatives, and collaborative efforts that define TMA's journey.

I extend my sincere gratitude to all staff and members for their unwavering cooperation, professionalism, and support throughout my tenure.

Ahsan Javed Qureshi

Senior Vice Chairman

Towel Manufacturers' Association of Pakistan





Comfort
in Every Thread



HOUSE OF PREMIUM TERRY TOWELS AND HOME TEXTILE PRODUCTS

**Your Trusted Partner for
Quality and Customized
Textile Solutions**



RECOGNIZED FOR QUALITY EXPORTS BY H.E
PRIME MINISTER OF PAKISTAN MUHAMMAD SHEHBAZ SHARIF.



& Other
International Markets



QUALITY



DURABILITY



ABSORBANCY



SOFTNESS



CUSTOMIZATION

Address: D-60, Estate Avenue, S.I.T.E., Karachi-75700, Pakistan

T: +92-21-32580906-32584614

E: sales@artistictowels.com

www.artistictowels.com

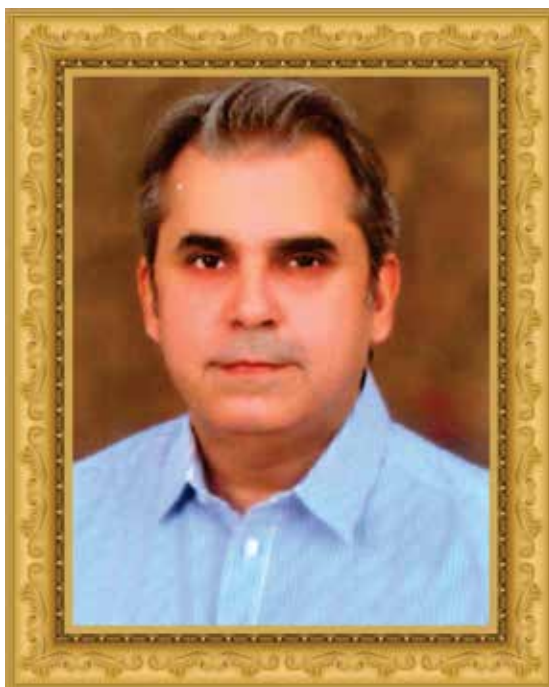
*More than Towels
We Deliver Trust*



Office Bearers, Central Executive Committee 2024-2026



Mr. Ahsan Javed Qureshi
Senior Vice Chairman CEC
M/s. Qureshi Towellers



Mr. Ather Bari
Chairman CEC
M/s. Bari Textile Mills (Pvt) Ltd.



Mr. Aamir Hassan Lari
Vice Chairman CEC
M/s. Hassan Textile



Members, Central Executive Committee 2024-2026



Mr. Tahir Jahangir
Immediate Past Chairman CEC & Ex. Officio
M/s. Hala Enterprises Ltd.



Mr. Feroze Alam Lari
Member CEC
M/s. Afroze Textile Industries Pvt. Ltd.



Mr. Malik Kamran Akber
Member CEC
M/s. Maltex Exports



Mr. Basit Nasir Ahmed
Member CEC
M/s. Mirtex International Company



Mr. Rehan Umar
Member CEC
M/s. Umar Textiles



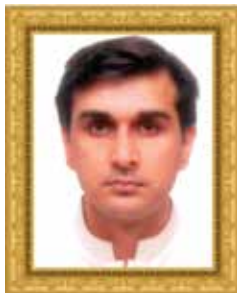
Mr. Kamran Alam
Member CEC
M/s. Tee Zee Textile



Mr. Jilani Jahangir
Member CEC
M/s. Teejay Corporation Pvt.



Mr. Jamal Akber
Member CEC
M/s. Knots International



Mr. Habib Anwar Shaikh
Member CEC
M/s. Saad Textile Mills



Mr. Muhammad Qasim
Member CEC
M/s. Haroon Corporation



Ms. Mehnaz Kaludi
Member CEC on Women Seat
M/s. Terry Tex International



Ms. Mehjabeen Obaid
Member CEC on Women Seat
Towellers Ltd.



CAPTIVATING TEXTILES

The Evolution of Sustainable & Advanced Materials

Anwartex Industries (pvt) Ltd. is a family-owned textile business initially established in 1976 with the name Anwar Textiles as a proprietorship concern.

Since, Anwartex Industries has emerged one of the leading home Textile manufacturers in the country with an incredible commitment to employing the most innovative technology and providing outstanding working conditions, we have always believed in creating the finest value for all entities.

For more than 50 years, we have remained committed to our esteemed customers and their satisfaction, which we strive to uphold.

Product Line

- Bath Sheet, Bath Towels,
- Hand Towel,
- Face Cloth, Wash Cloth,
- Beach Towel
- Dish Cloth, Kitchen Towel,
- Bath Mats
- Bath Robes, Scrubber Cloth,
- Terry Spread
- Bar Mops, Aprons Flat Woven
- Kitchen Towel



Certifications

OEKO-TEX &
ISO 14001
ISO 9001
GOTS (Global Organic
Textile Standard)

BSCI Amfori
SEDEX - 4 Pillar
GSV (For Supply Chain
Security)
SCS (For Supply Chain
Security)

ANWARTEX INDUSTRIES (PVT) LIMITED

PLOT # EP 11, SECTOR 12-C, NORTH: KARACHI INDUSTRIAL AREA, KARACHI - 75850, PAKISTAN
TEL: +92-21-36987223, 3695601-2, FAX: +92-21-36956715
EMAIL: omer@anwartextiles.com, mahboob@anwartextiles.com

WWW.ANWARTEXTILES.COM



Office Bearers, Southern Circle Committee 2024-2026



Mr. Junaid-ur-Rehman
Senior Vice Chairman SCC
M/s. Artistic Towels Mills



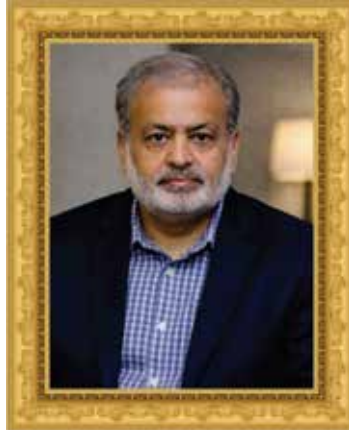
Mr. Aamir Hassan Lari
Chairman SCC
M/s. Hassan Textile



Mr. Ayaz Iqbal
Vice Chairman SCC
M/s. Shaheen Textiles



Executive Committee Members, Southern Circle Committee 2024-2026



Syed Usman Ali
Immediate Past Chairman SCC & Ex. Officio
M/s. Silver Textile Factory



Mr. Imran Murtaza Lari
Member SCC
M/s. Imran Textile



Mr. Osama Haroon Bari
Member SCC
M/s. MY Bari Mills Pvt. Ltd



Mr. Anwar Shiwani
Member SCC
M/s. Shiwani Textile



Mr. Obaid Ghaffar
Member SCC
M/s. Ali Tex International



Mr. Irfan Umer Lodhi
Member SCC
M/s. Umar Daraz Textile Factory



Mr. Nasir Ahmed Lodhi
Member SCC
M/s. Poshcraft International.



BARI TEXTILE MILLS (PRIVATE) LIMITED

TEXTILES FOR A BRIGHTER TOMORROW

Crafted for comfort. Made with expertise.

Towels • Bathrobes • Jersey Bedding • Home Textiles

PREMIUM TEXTILES
FOR A MORE COMFORTABLE
EVERYDAY

IN-HOUSE MANUFACTURING

Weaving • Dyeing • Finishing • Cut & Sew • Packing



WEAVING



DYEING



FINISHING & CUT & SEW

DESIGN CONCEPT • Illustrative product and factory imagery

Proposed compliance marks — subject to current approval



www.baritextilemills.com



Office Bearers, Northern Circle Committee 2024-2026



Mr. Sohaib Zafar
Senior Vice Chairman NCC
M/s. Sadiq Towels Pvt. Ltd.



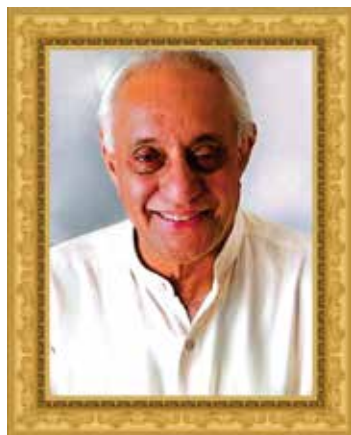
Mr. Ahsan Javed Qureshi
Chairman NCC
M/s. Qureshi Towellers



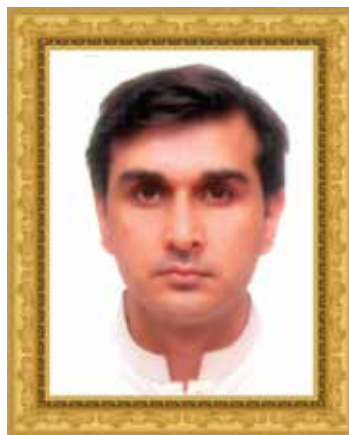
Mr. Zaka Ullah Dogar
Vice Chairman NCC
M/s. Saif Tex



Executive Committee Members, Northern Circle Committee 2024-2026



Mr. Tahir Jahangir
Member NCC
M/s. Hala Enterprises Ltd.



Mr. Habib Anwar Shaikh
Member NCC
M/s. Saad Textile Mills Ltd.



Mr. Jilani Jahangir
Member NCC
M/s. Teejay Corporation Pvt.



Mr. Muhammad Qasim
Member NCC
M/s. Haroon Corporation



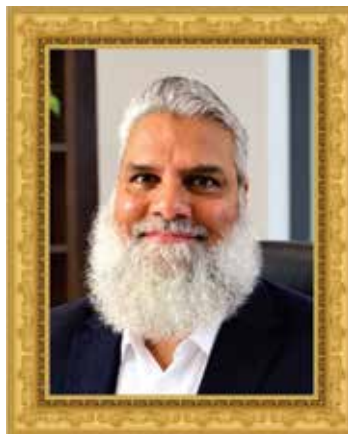
Mr. Jamal Akber
Member NCC
M/s. Knots International



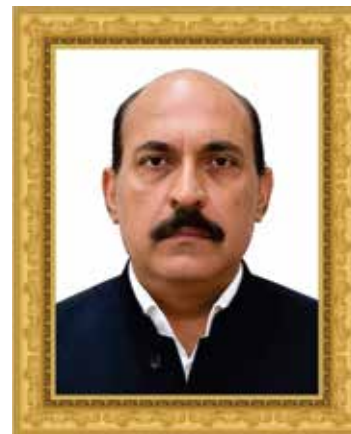
TMA SECRETARIAT STAFF



Mr. M. Muzzammil Husain
Secretary General



Mr. Yahqub Ali Khan Lodhi
Secretary South



Mr. Fazal-Ur-Rahman
Secretary North



Mr. Mukhtar Ibrahim
Deputy Secretary



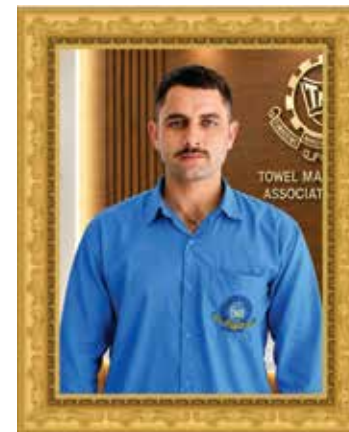
Mr. Muddassir Khan
Secretary Account Officer



Mr. Zeeshan Khan
Information Technology Officer



Ms. Muneer Akhter
Telephone Operator



Ubaid Khan
Office Boy



**International
Textile Limited**

TOWELS | MADE-UPS | GARMENTS | YARN

A CLEANER TOMORROW, WOVEN TODAY

QUALITY | PEOPLE | PLANET | PARTNERSHIP

*From
Pakistan
to the World*

Premium Towels for a Better World

For over five decades, International Textile Limited (ITL) has been manufacturing high-quality terry towels and made-ups for leading global brands. Our vertically integrated operations, innovation and sustainability commitment enable us to deliver superior products while creating a more responsible future.



50+
YEARS
OF TEXTILE
EXCELLENCE



50
TONS/DAY
IN-HOUSE TOWEL
PRODUCTION
CAPACITY



**VERTICALLY
INTEGRATED**
FROM YARN
TO FINISHED
PRODUCT



**INNOVATION
& R&D**
ADVANCED
TESTING &
SPECIALIZED
FINISHES



**SUSTAINABLE
MANUFACTURING**
BIO MASS • SOLAR
WATER STEWARDSHIP
GREENER TOMORROW



**GLOBAL
PRESENCE**
USA | CANADA
EUROPE | UK
AUSTRALIA
MIDDLE EAST

SUSTAINABILITY IN ACTION

Investing in cleaner energy, resource efficiency and a greener tomorrow.



SOLAR ENERGY
Harnessing renewable
energy to reduce our
carbon footprint.



BIO MASS PROJECT
Converting agricultural
waste into clean energy,
reducing fossil fuel
dependence.



WATER STEWARDSHIP
Effluent Treatment Plant (ETP)
for responsible water management
and compliance with international
environmental standards.



A GREENER TOMORROW
Tree plantation, green belt
development and continuous
environmental initiatives.

OUR PRODUCTS



BATH TOWELS | HAND TOWELS | BATH SHEETS | BATHROBES |
INSTITUTIONAL TOWELS | SHOP TOWELS | BAR MOPS | HUCK TOWELS | MADE-UPS

OUR MARKETS



RETAIL

HOSPITALITY

INSTITUTIONAL

HEALTHCARE



GLOBAL REACH

Trusted by leading brands
in the United States, Canada,
Europe, United Kingdom,
Australia and the Middle East.

CERTIFICATIONS & COMPLIANCE

Oeko-TEX®
CONFIDENCE IN TEXTILES



RCS
Recycled Claim Standard

Sedex



A PROUD SIGNATORY OF
**NET ZERO
PAKISTAN**

📍 Karachi, Pakistan

🌐 www.internationaltextile.com



List of TMA Executive Committee Activities since October 2024

Sr. No.	Date / Period	Activity / Initiative	Benefit / Purpose for TMA Members
1	09 Oct 2024	Meeting with Mr. Ghulam Nabi Memon, IG Sindh	Raised law-and-order and security concerns affecting members and industrial operations.
2	17 Oct 2024	Meeting with Major General Azhar Waqas	Strengthened institutional coordination on matters affecting the business community.
3	22 Oct 2024	Meeting with Governor Sindh	Raised provincial industry issues and sought support for members.
4	25 Oct 2024	Meeting with Chief Secretary Sindh	Pursued resolution of provincial matters affecting TMA members.
5	29 Oct 2024	Meeting with Chairman FBR	Discussed taxation, refunds and fiscal issues affecting members.
6	28 Oct 2024	Awareness Session on Apprenticeship Act 2023	Enhanced members' awareness of legal requirements and workforce-development opportunities.
7	29 Oct 2024	PSW Refresher & Discussion Session	Improved members' understanding of export documentation and PSW procedures.
8	18 Nov 2024	Textile Connect Event with GIZ	Provided members with exposure to sustainability initiatives and potential international opportunities.
9	09 Dec 2024	Meeting with Honourable Mr. Usman Ghani Siddiqui	Strengthened government liaison and pursued solutions to members' concerns.



Towel Manufacturers Association of Pakistan

Sr. No.	Date / Period	Activity / Initiative	Benefit / Purpose for TMA Members
10	11 Dec 2024	Meeting with Mr. Muhammad Iqbal Memon, Home Secretary Sindh	Facilitated members by raising administrative, security and business-related concerns.
11	16 Dec 2024	Follow-up Meeting with Home Secretary Sindh	Followed up on outstanding matters affecting members and the business environment.
12	17 Dec 2024	Engagement with Secretary Commerce on Strengthening Textile Exports	Advocated policies aimed at strengthening exports and members' competitiveness.
13	17 Dec 2024	Meeting with Honourable Mr. Rashid Mahmood Langrial	Discussed taxation and export-policy matters affecting members.
14	19 Dec 2024	Meeting of Chairmen of Associations with SIFC	Raised pressing industry and member issues through collective representation.
2025 ACTIVITIES			
15	02 Jan 2025	Meeting with Mr. Rizwan Memon, Commissioner CTO Karachi	Addressed taxation and regulatory matters affecting members.
16	07 Jan 2025	Meeting with Consul General of Oman	Explored opportunities for strengthening trade and commercial relations.
17	18 Jan 2025	Meeting with H.E. Nayef Shahein Alsulaiti, Consul General of Qatar	Promoted trade and export opportunities for TMA members.
18	22 Jan 2025	Meeting with H.E. Cemal Sangu, Consul General of Türkiye	Strengthened commercial relations and explored opportunities for members.
19	28 Jan 2025	Meeting with Chief Collector Customs – Exports	Discussed Customs and export-related issues faced by members.



Towel Manufacturers Association of Pakistan

Sr. No.	Date / Period	Activity / Initiative	Benefit / Purpose for TMA Members
20	30 Jan 2025	Meeting with Mr. Ahmed Farooq, Ambassador of Pakistan to Saudi Arabia	Explored market-access and trade opportunities for members.
21	07 Feb 2025	Seminar on 25 Years of Federal Tax Ombudsman (FTO)	Enhanced members' awareness of tax grievance and redressal mechanisms.
22	19 Feb 2025	Meetings with Federal Ministers and Senior Officials	Raised collective industry concerns and sought policy support for members.
23	10 Mar 2025	GIA Training Programme on Business Expansion in EU & Germany	Enhanced members' understanding of EU/German market requirements and expansion opportunities.
24	17 Mar 2025	Webinar on Energy Efficiency in Pakistan's Textile Industry	Helped members identify opportunities to reduce energy consumption and production costs.
25	10 Apr 2025	Meeting with Chief Commissioner Inland Revenue, MTO Karachi	Pursued resolution of taxation-related concerns of members.
26	08–21 Apr 2025	Luncheon Meetings/Engagements with Senior Tax & Customs Officials	Provided a platform to discuss members' tax, Customs and refund-related concerns.
27	11 Apr 2025	Awareness Session on Normal Tax Regime	Enhanced members' understanding of tax compliance requirements.
28	14 May 2025	Meeting with Commissioner Refund, CTO Karachi	Pursued timely settlement of members' pending sales tax refunds.
29	19 May 2025	Engagement with Senate Standing Committee	Strengthened parliamentary representation of members' industry concerns.



Towel Manufacturers Association of Pakistan

Sr. No.	Date / Period	Activity / Initiative	Benefit / Purpose for TMA Members
30	23 May 2025	Provincial Consultation on National Action Plan on Business & Human Rights	Represented the textile sector in emerging regulatory and human-rights discussions.
31	23 Jun 2025	Meeting with Mr. Atif Ikram Shaikh and Mr. Saqib Fayaz Magoon	Strengthened government-industry liaison for resolution of members' issues.
32	03 Jul 2025	Engagement with ILO Officials regarding Better Work Programme	Supported members in understanding workplace standards and international compliance requirements.
33	10–11 Jul 2025	Workshop on Legal Instruments for Chemical & Waste Management	Enhanced members' awareness of environmental compliance requirements.
34	05 Aug 2025	Meeting with Chairman FBR	Raised taxation, refund, compliance and export-related issues affecting members.
35	07 Aug 2025	Engagement with H.E. Mr. Thomas E. Schultze, Consul General	Strengthened international relations and potential commercial opportunities.
36	09 Sep 2025	Technical Training on Reduction of Water Footprint in Textile Manufacturing	Supported members in improving water efficiency and sustainability performance.
37	10 Sep 2025	Gender Talk 3 – Grievance Redressal Mechanisms	Enhanced members' awareness of effective workplace grievance mechanisms.
38	18 Sep 2025	Meeting with Commissioner-IR, Zone-I, CTO Karachi	Addressed income-tax matters affecting members.
39	24 Sep 2025	Visit/Engagement with Delegation from Institute of Space Technology (IST)	Explored opportunities for technical and institutional cooperation.
40	29 Sep 2025	Engagement with Deputy High Commissioner of Bangladesh	Promoted bilateral trade and business opportunities for members.



Towel Manufacturers Association of Pakistan

Sr. No.	Date / Period	Activity / Initiative	Benefit / Purpose for TMA Members
41	08 Oct 2025	Meeting with Syed Asad Raza, PSP, DIG South Zone	Raised security and law-and-order concerns affecting industrial operations.
42	13 Oct 2025	Engagement with German Consulate General	Strengthened European commercial and institutional relations.
43	18 Oct 2025	Luncheon/Meeting with German Consulate General and Deputy High Commissioner of Bangladesh	Promoted international business relations and market opportunities.
44	01 Nov 2025	Workshop on Importance of Grievance Mechanisms in Sustainability Reporting & Due Diligence	Helped members understand sustainability reporting and due-diligence expectations.
45	19 Nov 2025	Engagement with PITAD Officials regarding Specialized Training Programme	Explored specialized training opportunities relevant to members.
46	28 Nov 2025	Engagement with SZABIST	Promoted industry-academia cooperation and potential capacity-building opportunities.
47	09 Dec 2025	Engagement regarding Export-Led Uraan Pakistan & STAR Network	Supported export growth, regional cooperation and international competitiveness.
48	18 Dec 2025	Session on Effects of EU Waste Shipment Regulation (2024) on Pakistan's Trading Community	Prepared members for evolving EU regulatory requirements and market-access implications.
2026 ACTIVITIES			
49	02 Jan 2026	Meeting/Engagement with Karachi Police Chief	Raised security and law-and-order matters affecting members' business operations.
50	02 Jan 2026	Meeting/Engagement with Inspector General of Police, Sindh	Pursued a secure and business-friendly environment for members.



Towel Manufacturers Association of Pakistan

Sr. No.	Date / Period	Activity / Initiative	Benefit / Purpose for TMA Members
51	17 Jan 2026	Meeting with Senior Officials regarding Support for TMA Members	Directly pursued facilitation and resolution of members' concerns.
52	20 Jan 2026	Meeting/Engagement and Invitation to Visit TMA Head Office	Created a direct platform for government officials to understand and address members' issues.
53	29 Jan 2026	TMA Proposals for Budget 2026–27 to Enhance Exports	Advocated fiscal and policy measures to improve export competitiveness.
54	30 Jan 2026	Luncheon Meeting at TMA regarding Green Pakistan Project	Introduced members to sustainability and green-industry opportunities.
55	30 Jan 2026	Engagement regarding Prime Minister's Pro-Export Announcements	Followed up on export-support initiatives for the benefit of members.
56	10 Feb 2026	Meeting with Participants of Heimtextil Exhibition 2026	Supported members participating in an important international textile exhibition.
57	10 Feb 2026	Meeting regarding Export Sector Issues Pertaining to Towels	Specifically addressed issues affecting towel exporters.
58	10 Feb 2026	Meetings regarding Heimtextil Exhibition 2026	Assisted members with exhibition-related participation and export-market exposure.
59	13 Feb 2026	CEC Meeting	Discussed industry matters and issues affecting TMA members.
60	17 Feb 2026	Engagement with Mr. Jam Kamal Khan regarding Super Tax	Advocated tax relief and improved competitiveness for members.
61	17 Feb 2026	Engagement with Ministry of Finance regarding Super Tax	Pursued appropriate taxation measures in the interest of the export sector.
62	17 Feb 2026	Engagement with Prof. Ahsan Iqbal regarding Super Tax	Raised members' concerns at the appropriate policy level.



Towel Manufacturers Association of Pakistan

Sr. No.	Date / Period	Activity / Initiative	Benefit / Purpose for TMA Members
63	25 Feb 2026	Facilitation Meeting/Engagement with CPLC	Addressed security and business-facilitation concerns of members.
64	02 Mar 2026	Engagement regarding Appointment of MD & CEO, SSGC	Pursued effective institutional coordination on gas and energy-related matters.
65	17 Mar 2026	Zoom Meeting with SMEDA regarding 1,000 Industrial Stitching Units Project – Phase II	Explored government-supported development opportunities for members.
66	25 Mar 2026	Engagement regarding Appointment of CEO, K-Electric	Pursued effective engagement on electricity-related matters affecting members.
67	25 Mar 2026	Zoom Meeting with SMEDA Officials	Facilitated members' access to relevant SME support schemes and programmes.
68	30 Mar 2026	SMEDA Briefing for TMA Members on 1,000 Industrial Stitching Units Project	Directly informed members about the project and potential benefits.
69	08 Apr 2026	Awareness & Training Session on Enhanced e-CO Features	Enhanced members' knowledge of electronic Certificate of Origin procedures.
70	18 Apr 2026	Fire Safety and Decarbonization Workshop	Strengthened members' awareness of workplace fire safety and decarbonization measures.
71	04 Jul 2026	Visit to TMA and Valuable Awareness Session	Provided members with useful information and awareness on relevant industry matters.
72	22 Jul 2026	Commencement of Verification of Electronic Certificates of Origin (eCOO) through PSW	Facilitated members in the electronic export-certification process.



Towel Manufacturers Association of Pakistan

Sr. No.	Date / Period	Activity / Initiative	Benefit / Purpose for TMA Members
73	28 Jul 2026	Engagement regarding Pakistan–China Towel Industry B2B Cooperation Platform	Created potential direct business and market-linkage opportunities for members.
74	04 Aug 2026	TMA–Green Pakistan Project Collaboration regarding Heimtextil 2027	Promoted members’ international visibility, sustainability profile and export opportunities.
75	13 Aug 2026	Engagement regarding Transporters’ Strike and its Impact on Textile Exports	Represented members’ concerns regarding shipment delays, logistics disruption and export continuity.



— Established in 1997 —

WOVEN TERRY TOWEL & TEXTILE PRODUCTS

Quality. Innovation. Reliability.

Fashion Art International is an established manufacturer of woven terry fabric products serving prestigious international brands with a strong commitment to quality, innovation and customer satisfaction.

With years of industry experience, we provide state-of-the-art, fully customized and cost-effective textile solutions, including challenging fabric constructions and specialized terry styles tailored to individual customer requirements.

**From Concept to Fabric —
We Deliver Quality.**

FASHION ART INTERNATIONAL

Established 1997

QUALITY • INNOVATION • COMMITMENT

Our Strengths



Premium-quality
woven terry fabrics



Customized &
innovative constructions



Competitive &
cost-effective solutions



Consistent quality
and reliability



State-of-the-art
manufacturing



Flexible
ordering options



Prompt and
timely delivery



Serving global
brands worldwide



The Data Infrastructure Pakistan's Towel Sector Has Been Waiting For

Towel Nodes (the Towel Data Exchange) is a shared, sovereign data infrastructure for TMA members to meet buyer compliance demands collectively, economically, and on their own terms.

There is a conversation happening right now in the sourcing offices of Europe's largest retail and hospitality brands. It is not about price. It is not about quality. It is about **Data**. Verified, machine-readable, continuously updated data on supply chain origins, environmental footprint, and worker welfare. Pakistan's towel sector, producing some of the finest terry fabric in the world, is facing this conversation without the infrastructure to answer it at scale.

That is about to change.

The Pressure Is Already Here

EU regulations are now in force. The Corporate Sustainability Reporting Directive (CSRD), the Corporate Sustainability Due Diligence Directive (CSDDD), and the approaching Digital Product Passport (DPP) mandate under ESPR require brands to produce verified supply chain data, and they cascade that requirement directly to their Pakistani suppliers. For towel manufacturers specifically, ESRS E3 water reporting adds a dimension no other textile segment faces with the same intensity: terry fabric's dyeing and finishing processes make water stewardship a primary ESG metric every serious buyer will demand.

Manufacturers who cannot provide this data in verified, automated format will lose orders to those who can. This is not a future risk. It is a present commercial reality.

The question facing every TMA member is no longer whether to become data-ready. It is whether to become data-ready alone or together.

What Towel Nodes Is



Towel Manufacturers Association of Pakistan

Towel Nodes (the Towel Data Exchange) is a federated data infrastructure purpose-built for Pakistan's towel sector, owned and governed by TMA as the sector's trust anchor. It is not a software subscription or a compliance portal. It is the shared data foundation beneath all of those things: a sovereign, interoperable infrastructure on which every TMA member builds their compliance capability, and from which the sector speaks to buyers and regulators with one verified, credible voice.

Towel Nodes is powered by NODES, a federated data space built on GAIA-X and IDSA open standards, the same framework underpinning Europe's industrial data economy. It delivers eight purpose-built modules:

#	MODULE	WHAT IT DELIVERS
01	ROOTCHAIN	Farm-to-buyer traceability with towel-specific data schema. GSM, pile height, water per kg and material usage tracking to verify certified cotton went into the specific product claimed.
02	AUTOVERIFY	Real-time AI verification of GOTS, Oeko-Tex, BCI, and Fairtrade certificates against live registries; no manual checks, every claim instantly auditable.
03	SUSTAINABILITY PLATFORM	Facility-level ESG data (energy, water, emissions) mapped automatically to CSRD/ESRS standards and buyer questionnaire formats, including hospitality procurement scorecards.
04	DPP ENGINE	EU ESPR-compliant Digital Product Passport generated from verified supply chain data and delivered machine-readable to any buyer system or EU registry.
05	NTH-TIER SUPPLIER NETWORK	Visibility beyond Tier 1 i.e. ginners, spinners, chemical providers with geographic risk scoring and automated alerts for forced labour and environmental risks.



06	LOOPCHAIN	Post-industrial waste traceability; cutting and finishing waste captured, classified, connected to recycling partners, and reported to ESRS E5 standards.
07	CIRCLECHAIN	Post-consumer circular economy tracking for brands with take-back programmes like return, repair, resale, and end-of-life verification.
08	SERVICE PROVIDER ECOSYSTEM	Open connector layer: testing labs, auditors, and certification bodies deliver results directly into Towel Nodes as verified data nodes, not PDFs.

Your Data. Your Buyers. Your Control.

The most important principle of Towel Nodes is absolute data sovereignty. Each member operates a dedicated, encrypted data node. No other manufacturer, no TMA staff member, and no managing committee member can see another member's data, access their buyer relationships, or examine their production records. TMA's role is that of trust anchor; governing the rules of the exchange, validating membership, and lending the network its institutional credibility, not an administrator with data access. This is an architectural fact, not a policy that could be changed.

Shared Infrastructure, Fraction of the Cost

Here is the economic case in plain terms. A manufacturer who builds compliance data infrastructure independently (traceability, ESG reporting, DPP generation, supplier risk mapping) faces the full capital and operational cost of that system alone. Enterprise-grade solutions from global providers run into tens of thousands of dollars annually per facility, with implementation costs on top. Most TMA members cannot justify that investment individually, which means the sector falls further behind on data readiness with every passing season.

Towel Nodes changes the math entirely. The infrastructure cost is shared across every participating member. Each manufacturer accesses the same enterprise-grade, regulatory-compliant, buyer-ready data platform; ROOTCHAIN traceability, DPP generation, sustainability reporting, live certificate verification, and all eight modules at a fraction of what any standalone solution would cost them. The more members participate, the lower the per-member



Towel Manufacturers Association of Pakistan

cost, and the stronger the network becomes for everyone. This is the classic advantage of association membership applied to the digital age: collective investment in shared capability that no individual could afford to build alone.

Every TMA member who joins Towel Nodes gets enterprise-grade data infrastructure at a fraction of what any standalone solution would cost and the credibility of a sector-wide network that no individual system can replicate.

What TMA Can Build That No Member Can Alone

When the entire sector operates on shared infrastructure, something powerful becomes possible: anonymous sector benchmarking. Every member's data contributes to aggregated, fully anonymised sector intelligence; actual water consumption per kg, real carbon footprints by process stage, verified worker welfare indicators. No individual's figures are visible to any other participant. What emerges is a sector benchmark built on verified fact, not assertion.

TMA can use this benchmark to set credible, data-backed decarbonisation targets, publish ESG performance that buyers and regulators can trust, and negotiate as a sector rather than as 195 individual units. No competing towel-producing country has this institutional capability. Pakistan does, through TMA.

A Window That Will Not Stay Open

Turkey, India, and China are all investing in supply chain compliance infrastructure. None of them has what Pakistan has: a single respected sector association with the authority to act as trust anchor for a shared data exchange. The first towel-producing country to build a credentialed, association-anchored federated data exchange will define the standard every competitor has to meet. Towel Nodes positions Pakistan's towel sector to be that country and TMA members who join in the founding phase will carry that advantage into every buyer conversation.

When Pakistan's towel sector speaks with one data infrastructure, buyers listen differently. It is not one factory's claim. It is the verified record of an entire industry.

An Invitation to Build Together

Towel Nodes is designed and built with TMA; not delivered to it. EVOLVE brings the technical infrastructure: NODES, the GAIA-X and IDSA-compliant federated data space platform, and regulatory expertise across CSRD, CSDDD, ESPR, and ESRS. TMA brings what no technology company can manufacture:



Towel Manufacturers Association of Pakistan

institutional trust, sector relationships, and the governance authority to make shared infrastructure genuinely shared. The manufacturers who join in the founding phase do not just comply; they lead.

About the Author

Noman Rahman | *Founder & CEO, EVOLVE*

A seasoned entrepreneur and management consultant with 30 years of experience building ventures and advising organisations across the globe, Noman leads EVOLVE's mission to build federated data infrastructure for Pakistan's export industries — bringing world-class technology to the sector's most pressing compliance challenges. He can be reached at noman@evolvebitx.com.

HASHAM TOWEL: ELEVATING EVERYDAY LUXURY



HASHAM Towel has who company in sovaros a horitage that wow sland harachi in haoltage, sowenship and ernnonoy, svzsaloniuss unlano company to its prenoss in Karachi.

Production & Legacy



Weaving looms



Dyeing machine



Quality Control

Product Showcase



Contact Us

Karachi Address, plot # 126, sector 24, Koranglad ad,
Karachi 74900, (+9-21) 350578996 email: hashamrazzak
email: 350578895 hashamrazzak www.hashamtowel.net

Innovation and Performance



**CERTIFIED FOR SAFETY
& SUSTAINABILITY**



amfori trade with purpose

BCI Better Cotton Initiative



The Application of AI in Home Textile Production and Exports, Shaping the Future

By

M. Muzzammil Husain, Secretary General TMA

Artificial Intelligence (AI) has rapidly become a transformative force across global industries, and the home textile sector is no exception. From intelligent design creation to automated quality control and predictive export analytics, AI is reshaping how textiles are produced, marketed, and delivered worldwide. As manufacturers pursue efficiency, sustainability, and competitiveness, AI is emerging as an essential pillar for future growth.

AI in Home Textile Production

Home textile production involves intricate processes such as yarn preparation, weaving, dyeing, printing, finishing, and quality assurance. AI-driven technologies are enhancing these operations in multiple ways.

1. Intelligent Fabric Design & Trend Forecasting

AI systems analyze global fashion trends, consumer preferences, social media patterns, and historical sales data to forecast high-demand designs. Generative AI (GenAI) tools now create unique fabric patterns, color palettes, and textures, enabling designers to innovate faster and reduce development cycles.

“AI systems monitor market trends, consumer tastes, and past performances to forecast design styles that will do well.”

2. Automated Quality Control

Computer vision and deep learning models inspect fabrics for defects such as misprints, weaving irregularities, and color inconsistencies. These systems detect microscopic faults that human inspectors may overlook, ensuring consistent quality.

“Computer vision-based image recognition software examines fabrics for imperfections, maintaining quality levels.”

3. Smart Manufacturing & Process Optimization

AI-powered machinery optimizes dyeing temperatures, weaving tension, chemical dosing, and energy consumption. This reduces waste, lowers production costs, and supports sustainability goals.

4. Predictive Maintenance

AI sensors embedded in looms, dyeing machines, and finishing equipment predict mechanical failures before they occur. This minimizes downtime and prevents quality disruptions.



Towel Manufacturers Association of Pakistan

“AI sensors installed in textile machinery equipment forecast failures, cutting maintenance and downtime costs.”

5. IoT-Enabled Production Monitoring

IoT sensors track humidity, temperature, yarn tension, and chemical levels. AI analyzes this real-time data to maintain consistency and prevent defects.

6. Robotics & Automated Handling

AI-guided robotic arms now manage fabric inspection, folding, packaging, and warehouse movement — reducing labor-intensive tasks and improving precision.

7. Digital Twins for Textile Mills (New Technology)

Digital twins create virtual replicas of production lines, allowing manufacturers to simulate dyeing processes, weaving patterns, and machine performance. This leads to better planning, reduced trial-and-error, and faster optimization.

AI in Textile Exports

The global textile market is highly competitive, and AI is becoming central to export efficiency and strategic decision-making.

1. Market Demand Forecasting

AI models analyze trade data, economic indicators, and consumer behavior to predict demand fluctuations across regions. Exporters can align production and inventory with real-time market needs.

“Artificial intelligence models process trade statistics, customer demands, and economic conditions to forecast fluctuations in demand.”

2. Autonomous Supply Chain Optimization

AI-driven logistics platforms optimize shipping routes, container utilization, customs documentation, and delivery timelines. Machine learning reduces delays and lowers freight costs by predicting bottlenecks.

3. Personalized Marketing & Consumer Insights

AI tools segment buyers by region, demographics, and purchasing behavior. Exporters can tailor product offerings, pricing strategies, and marketing campaigns for maximum impact.

4. Automated Compliance & Risk Management

AI systems scan international regulations, tariff changes, sustainability requirements, and trade agreements. This reduces compliance risks and ensures exporters meet global standards.

5. Blockchain + AI for Trade Transparency

Blockchain ensures traceability of raw materials, ethical sourcing, and production processes. AI validates data integrity, enabling buyers to verify sustainability claims and supply chain authenticity.



Emerging Technologies Shaping the Future

1. GenAI for Hyper-Personalized Textiles

Consumers will soon design their own bedsheets, curtains, and upholstery using AI-powered customization tools. On-demand manufacturing will reduce overproduction and inventory waste.

2. Smart Retail & Augmented Reality (AR)

AR applications allow customers to visualize textiles in their homes before purchasing. AI recommends products based on room size, lighting, and décor preferences.

3. ESG-AI for Sustainable Production

AI monitors water usage, chemical discharge, carbon emissions, and energy consumption. Manufacturers can meet global sustainability certifications more easily.

4. Edge Computing for Real-Time Quality Control

Quality checks occur instantly on the production floor without cloud delays, enabling immediate corrective action.

5. Autonomous Warehousing

AI-powered robots manage inventory, packaging, and dispatch, reducing human error and speeding up export operations.

Impact of AI on the Home Textile Sector

Economic Impact

- Lower production costs through automation
- Higher export competitiveness
- Reduced wastage and improved resource efficiency

Operational Impact

- Faster production cycles
- Fewer defects and higher product consistency
- Predictive maintenance reduces downtime

Environmental Impact

- Optimized chemical usage
- Reduced water and energy consumption
- Support for circular textile recycling models



Towel Manufacturers Association of Pakistan

Market Impact

- Better demand forecasting
- Personalized product offerings
- Stronger global brand positioning

Conclusion

AI is redefining the home textile industry by enhancing efficiency, strengthening quality control, and transforming global trade operations. As new technologies such as GenAI, digital twins, autonomous supply chains, and ESG-AI mature, manufacturers and exporters will gain unprecedented capabilities. In a rapidly digitalizing world, adopting AI is no longer optional — it is essential for competitiveness, sustainability, and long-term growth.



Hassan Textiles

MANUFACTURERS | EXPORTERS
A CLEANER | BRIGHTER WORLD

"We weave experiences, not just towels."



COMFORT
QUALITY
SUSTAINABILITY
FOR A BRIGHTER
TOMORROW

Institutional Towels

TRUSTED. DURABLE. EVERYDAY.



High-performance towels for hotels, hospitals, gyms and other institutions. Built for heavy use with lasting softness, durability and superior absorbency.

Retail Towel Series

STYLE MEETS EVERYDAY COMFORT.



A versatile range of bath towels, hand towels and face towels designed for modern homes. Available in a wide variety of colours, textures and designs to suit every lifestyle.

Beach Towels

COLOURS FOR A BRIGHTER GETAWAY



Vibrant, oversized and lightweight towels for the beach, pool and outdoor adventures. Yarn dyed for long-lasting colour and exceptional comfort.

Kitchen Towels

(Terry Based)

PRACTICAL. ABSORBENT. ESSENTIAL.



Functional and absorbent terry kitchen towels designed for everyday use. Durable, quick-drying and available in a range of yarn dyed and woven designs.

Bath Robes & Terry Madeups

LUXURY BEYOND THE TOWEL.



Experience ultimate comfort with our bath robes and premium terry madeups, including bath mats, wraps and coordinated sets. Crafted for relaxation, designed for a better tomorrow.



PREMIUM
COTTON



SUPERIOR
ABSORBENCY



LASTING
DURABILITY



RESPONSIBLE
PRODUCTION



GLOBAL
REACH

Hassan Textiles

Plot # A-130, SITE Superhighway | Scheme 33,
Postal Code 75320 | Karachi, Pakistan.
Tel : +92 (213) 688-0731 & Fax : +92 (213) 688-1555
www.hassantextiles.net





Green Productivity of Pakistan and its Impact

By Dr. Michael Arretz

The Green Pakistan Project (GPP) is a partnership between the associations TMA, PSGMEA and PRGMEA and the German Importers in Hamburg, Germany. At its core are the wide-ranging requirements of the EU Green Deal and the GSP+ scheme. These must be made understandable for the associations' members. Only then can the best ways of implementing the CSDDD, the CSRD, as well as the ESPR and the EPR be developed and put into practice. In the process, both the productivity of labour and of resource use are improved, while competitiveness is increased at the same time. This allows the potential of the Pakistani textile industry to be put to better use and exports to Germany and Europe to be increased further.

(I) Partnership Between Associations

The German Importers are running a chamber and association project with the Towel Manufacturers Association, supported by sequa gGmbH and funded by the German Federal Ministry for Economic Cooperation and Development (BMZ).

The project covers:

- a) the training and coaching of selected TMA staff,
- b) the upskilling of selected members with regard to the requirements of the EU Green Deal and the GSP+ scheme, and
- c) the systematic briefing of the German Importers by the TMA on economic, social and political developments in Pakistan.

This allows the German Importers to repeatedly present Pakistan to their members in Germany, in webinars, as an alternative to China and other sourcing countries. Above all, producers qualified through the SocialFair²⁰²² process can be presented as a sourcing alternative.

In total, more than 50 producers were visited at their production sites, where the SocialFair²⁰²² approach was used to carry out a systematic collection of data. In a dialogue process, the data entered was verified and a risk report was ultimately compiled in 13 chapters. This covers general data on factory size, production stages and headcount, but also very specific data on the grievance mechanism and the number of complaints, on



fire-safety equipment, and on the use of resources such as water, energy, cardboard, paper and chemicals. Naturally, environmental impacts such as waste, wastewater and emissions are also recorded and presented as footprints (KPIs).

In total, 36 producers have prepared a 2025 sustainability report, 13 of them TMA members. These reports can be viewed by members of the German Importers on the GPP homepage. This makes the search for new suppliers far more productive: German or European buyers can get a picture of a producer's performance from their desk and then start a product-related dialogue. As a next step, the German Importers, together with the TMA, will make matchmaking possible for participating GPP members at Heimtextil 2027 with German and European importers.

TMA's remit is not limited to active GPP members, however. Through invitations to workshops on topics such as fire safety, water and women's empowerment, all members are addressed. As a result, productivity increases not only among GPP members, but also among members generally. One thing is clear: greater sustainability in business processes is essential in order to increase productivity, to meet the requirements of the EU Green Deal and the GSP+ scheme ever more fully, and thereby to keep pace in international competition.

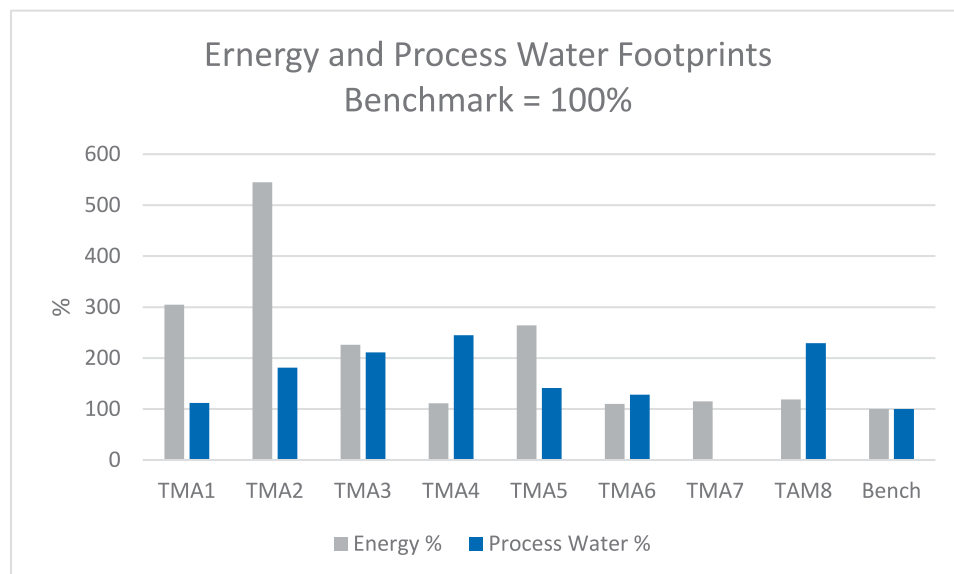
(II) Systematic Improvement Process in Terry Towel Production: More Sustainability in the Supply Chain, and With It More Productivity

By 2030 textile products placed on the EU market are long-lived and recyclable, to a great extent made of recycled fibres, free of hazardous substances and produced in respect of social rights and the environment.“ That is how the European Commission formulates its vision for textiles. For Pakistan, as an established cotton-growing and production country, the question is how to make the leap into this world. In other words: how does more sustainability find its way into production and supply chains? When it comes to “more,” the first thing to clarify is what the “baseline” actually looks like. This is where the German Importers' SocialFair²⁰²² process, using “Umbertine” as the data-collection tool and risk report, comes in.

This risk report shows the producer their performance against the various parameters. Building on this, plans can then be developed to bring more safety into the factories, to use less energy per kilogram of terry towel, or to use less water for running the sanitary facilities and canteen – in short, an improvement process aimed at greater productivity. After all, wherever fewer resources are used to generate more output, productivity rises.

Comparing results with other producers – this data is provided by the German Importers – also makes benchmarks visible. For example, an energy footprint of 3.22 kilowatt-hours per kilogram of terry towel is the benchmark, which later stands at 100 %. No member can reach this figure, and a total of four members are above 200 %. It is well worth looking into how energy use, and with it costs, can be reduced while productivity is increased at the same time. When it comes to energy sources, factories still rely heavily on the electricity grid and much less on their own power generation. That is changing, though: four out of 13 factories have already installed solar panels, and coal is now used as an energy source by only one factory.

In Karachi, the water supply is largely provided by tanker trucks. This is expensive, so it is surprising that, while the differences between factories are not as large as for energy, they are still considerable. With the benchmark at 40 litres per kilogram of terry towel for the dyeing of fabrics, one company uses clearly more than double that (245 %, TMA 4), another uses double (211 %, TMA 3), and a third slightly less than double (181 %, TMA 2). Others come in at 12 %, 28 % and 41 % (TMA 1, 6 und 5) above the benchmark. Progress can be expected here, and the use of reverse-osmosis technology will improve “water productivity.”



More sustainability in the supply chain also involves how workers feel and what ideas they have for improving processes and the general situation in the factories. This is what the “grievance mechanism” is intended for; it should be designed as a dialogue platform – not solely as a channel for complaints, but also for improvement suggestions. Ten of the 13 TMA members have set up a grievance mechanism; for six of them, the low number of complaints suggests limited effectiveness. But they have one mechanism and they can learn from experiences of other factories in Karachi region and thereby increase the productivity of their businesses through the active involvement of workers.

At another association one member has introduced a page for “Workers Voice” alongside “Owners Voice” and “Management Voice” in the sustainability report. This makes dialogue within the company tangible for all factory employees and shows the owner what problems exist and what the solutions look like. Better healthcare provision, a canteen and regular training improve workers’ performance. And more performance brings more output, in other words higher productivity.

(III) The Terry Towel Producer as Provider – More Sustainability for Society

Using the process presented here, including the reporting, producers can improve their productivity – and so become more competitive. But what does their contribution look like when it comes to conserving resources and not burdening the environment with emissions, waste and wastewater?



Towel Manufacturers Association of Pakistan

How can groundwater levels be replenished, and how can land be reforested? How can workers be better fed and cared for in terms of health? How can neighbouring communities be included in health, education and nutrition programmes? When it comes to emissions, the use of solar energy is of prime importance – and it is encouraging how much has already been done here in Pakistan and among TMA members.

On the subject of water, what matters, besides reducing water consumption, is recycling through reverse-osmosis technology. And when it comes to waste, what matters is recycling production waste and post-consumer waste. Here too, Pakistan has already taken important first steps, importing more than 800,000 tonnes of post-consumer waste in 2025. But the next steps still need to be taken here, and ideally in partnership.

Within the framework of the association partnership, these topics will be addressed in the coming years and solutions put in place. With this Ressource+ approach, the terry towel producer is not only an employer, business partner and supplier, but also acts in a responsible role for the environment and society. This is what modern production, and modern sourcing by German and European importers, can look like. And this will be ensured through a close partnership between TMA and German Importers. For the benefit of neighbours, workers and business owners in Pakistan, as well as buyers, importers and customers in Germany and Europe.

Hamburg, September, 08 2026

Dr. Michael Arretz

greenpakistan@vfi-deutschland.de



Al Falah Chemical

INDUSTRIAL & TEXTILE CHEMICALS

Your Reliable Chemical Partner

**Quality Chemicals
for a Brighter
Tomorrow**



Bulk Supply
(Tankers)



Cans / Drums



Packing Quantities
(as per requirement)

Authorized Dealer of



**SITARA
CHEMICAL
INDUSTRIES LTD.**



SITARA PRODUCTS



Caustic Soda Liquid 50%



Caustic Soda Flakes



Hydrochloric Acid 34% (Subject to NOC)



Sodium Hypochlorite
(Available $\text{Cl}_2 = 19.0 - 20.0\%$)



Bleaching Powder (Commercial Grade)



Calcium Chloride 77% Granular



Calcium Chloride 94% Prills



Ferric Chloride (Liquid)



Magnesium Chloride ($\text{MgCl}_2 \cdot 6\text{H}_2\text{O}$)



Magnesium Sulphate (Solid)
($\text{MgSO}_4 \cdot 7\text{H}_2\text{O}$)



Magnesium Sulphate (Liquid)

OTHER CHEMICALS AVAILABLE



Hydrogen Peroxide 50%



Soda Ash



Glacial Acetic Acid 99.8%



Sodium Metabisulfite



Sulphuric Acid (Subject to NOC)



Aluminium Sulfate

Supplying
Quality Chemicals
for Textile
Processing,
Dyeing,
Bleaching &
Allied Industries

SUPPLY OPTIONS



Bulk Supply
(Tankers)



Cans / Drums



Packing Quantities
(as per requirement)



CONSISTENT
QUALITY



RELIABLE
SUPPLY



CUSTOMER
FOCUSED



A CLEANER &
GREENER
TOMORROW

*Building
Stronger Partnerships
for a Sustainable
Textile Industry*



Al Falah Chemical



Sohail Sadiq



03009267155

021-35116336



alfalahchem@gmail.com



Plot # 513,514, Sector 7-A, Korangi Industrial Area Karachi



The “S” in ESG: Effective Grievance Mechanisms and the Future of Pakistan’s Exports to the EU

By Sarim Mehmood, CEO – Fruit of Sustainability

Sustainability has become part of the vocabulary of almost every export-oriented business. Companies increasingly speak about ESG, the Sustainable Development Goals (SDGs), responsible sourcing, decarbonisation and circularity. Yet, amid this growing sustainability agenda, one fundamental question is often overlooked:

How does a company know whether the people behind its products are actually being treated responsibly?

At its core, sustainable development cannot be separated from human rights. A company may measure its carbon emissions, energy consumption, water efficiency and waste generation with increasing precision, but the “S” in ESG cannot be measured through management perception or opinion alone.

Worker well-being, discrimination, harassment, wages, working hours, freedom of association, occupational safety, forced labour risks and other workplace conditions require something more fundamental: credible information directly from the people who experience them.

And like any other meaningful ESG indicator, this information needs to be collected, tested, analysed and tracked.

From Passing Audits to Continuously Identifying Risk

For decades, social compliance has largely revolved around periodic audits. Audits remain an important component of compliance, but an audit is ultimately a snapshot in time. Human rights risks, on the other hand, exist every day.

A factory may successfully complete an audit while workers remain reluctant to report inappropriate behaviour, excessive working hours, discriminatory practices or problems involving supervisors. Some issues may never become visible through documentation or a scheduled audit.

This is precisely why the international conversation has shifted from simply demonstrating compliance towards Human Rights Due Diligence (HRDD).

The OECD’s due diligence framework reflects a continuous management cycle:



Towel Manufacturers Association of Pakistan

Embed → Identify & Assess → Prevent & Mitigate → Track → Communicate → Remediate

An effective grievance mechanism connects directly with this cycle because it creates something every due diligence system requires: a continuous flow of information about actual and potential risks.

The context of UN Guiding Principle 31 is equally important: a grievance mechanism can only serve its purpose if the people it is intended to serve know about it, trust it and are able to use it.

The question for exporters, therefore, is no longer simply: “Do you have a grievance mechanism?” The more important question is: “Can you demonstrate that it works?”

A Complaint Box Is Not a Grievance Management System

In Pakistan, grievance mechanisms have too often been reduced to a complaint box, an HR contact number or a global hotline designed without sufficient understanding of local language, workplace culture, literacy levels and workers’ confidence in reporting concerns.

Having a mechanism on paper is not the same as having an effective mechanism in practice.

In fact, claiming that workers have access to an effective grievance mechanism without testing whether they know about it, trust it and can safely use it may create an even greater due diligence blind spot.

An effective mechanism should be independent, impartial, accessible and trusted. Workers should have multiple ways to raise concerns based on their circumstances and comfort levels, combining digital accessibility with conventional channels for workers who may have limited digital access or literacy.

But accessibility is only the beginning.

Grievance handling is an art as much as it is a process. It requires specialised listening skills, sensitivity, neutrality and the ability to understand what a worker may be saying directly as well as what they may be hesitant to say.

In many cases, half of the remediation begins simply by ensuring that the affected person feels genuinely heard. Effective listening can reduce anxiety, build trust and help clarify the real nature of the concern before any formal corrective action even begins. This is particularly important in sensitive cases where workers may fear retaliation, embarrassment or disbelief.



Towel Manufacturers Association of Pakistan

This is why at Fruit of Sustainability, grievance engagement is supported by professionals with backgrounds in psychology who are also trained in labour law and human rights due diligence. The objective is not simply to record a complaint, but to understand the worker's concern with the sensitivity, legal awareness and contextual understanding required to handle it responsibly.

A sensitive complaint cannot be treated like an ordinary service ticket.

Grievance handlers need to understand confidentiality, gender dynamics, workplace hierarchies, potential retaliation risks and the difference between resolving an individual complaint and identifying a wider systemic problem. This specialised human capability is one of the most underestimated elements of an effective grievance mechanism.

Cases also require structured classification, assignment, investigation, escalation, documentation and closure.

Most importantly, grievance data should not disappear after an individual case is closed.

When properly anonymised and analysed, recurring complaints can reveal systemic risks: a department repeatedly generating supervisory concerns, recurring wage issues, patterns affecting women workers or repeated health and safety complaints. This converts grievance handling from reactive complaint resolution into preventive risk management.

Hybrid Worker Surveys: Taking Risk Identification to the Next Level

There is another important limitation: grievance data tells us what workers reported. It does not necessarily tell us what workers experienced but chose not to report.

This is where hybrid worker surveys can transform risk identification.

Rather than depending exclusively on one survey method, a strong HRDD system can combine digital in-app surveys, confidential in-person interviews and telephonic surveys. Each channel reaches workers differently and helps overcome the limitations of the others.

Digital in-app surveys allow larger populations to be engaged efficiently and repeatedly. In-person interviews enable trained teams to explore complex or sensitive issues and observe contextual factors that a digital questionnaire may not reveal. Telephonic surveys provide an additional confidential channel, particularly useful for reaching workers who may not feel comfortable responding within the workplace.

When these channels are combined, the organisation is no longer relying on a single source of worker information. Findings can be compared across channels, patterns can be validated and potential risks can be investigated more intelligently.

This takes human rights risk identification to the next level.



Towel Manufacturers Association of Pakistan

A hybrid survey system can measure indicators including worker awareness, management behaviour, workplace safety, discrimination, harassment risks, wages and benefits, working hours, freedom to raise concerns, grievance awareness and confidence in resolution mechanisms.

When this information is combined with grievance data, the organisation gains two complementary perspectives:

Hybrid worker surveys identify latent, perceived and emerging risks. Grievance mechanisms capture actual reported concerns. Case management tracks investigation and remediation. Analytics identify recurring patterns and systemic risks.

The result is not merely a survey or complaint mechanism. It becomes a continuous human rights risk intelligence system.

Technology Must Strengthen Human Engagement, Not Replace It

Digitisation can significantly strengthen this ecosystem.

Digital dashboards can convert thousands of individual worker interactions into anonymised risk trends, categories, response times, recurring concerns and corrective-action information across departments, factories and wider supply chains.

This gives management and relevant supply-chain actors something that traditional compliance systems struggle to provide: the ability to make informed decisions using continuously generated worker-level evidence.

But technology alone cannot build trust.

The strongest model combines human engagement with intelligent digitisation: trained grievance professionals, local-language communication, hybrid worker surveys, multiple grievance channels, worker awareness and digital systems capable of converting information into actionable intelligence.

This is where specialised third-party digital grievance and worker survey SaaS platforms can play an important role. A third-party system can provide greater independence, professional case handling, structured data and visibility for management while giving workers a channel that is not entirely dependent on internal workplace structures.

A Pakistani example is Fruit of Sustainability, which has developed a locally built digital grievance and worker survey platform designed around the realities of Pakistani workplaces. The approach combines a global-standard technology interface with local-language accessibility, multiple reporting channels, trained grievance teams and on-ground worker engagement.

This combination matters. A platform may be technologically sophisticated, but if workers do not understand it, trust it or have access to people who can engage with them sensitively, the system will remain ineffective.



Towel Manufacturers Association of Pakistan

The real value therefore lies in combining technology with boots on the ground: digital systems that provide evidence and traceability, alongside trained teams that understand local culture, workplace dynamics and the rights of all affected stakeholders and rightsholders.

Pakistan therefore does not need to simply import grievance systems developed for entirely different labour markets. It needs systems that meet international expectations while remaining deeply grounded in local realities.

Why This Matters for Pakistan's EU Exports

For Pakistan's export industries, particularly textiles and apparel, this discussion is becoming increasingly commercial.

European buyers are operating in an environment shaped by stronger expectations around responsible business conduct, supply-chain due diligence, forced labour prevention and ESG transparency. Buyers increasingly need credible evidence that human rights risks within their supply chains can be identified, reported, investigated, tracked and remediated.

This is changing the buyer-supplier conversation.

Tomorrow's competitive supplier will not simply say: "We are compliant." It will be able to demonstrate: "We know where our risks are, workers can safely communicate them, we track how they are addressed and we have data showing whether our interventions are working."

For Pakistani exporters, this presents an important opportunity.

A credible grievance and worker-voice infrastructure can become more than a compliance requirement. It can become a buyer-confidence mechanism. It provides buyers with visibility into areas that conventional audits alone cannot continuously monitor while giving suppliers early warning of risks before they escalate into serious human rights, reputational or commercial problems.

From Compliance to Trust

The future of the "S" in ESG will increasingly depend on evidence.

Companies cannot credibly manage carbon without emissions data. They cannot manage water without measuring consumption. Similarly, they cannot credibly claim to manage human rights risks without mechanisms capable of listening to workers, independently testing workplace realities and converting those experiences into measurable information and corrective action.

For Pakistan's export sector, effective grievance mechanisms and hybrid worker surveys should therefore not be viewed simply as HR tools. Together, they form critical Human Rights Due Diligence infrastructure.



Towel Manufacturers Association of Pakistan

When independent worker voice, hybrid risk identification, professional grievance handling, structured remediation and intelligent digital systems come together, organisations can move beyond periodic audit-based compliance towards continuous, evidence-based due diligence.

And this transition has implications far beyond compliance.

In the future of responsible global trade, trust will increasingly belong to suppliers that can prove not only what their policies say, but what their people experience.



TEXTILES, MADE WELL.

Towels • Bathrobes • Bed Spreads • Throws • Baby Blankets • Bath Blankets



Towels



Bathrobes



Bed Spreads



Throws



Baby Blankets



Bath Blankets



info@mirtexstyles.com



www.mirtexstyles.com



+92 21 36880922 -24



Textile & Garment Sector – Labor Standards Comparison

By

Sovichea "Vic" Saron (Mr.)

Introduction

The textile and garment sector across Asia is shaped by diverse labor standards, wage structures, social security systems, and worker support mechanisms. Countries such as Vietnam, Pakistan, Bangladesh, China, Cambodia, and Myanmar represent major production hubs, each with distinct regulatory frameworks and industry practices. This article synthesizes and compares the labor standards of these six countries, covering wages, benefits, leave entitlements, insurance systems, accessibility provisions, and skills training ecosystems.

1. Vietnam

Vietnam maintains a region based minimum wage system under Decree 293/2025/ND CP, effective January 2026. Wages range from VND 5.31 million in Region I (Hanoi/HCMC industrial zones) to VND 3.7 million in Region IV. Textile and garment workers typically earn VND 7.5 million as basic salary and around VND 10 million monthly when overtime and allowances are included, with overtime forming a significant portion of total income.

Workers receive a wide range of allowances, including meal support, transportation, productivity bonuses, seniority allowances, and Tet bonuses. Mandatory health check ups and migrant worker housing support are common.

Leave entitlements include 11 paid public holidays, 12–16 annual leave days, and generous maternity benefits of 180 days fully paid through social insurance. Health insurance contributions total 4.5%, while social insurance contributions reach 25.5%, split between employer and employee.

Accessibility support is provided under the Law on Persons with Disabilities, and skills training is widely available through in house programs, vocational schools, and industry associations such as VITAS.

2. Pakistan

Pakistan's national minimum wage is Rs. 40,000, with provincial variations—Sindh at Rs. 43,000, Balochistan at Rs. 37,000, and Punjab/KPK at Rs. 40,000. Average wages vary significantly by skill level: unskilled workers earn Rs. 40,000–45,000, skilled operators Rs. 45,000–65,000, QC/merchandising staff Rs. 70,000–100,000, and technical/managerial staff Rs. 150,000–250,000.

Allowances include house rent (30–45%), medical allowances, transport support, utility allowances, attendance bonuses, subsidised meals, and company transport. Mandatory EOBI and provincial social security enrollment (PESSI/SESSI) provide medical treatment, emergency care, maternity benefits, and pensions. Larger mills often add private group health insurance.



Towel Manufacturers Association of Pakistan

Leave entitlements include 14 annual leave days, 10 casual leave days, 16 sick leave days, and 14–16 public holidays. Maternity leave ranges from 12–16 weeks fully paid.

Accessibility initiatives are growing, with leading mills integrating persons with disabilities into mainstream roles. Skills training is extensive, supported by NAVTTC, PSDF, TEVTA, SMEDA, and institutions such as NTU and GCT campuses.

3. Bangladesh

Bangladesh's RMG sector follows a structured minimum wage system, with the entry level Grade IV wage set at BDT 12,500 (effective December 2023). Higher grades range from BDT 13,550 to 15,035. The wage structure includes basic pay, house rent, medical, transport, and food allowances. Annual increments have increased from 5% to 9%, with additional adjustments effective 2024–2025.

Factories commonly provide attendance bonuses, free meals, transport, medical assistance, and childcare. Working hours follow the standard 8 hours/day, 48 hours/week model.

Leave entitlements include earned leave (1 day per 18 days worked), 10 casual leave days, 14 sick leave days, and 13 festival holidays (2026 amendment). Maternity leave has been increased to 120 days.

Health insurance is not uniformly mandated, but the Central Fund supports medical treatment, disability, and education. The Employment Injury Scheme (EIS) pilot provides long term injury compensation.

Accessibility and skills training programs are expanding, supported by government and industry initiatives such as SICIP, ASSET, and the BKMEA EPB three year program.

4. China

China's minimum wage varies by province. In 2026, Jiangsu and Zhejiang set Class I wages at RMB 2,660, while Guangdong's Class I wages range from RMB 2,680–2,700. Fujian's Tier 1 wage stands at RMB 2,265.

Average wages vary widely: national averages for 2025 show RMB 129,441 for non private urban units and RMB 71,590 for private units. Production workers earn around RMB 80,739, while managers and technical staff earn significantly more.

Allowances are not standardized nationwide but may include performance bonuses and local government subsidies. Leave entitlements include 11 public holidays, 5–15 annual leave days, and maternity leave ranging from 98 days to 158–188 days depending on province. Breastfeeding leave and parental care leave are also provided.

China's social insurance system covers medical insurance, pensions, and other benefits. Accessibility support is encouraged through preferential tax policies. Skills training is extensive, supported by government subsidies, CNTAC guidelines, and enterprise level programs.



5. Cambodia

Cambodia's minimum wage for textile, apparel, footwear, and travel goods workers is USD 208 for probation workers and USD 210 after probation (2026). Average monthly income ranges from USD 280–400 with overtime and bonuses.

Mandatory allowances include meal support during overtime, transportation and housing allowances (USD 9.5), attendance bonuses (USD 10), and seniority bonuses (USD 2–11).

Cambodia offers 23 paid public holidays, 18 annual leave days, and maternity leave of 90 days, paid jointly by employers and the National Social Security Fund (NSSF). Sick leave is partly employer paid and partly NSSF funded.

NSSF covers occupational risk, health care, pensions, and unemployment (not yet enforced). Accessibility laws require reasonable accommodation and allow workers with disabilities to leave 15 minutes early.

Skills training is provided through CGTI and funded by the Skill Development Fund.

6. Myanmar

Myanmar's minimum wage is MMK 4,800/day, with an additional MMK 3,000/day allowance (Notification No. 1/2025), totaling MMK 7,800/day. Trainees receive 50% of the minimum wage; probation workers receive 75%. Average monthly income in the garment sector ranges from USD 158–170. Allowances vary by employer, with common payments including attendance bonuses, production incentives, and meal/transport support. Working hours are generally 8 hours/day, with overtime paid at 2x the ordinary rate and capped at 3 hours/day or 20 hours/week.

Myanmar offers 32–34 public holidays, 10 annual leave days, 6 casual leave days, and up to 30 days of paid medical leave. Maternity leave is 14 weeks, and paternity leave is 15 days for insured workers.

Social security schemes cover medical treatment, sickness, maternity, injury, disability, retirement, and unemployment benefits. Accessibility rights are protected under the Rights of Persons with Disabilities Law (2015). Skills training is robust, led by MGMA, MGHRDC, and government institutions.

Brief Summary

Across Vietnam, Pakistan, Bangladesh, China, Cambodia, and Myanmar, labor standards vary widely but share common foundations: statutory minimum wages, structured leave entitlements, social security systems, and growing accessibility and training programs. Vietnam and China offer strong social insurance frameworks; Pakistan provides extensive allowances and public healthcare coverage; Bangladesh and Cambodia maintain structured wage systems with expanding compliance programs; Myanmar offers broad leave entitlements and sector specific training. Collectively, these countries illustrate the diverse labor landscape of Asia's textile and garment sector, highlighting both strengths and areas for continued improvement.



Leading Manufacturer & Exporter of Terry Towels & Terry Products



Maltex_exports is a trusted manufacturer and exporter of **high-quality terry towels** and **terry textile products**, delivering exceptional craftsmanship, superior quality, and reliable solutions to customers worldwide.

Maltex_exports is a second-generation business group that deals in **Textile Manufacturing and Distribution Around the world**. Under the Flagship of **Ravian Group**, headquartered in **Los Angeles, USA**, Group maintains its manufacturing facilities in Pakistan.



CONNECT WITH OUR BUYING TEAM

Ravian Group Ravian Group actively sources textile closeouts, production overruns, surplus quantities, and excess inventory from manufacturers, mills, exporters, and suppliers.

If you have quality textile stock available, we can help you **liquidate** your excess stock through a professional and reliable buying process. Our Buying Team would be pleased to discuss your available stock and explore a mutually beneficial opportunity.

Contact Us



USA Office:
Ravian Group LLC
573 West Terrace Drive
San Dimas CA 91774 USA



Malik@raviangroupllc.com



INDUSTRY PERSPECTIVE

Beyond the Loom

Unlocking Pakistan's Textile and Towel Export Potential

MALIK KAMRAN AKBAR

MBA, LLB, LLM | Managing Director, Maltex Exports

September 2026

Pakistan does not need to discover textile manufacturing; it already knows how to spin, weave, finish and sell. The real challenge is to build a stable system around the people and factories that are already doing the work.



Calling textiles the backbone of Pakistan's economy has become almost compulsory at business conferences. The phrase is accurate, but it has also become rather convenient. Once the speeches end, manufacturers return to expensive power, uncertain gas supply, delayed tax refunds, weaker cotton crops and freight bills that can change between quotation and shipment.

The irony is that the familiar description is still entirely justified.

Textiles account for roughly 55–60 per cent of export earnings and support the country's largest formal industrial workforce. The chain begins in cotton fields and ginning factories, then passes through spinning, weaving, processing, stitching and home-textile production before reaching an overseas buyer. A disruption at any one stage travels through the entire chain. That is why energy tariffs, cotton shortages or port delays are not isolated industry complaints; they eventually appear in Pakistan's export numbers.

Towels and terry made-ups provide a particularly revealing view of the wider industry. Pakistan earns more than US\$1 billion a year from this category and stands third in the global export ranking, after China and India. Yet towel manufacturers have almost no domestic cushion. Their mills are built for foreign orders, foreign standards and foreign delivery schedules. When costs rise at home or demand weakens abroad, there is no sizeable local market waiting to absorb the production.

That exposure makes the sector vulnerable, but it also makes it a useful measure of Pakistan's export competitiveness. The factories exist, the skills are established and international buyers already know the product. The question is whether policy and investment can help the industry move from defending existing orders to winning better ones.



Export Growth Has Returned but the Recovery Is Incomplete

The last few years tell a story of rapid expansion, a painful correction and a cautious recovery. Textile exports climbed to a record US\$19.33 billion in FY2021–22 as post-pandemic demand strengthened and international cotton prices remained unusually high. The industry had good reason to celebrate, although the moment did not last long.

In FY2022–23, receipts fell by 14.6 per cent to about US\$16.5 billion. The floods damaged cotton production, energy became more expensive and restrictions on letters of credit made it difficult to import inputs and machinery. Exporters then spent two years rebuilding momentum. Earnings settled near US\$16.7 billion in FY2023–24 and improved in FY2024–25, with knitwear, garments and other value-added products doing most of the heavy lifting.

By FY2025–26, the sector was again approaching the US\$18 billion mark, even as instability in Middle Eastern shipping and energy routes created another layer of uncertainty. The recovery deserves recognition, but it should be read carefully. Returning towards an earlier peak is not the same as creating a new growth path.

Fiscal year	Exports US\$ bn	Annual change	Principal driver
FY2021–22	19.33	+26%	Post-pandemic demand surge and record cotton prices
FY2022–23	16.50	–14.6%	Flooding, energy crisis and LC restrictions
FY2023–24	16.66–16.68	+~1%	Stabilisation and value-added resilience
FY2024–25	16.68–17.88	+~4–7%	Recovery in knitwear and woven garments
FY2025–26	~18.0 est.	+0.3%	Value-led growth amid shipping disruption

Pakistan textile and apparel export performance. Sources cited in the underlying study include PBS, APTMA and Pakistan Textile Council.

Much of the recent improvement has come from better prices and higher realised values rather than a comparable rise in physical volumes. That distinction matters. A country can earn more for a period without producing or shipping much more. Durable export growth requires both stronger unit values and a larger, more productive manufacturing base.

The composition of exports is changing as well. Knitwear, woven garments, bedwear, towels and other made-ups now contribute the greater share of earnings, while raw cotton, yarn and grey cloth have become less prominent. This is the direction Pakistan should want: every additional stage of processing creates jobs and retains more value at home. But the upper floors of the value chain cannot remain strong if the foundations—cotton, energy and working capital—continue to erode.



The Towel Industry Is Already a Global Business

Pakistan's towel and terry industry is far larger and more international than its public profile suggests. Around 200 units are registered with the Towel Manufacturers' Association of Pakistan, most of them in Karachi and the adjoining southern industrial belt. Industry estimates place employment across the value chain at about 2.8 million, while Pakistani terry products reach buyers in more than 125 countries.

The segment exported more than US\$1.05 billion in FY2023–24 and about US\$1.08 billion in FY2024–25. Its share of national textile exports remains close to six per cent—large enough to matter to the export account, yet specialised enough to respond quickly when buyers, products or markets change.

Pakistan's third-place global ranking puts it ahead of established suppliers such as Türkiye and Portugal. The United States alone receives 33.44 per cent of Pakistan's towel exports. Europe takes another 30.15 per cent, with Germany, the United Kingdom and France among the leading destinations. In commercial terms, that is both an achievement and a concentration risk.

More than three-fifths of shipments depend on two mature Western markets where large buyers negotiate hard and suppliers are plentiful. Each competitor brings a different advantage: China offers scale, India combines cotton with a broad manufacturing base, Türkiye sits close to Europe, and Portugal occupies a premium niche. Pakistan is expected to match this competition while carrying a heavier energy bill than several regional rivals. One might admire the optimism behind that arrangement, if manufacturers were not the ones paying for it.

The July–January figures for FY2025–26 capture the position neatly. Shipment volume fell by 2.52 per cent year on year, yet export value declined by only 0.38 per cent. Exporters therefore earned more from each unit than before, which softened the effect of lower volumes. This could signal a welcome move towards higher-specification products, although it cannot disguise the fact that fewer tonnes were shipped.

Future growth cannot rest only on selling more standard towels. Pakistani mills need to deepen their presence in jacquard and dobby products, hospitality and institutional ranges, luxury collections, organic lines and sustainability-certified goods. The better commercial question is no longer simply how many kilograms can be exported, but how much design, performance, assurance and margin can be built into each kilogram.

Energy Costs Reach Every Part of the Factory

For most manufacturers, the most immediate pressure is the cost and reliability of energy.

Industrial electricity in Pakistan costs roughly 14 to 17.5 US cents per kilowatt-hour. The indicative comparison is uncomfortable: about 10.3 cents in India, 8.6 cents in Bangladesh and 7.2 cents in Vietnam. Buyers may invite suppliers to quote for the same order, but their factories are plainly not starting with the same cost base.

Country	Industrial electricity tariff US¢/kWh
Pakistan	14.0–17.5
India	10.3
Bangladesh	8.6
Vietnam	7.2

Pakistan textile and apparel export performance. Sources cited in the underlying study include PBS, APTMA and Pakistan Textile Council.



Towel Manufacturers Association of Pakistan

Tariffs are only part of the difficulty. Power interruptions and gas restrictions disrupt boilers, dyeing operations and finishing lines that depend on steady production cycles. A shutdown is not merely an inconvenience; it can reduce utilisation, waste labour hours, affect shade consistency and place delivery commitments at risk. Buyers remember late or inconsistent shipments long after the electricity has returned.

This explains why mills are investing so quickly in solar generation. Some report substantial reductions in monthly electricity bills after installing megawatt-scale systems. Solar panels still look impressive in a sustainability presentation, but that is no longer their main attraction. They are being installed because they can protect margins and make production planning less vulnerable.

Policy should support this transition through long-term finance, appropriate tax treatment and rules that remain stable long enough for an investment to repay itself. Changes from net metering to net billing require particular care. When a company commits capital on the basis of one framework and the framework changes halfway through, the issue is not merely the tariff; it is the credibility of future policy.

The longer-term aim should be to move industrial electricity towards a regional benchmark of about 9 US cents per kilowatt-hour and gas towards US\$6 per MMBTU. Achieving this will require serious work on cross-subsidies and capacity-related costs, not another temporary package announced with great enthusiasm and withdrawn when factories have adjusted their plans. A funded, multi-year Regionally Competitive Energy Tariff would allow exporters to quote, invest and hire with greater confidence.

Cotton Weakness Has Become an Industrial Problem

Pakistan is producing only about 5.5–5.6 million bales of cotton against annual industrial demand of roughly 14–15 million. A crop near a three-decade low is not only an agricultural disappointment; it is a direct cost and supply problem for the country's largest export industry.

Mills can, and do, import the shortfall. But imported cotton arrives with freight costs, exchange-rate exposure, port risk and international price volatility. Every additional imported bale also represents value that could have circulated through Pakistani farms, ginneries, transporters and rural markets.

Reversing the decline will take more than a seasonal production target. Farmers need reliable certified seed, protection from counterfeit inputs, climate-resilient varieties, better water management, effective pest control and enough price certainty to keep cotton competitive with alternative crops. Research must also be judged in the field. A variety that succeeds in a seminar room but fails on a farmer's land has not solved the problem.

Even with a stronger crop, the industry will need a more diverse fibre strategy. Global home-textile demand increasingly includes blends, recycled inputs and performance materials. Pakistan should rebuild cotton while broadening access to man-made fibres and diversified import sources; these are complementary needs, not competing choices.



Global Shipping Disruption Quickly Becomes a Local Cost

Events far from a factory gate can alter the economics of an order overnight. Disruption around the Strait of Hormuz and the Red Sea–Bab al-Mandeb corridor has reportedly pushed freight on affected routes 125–180 per cent above pre-crisis levels. Ships diverted between Asia and Europe may spend another 10–14 days at sea, while emergency surcharges have reached as much as US\$3,000 on a forty-foot container.

For an exporter working to a fixed delivery date and a narrow margin, a shipping map can turn into an additional invoice without warning.

Pakistan cannot remove geopolitical risk, but it can reduce its exposure. Additional national shipping capacity, faster handling at Karachi and Port Qasim, shared marine-insurance solutions and selective use of CPEC-linked overland routes all deserve practical assessment. There will be no single perfect route; resilience comes from having workable alternatives before a crisis begins.

Refund Delays Quietly Tax Export Growth

Exporters understand that lawful taxes must be paid. What they cannot reasonably be expected to do is finance the tax system for months through money that the state itself recognises as refundable.

When sales-tax or income-tax refunds remain pending, working capital becomes trapped outside the business. That is money which could have purchased cotton, paid wages and utility bills, upgraded machinery or financed a new order. Reduced access to export refinance has made this squeeze harder, especially for small and medium-sized manufacturers that do not have large balance sheets to fall back on.

Towel manufacturers placed these concerns before a high-level committee chaired by the Finance Minister in 2025. Their requests were straightforward: clear rules, competitive taxation and refunds paid on time. None of this is a special favour. A manufacturer should not need the liquidity of a bank simply to wait for its own money to return.

A workable response would combine fully digital refund processing with enforceable payment timelines. Export refinance and the Long-Term Financing Facility should again support genuine export investment, while zero-rating local supplies to export-oriented manufacturers would prevent much of the refund stock from accumulating in the first place.

Diversification Means Adding Markets Not Leaving Them

The United States and European Union will remain central to Pakistan's textile business. Diversification should not be misunderstood as walking away from successful customers. It means building additional sources of demand so that a policy change or downturn in one region does not unsettle the whole industry.

The GCC, East and West Africa and Central Asia remain underdeveloped markets for Pakistani towels, home textiles, denim and garments. In some of these destinations, suppliers can create new demand or serve growing distribution networks rather than fight only for shelf space already controlled by long-established competitors.

Joint trade desks involving the Ministry of Commerce, TDAP, APTMA and TMA could turn this broad ambition into market-by-market work: identifying serious buyers, tariff barriers, institutional customers and credible distributors. Incentives should reward incremental sales in new destinations. Trade fairs should be judged by meetings and orders generated, not by the number of delegates standing together for the official photograph.

Retailers are also reconsidering excessive dependence on China and placing more weight on renewable energy, traceability, labour standards and environmental performance. This creates an opening, but not an automatic entitlement, for Pakistan. Mills that can document solar use, water recycling, responsible chemistry and recognised compliance will be in a stronger position to negotiate premium and longer-term business.



Why the Investment Case Still Holds

For all these constraints, there is still a credible case for investing in Pakistan's textile and towel industry.

Investors are not being asked to build an industry from nothing. Pakistan has an established manufacturing base, an experienced workforce, most stages of the textile value chain and preferential access to the European Union through GSP+. The towel segment reached third place globally despite uneven policy support and a clear domestic cost disadvantage. That record says something important about the underlying capability of its firms.

Recent improvement in unit values suggests that mills can move further into higher-margin products. Renewable energy offers an immediate and scalable way to manage operating costs. Newer markets can add volume, while the global search for diversified and more sustainable sourcing gives credible Pakistani suppliers a chance to compete for business that values more than the lowest quoted price.

A weaker rupee may temporarily make a dollar quotation more attractive, but depreciation is not an industrial strategy. The apparent advantage shrinks as imported cotton, chemicals, machinery and energy become more expensive. Lasting competitiveness has to come from productivity, design, technology, reliable logistics and policies that allow businesses to plan beyond the next electricity bill.

The Next Step Is Expansion Not Mere Survival

Pakistan's textile industry has become exceptionally good at surviving crises. That resilience is valuable, but an industry cannot measure success only by how often it manages not to collapse.

Towels and terry made-ups already form a billion-dollar business, reach more than 125 countries and place Pakistan among the world's three leading exporters. The next task is to turn that position into larger volumes where commercially sensible, better products where buyers will pay for them, and healthier margins throughout the chain.

Industry and government each have work to do. Manufacturers must continue investing in machinery, renewable energy, product development, certification and customer development. Government must deliver competitive energy, predictable taxation, timely refunds, useful export finance and trade infrastructure that works on an ordinary day—not only during an official visit.

Pakistan is not short of looms, factories, skilled workers, ambitious entrepreneurs or overseas customers. The missing element is a stable framework that allows these strengths to reinforce one another.

With that framework in place, the country can capture more value from every bale, spindle, loom and container rather than merely shipping more of the same. Pakistan's opportunity is not theoretical; it is already operating inside its mills. The real test is whether policy will help those mills scale—or continue asking them to succeed despite it.

DATA NOTE

The figures discussed in this article draw on the Pakistan Bureau of Statistics and industry material cited in the underlying study, including APTMA, the Pakistan Textile Council, PACRA Research and the Towel Manufacturers' Association of Pakistan.

ABOUT THE AUTHOR

Malik Kamran Akbar is the Managing Director of Maltex Exports and holds MBA, LLB and LLM degrees.

The author can be contacted at malik@raviangroupllc.com



NAKSHBANDI

Weaving Quality. Building Trust.



Manufacturers of
Towels and Fabrics



PREMIUM QUALITY
FABRICS & TOWELS



CONSISTENT
PERFORMANCE



SOFT, DURABLE
& RELIABLE



COMMITTED TO
CARE & EXCELLENCE



306 Parsa Towers, Block 6, P.E.C.H.S.
Main Shahra-e-Faisal,
Karachi 75400, Pakistan



Tel: +92 21 34327612 & 13



Email: info@nakshbanditextilemills.com



www.nakshbanditextilemills.com



Visual Highlights of TMA Activities During the Tenure 2024-2026



Assuming Charge of Office Bearers CEC / SCC



Meeting with Trade Officers, Ministry of Commerce



Meeting with Trade Officers, Ministry of Commerce



Meeting with Delegation of NUTECH



Meeting with TMA members



Meeting with DIG Mr. Usman Ghani



Meeting with DIG Mr. Usman Ghani



Meeting with Federal Ministers



Meeting with Federal Ministers



Meeting with Federal Ministers



Meeting with DIG Mr. Asad Raza



Meeting with DIG Mr. Asad Raza



Meeting with Rehan Chawla



Meeting with PITAD Officers



Meeting with PITAD Officers



MOU Signing Ceremony with Green Pakistan Project



Pioneer of Towel Industry in Pakistan

*Comfort
in Every Thread*

TOWELS FOR A
BRIGHTER TOMORROW



PREMIUM
QUALITY



RELIABLE
MANUFACTURING



TRUSTED
GLOBALLY



HOTEL & HOSPITALITY
LUXURY MEETS DURABILITY



BATH & HAND TOWELS
SOFTNESS YOU CAN FEEL



CUSTOM DESIGNS
TAILORED TO YOUR NEEDS



WIDE RANGE OF STYLES
FOR EVERY MARKET



100% COTTON
& BLENDS



SUPERIOR
ABSORBENCY



CUSTOM WEAVES
& DESIGNS



SUSTAINABLE
PRODUCTION



ON-TIME
DELIVERY



Plot # 15, Sector-16,
Korangi Industrial Area
Karachi-74900, Pakistan.



Tel: +92 21 3507 3073-4, 3507 3445-6
Fax: +92 21 3507 31444
Email: pfc@pearlexports.com
www.pearlexports.com

*A Cleaner,
Softer Tomorrow*



Meeting with Mr. Aftab Alam Chief Commissioner MTO



Meeting with Mr. Aftab Alam Chief Commissioner MTO



Meeting with Green Pakistan Project



Meeting with Green Pakistan Project

PREMIER

T O W E L S

E-mail : info@premiertowels.com

Website : www.premiertowels.com





Survey Drive of TMA Members Factories (Afroze Textile Industries Pvt. Ltd.)



Survey Drive of TMA Members Factories M/s. Hassan Textiles



Survey Drive of TMA Members Factories M/s. Shaheen Industries



Meeting with Representatives of Karachi Tax Bar Association



Meeting with International Labour Organization



Meeting with International Labour Organization



TMA Workshop of Green Pakistan Project



Meeting with Commissioner IR, Zone-I, CTO-Karachi,
Mr. Imran Ali Shaikh



Meeting with Commissioner IR, Zone-I, CTO-Karachi,
Mr. Imran Ali Shaikh



Meeting with Representatives of Better Work Program
Ms. Rukh Bowen



Meeting with Mr. Boris Najma, Professor of
University Paris East Créteil (UPEC) and Mr. Daniel





Manufactures & Exporters of
TEXTILE PRODUCTS

ABOUT US EST 1982

Shaheen Textiles is fully integrated textile manufacturing unit established in 1982. Our mission is to produce value added products of utmost standard for quality conscious global markets by utilizing the best available knowledge and technology.



Towels



Bathrobes



Pool Towels



Bed Linen



Kitchen Linen



Scrubs & Coveralls

Quality Policy

Committed to delivering superior textile products through stringent quality control, sustainable processes, and continuous improvement to exceed customer expectations worldwide.

Contact Us:

📍 CD-379 Shah Baig Gabol Town Karachi

🌐 www.shaheentextiles.com | ayaz@shaheentextiles.com

☎ +92-213-696-3480 | +92-300-200-7336



Seminar of Green Pakistan Project



Meeting with International Labour Organization



Meeting with International Labour Organization



Workshop of Green Pakistan Project



Workshop of Green Pakistan Project



Meeting with Trade Officers



Meeting with Trade Officers



Meeting with Trade Officers



Award Ceremony of Green Pakistan Project



Award Ceremony of Green Pakistan Project

Silver Textile Factory

QUALITY | COMFORT | TRUST

MANUFACTURER OF
**PREMIUM
TERRY TOWELS**
FOR INSTITUTIONAL & RETAIL MARKETS

*Softness You Can Feel,
Quality You Can Trust*



**100% COTTON
TERRY TOWELS**



**100%
COTTON**



**HIGH
ABSORBENCY**



**DURABLE &
LONG LASTING**



**SOFT &
COMFORTABLE**

OUR MARKETS



INSTITUTIONAL

- Hotels & Resorts
- Hospitals & Healthcare
- Schools & Universities
- Government & Corporate



RETAIL

- Supermarkets
- Department Stores
- Home Textiles
- E-commerce



Usman@silvertextile.com



WhatsApp: 0092 345 8223552



D 28, Sector 12A
North Karachi Industrial Area
Karachi, Sindh, Pakistan

Your Trusted Partner in Textile Solutions



Award Ceremony of Green Pakistan Project



Award Ceremony of Green Pakistan Project



Workshop on Electronic Certificate of Origin



Workshop on Electronic Certificate of Origin



Meeting with SEQUA, Green Pakistan Project



Meeting with SEQUA, Green Pakistan Project



Meeting with STAR Network



Meeting with STAR Network



Meeting with STAR Network



Meeting with STAR Network



SULTEX INDUSTRIES

WOVEN FOR THE WORLD

From our own mills in Pakistan to Hospitals, Hotels, and Industries across the globe.

Four decades as a manufacturer from our own mills in Pakistan, we export textiles to hospitals, hotels and industries across the United States, Canada, Europe and the Middle East. Built on precision, consistency and bulk supply for institutional use. Sultex Industries grows from a single mill into a name that trade trusts across the continents.

 **QUALITY CRAFTSMANSHIP** **GLOBAL REACH** **TRUSTED PARTNERS**

Linen made to be trusted not just sold."

THE COLLECTION



Terry Towel



Bar Mop



Patient Gown



Kitchen Napkin



Thermal Blanket



Table Napkin



Shop Towel

Visit Us : <https://www.sultexindustries.com/>

Healthcare**Hospitality****Commercial & Industrial**





**TOWEL MANUFACTURER'S ASSOCIATION
HISTORY OF TOWEL & MADE-UPS EXPORTS**

YEAR	MADE-UPS VALUE \$ (IN THOUS)	TOWELS VALUE \$ (IN THOUS)	TOTAL VALUE \$ (IN THOUS)	% CHANGE
1981-82	45,833	42,855	88,688	
1982-83	51,748	39,108	90,856	2.44
1983-84	55,351	46,626	101,977	12.24
1984-85	58,417	49,911	108,328	6.23
1985-86	66,567	67,588	134,155	23.84
1986-87	63,632	81,541	145,173	8.21
1987-88	101,518	117,436	218,954	50.82
1988-89	98,496	140,442	238,938	9.13
1989-90	84,516	129,821	214,337	-10.30
1990-91	125,897	129,404	255,301	19.11
1992-93	133,626	139,011	272,637	6.79
1993-94	125,392	129,162	254,554	-6.63
1994-95	158,453	144,771	303,224	19.12
1995-96	181,612	174,115	355,727	17.31
1996-97	213,187	194,132	407,319	14.50
1997-98	268,528	200,056	468,584	15.04
1998-99	300,204	177,661	477,865	1.98
1999-00	307,555	195,627	503,182	5.30
2000-01	330,904	241,688	572,592	13.79
2001-02	350,906	269,823	620,729	8.41
2002-03	359,775	374,838	734,613	18.35



Towel Manufacturers Association of Pakistan

YEAR	MADE-UPS VALUE \$ (IN THOUS)	TOWELS VALUE \$ (IN THOUS)	TOTAL VALUE \$ (IN THOUS)	% CHANGE
2003-04	416,604	403,500	820,104	11.64
2004-05	475,456	501,642	977,098	19.14
2005-06	417,877	587,641	1,005,518	2.91
2006-07	514,313	610,712	1,125,025	11.89
2007-08	536,114	615,415	1,151,529	2.36
2008-09	480,139	642,889	1,123,028	-2.48
2009-10	537,237	668,239	1,205,476	7.34
2010-11	624,955	762,308	1,387,263	15.08
2011-12	591,454	686,376	1,277,830	-7.89
2012-13	598,640	769,591	1,368,231	7.07
2013-14	666,929	767,316	1,434,245	4.82
2014-15	781,103	661,616	1,442,719	0.59
2015-16	793,898	632,012	1,425,910	-1.17
2016-17	644,709	786,606	1,431,315	0.38
2017-18	547,592	797,381	1,344,973	-6.03
2018-19	679,971	786,120	1,466,091	9.01
2019-20	590,502	711,265	1,301,767	-11.21
2020-21	756,350	937,536	1,693,886	30.12
2021-22	849,120	1,111,334	1,960,454	15.74
2022-23	692,548	999,594	1,692,142	-13.69
2023-24	660,334	1,048,741	1,709,075	1.00
2024-25	775,791	1,082,611	1,858,402	8.74
2025-26	770,299	1,061,673	1,831,972	-1.42

Source: Federal Bureau of Statistics of Pakistan

UNION TEXTILE INDUSTRIES

Manufacturer & Exporter of Mercerized Yarn & Home Textiles

Our luxurious towels combined with our designing capability, guarantees a finished product of unmatched excellence.

Equipped with Toyota airjet (T-910) looms, Stäubli Jacquards, MCS HT Dyeing machines supported by Biancalani Aera 24 dryer and Bando automatic hemming machines, the result is unsurpassed quality and style in every towel we produce.

Whether you are on a tight budget or not, you will not find a better value!

Head Office: L-26A Block 22,
F.B. Area, Karachi – Pakistan,
T: +92.21.36834623-24
E: info@uniontextile.com.pk
www.uniontextile.com.pk

Sedex

amfori BSCI
Trade with purpose

BCI Better Cotton Initiative


Cascade

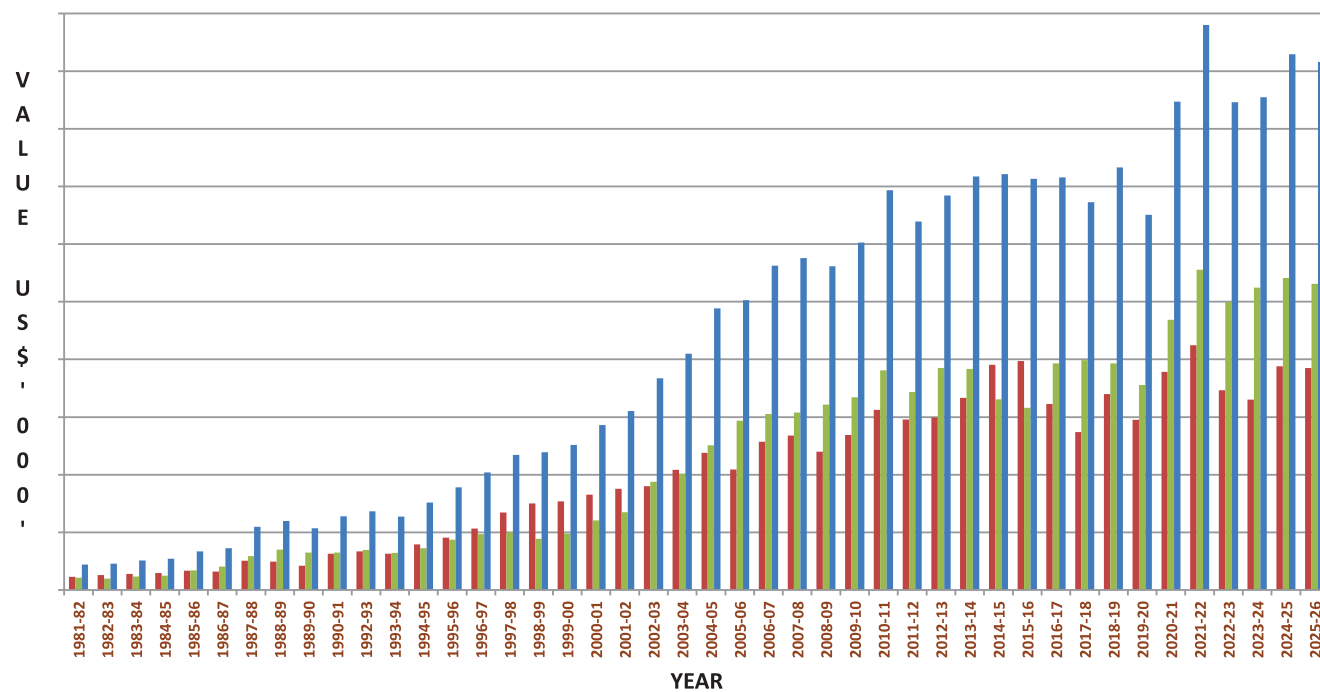
OEKO-TEX®
CONFIDENCE IN TEXTILES
STANDARD 100
2015OK0923 AITEX
Tested for harmful substances.
www.oeko-tex.com/standard100



UnionTex



History of Towel & Madeups
1981 to 2026



ZW ZULFIQAR WEAVING & TOWEL

QUALITY TEXTILES
FOR A BRIGHTER TOMORROW

A leading manufacturer and exporter of high-quality towels and home textile products from Pakistan. We combine modern technology, skilled craftsmanship and a commitment to quality to deliver products that bring comfort, style and value to homes worldwide.



100%
COTTON



HIGH
ABSORBENCY



DURABLE
& LONG LASTING



ECO-FRIENDLY
PRODUCTION

TOWELS | HOME TEXTILES | A BRIGHTER TOMORROW

*Softness
that
Lives On*



PAKISTANI
TOWELS
FOR A
BRIGHTER
WORLD



GLOBAL
REACH



CONSISTENT
QUALITY



MODERN
PRODUCTION



A SUSTAINABLE
FUTURE

*Naturally
Better*



BATH TOWELS



HAND TOWELS



WASHCLOTHS



KITCHEN TOWELS



BATH MATS



BABY HOODED TOWELS



CUSTOM SOLUTIONS



*From Pakistan
to the World*



ZULFIQAR WEAVING & TOWEL

Z6, SITE Super Highway,
Scheme 33, Karachi, Pakistan.



0301-2966964



Zwt@zulfiqarweaving.com



Yousuf@zulfiqarweaving.com



www.zulfiqarweaving.com.pk

*Proudly
Made in Pakistan*



EXPORTING
TO GLOBAL MARKETS

RELIABLE PARTNER | QUALITY PRODUCTS | SUSTAINABLE GROWTH

COMFORT | CRAFTSMANSHIP | SUSTAINABILITY | GLOBAL REACH



Towel Manufacturers Association of Pakistan

Country wise Comparison of Export of July- June 2024-25 & July- June 2025-26 (Terry Towel Mills Made 6302-6010)

HS 63026010	Terry Towels		
Country	Jul24-June25	Jul-25-Jun26	+/- %
Total US\$ M	1,010.562	1,001.1674	-0.93
United States	345.98943	354.80287	2.55
United Kingdom	105.90815	99.38612	-6.16
Italy	61.60168	59.37359	-3.62
Spain	63.57543	62.52961	-1.64
Netherlands	90.31311	83.47456	-7.57
Germany	51.20043	47.56329	-7.10
Greece	22.69085	20.32586	-10.42
Poland	25.42552	27.50321	8.17
France	36.97811	36.77014	-0.56
United Arab Emirates	19.77134	14.43297	-27.00
Romania	11.40444	12.44910	9.16
South Africa	14.37450	11.80567	-17.87
Ireland	11.37749	13.02943	14.52
Belgium	14.16206	13.55683	-4.27
Chile	2.81009	2.93247	4.35
Australia	7.11763	6.10621	-14.21
Denmark	7.94289	5.69991	-28.24
Tanzania	3.25532	3.84889	18.23
Hungary	3.99303	3.96174	-0.78
Malaysia	5.65105	5.76876	2.08
Sweden	5.02248	3.94912	-21.37
Saudi Arabia	7.61880	9.06180	18.94
Canada	11.66490	9.16212	-21.46
Panama	2.89411	3.60094	24.42
Brazil	4.93059	2.16733	-56.04
Portugal	5.06838	6.52604	28.76
Kenya	2.67868	2.18730	-18.34
Senegal	3.06538	3.36184	9.67
Slovenia	7.66739	14.67835	91.44
Norway	3.67470	3.36975	-8.30
Cyprus	1.69082	2.39931	41.90
Lithuania	1.48250	1.97211	33.03
Mauritius	0.97902	0.73383	-25.04
Mexico	3.55501	2.51315	-29.31
Togo	0.29147	1.37926	373.21
Bulgaria	3.15284	3.17352	0.66
Malta	1.23221	1.39279	13.03
Japan	0.81871	1.34515	64.30
Puerto Rico	0.14687	0.18189	23.84
Ghana	8.52488	14.47538	69.80
Czech Republic	1.00747	0.59644	-40.80



HS 63026010	Terrt Towels			
Country	Jul24-June25	Jul-25-Jun26	+/- %	
New Zealand	3.21074	2.09264	-34.82	
Gabon	0.37919	0.09741	-74.31	
Croatia	4.80862	4.13538	-14.00	
Kuwait	1.19634	0.99178	-17.10	
Estonia	0.50670	0.34741	-31.44	
Reunion	0.74856	0.67371	-10.00	
Qatar	0.54327	0.36718	-32.41	
Argentina	0.28931	1.43517	396.07	
Philippines	1.68892	0.54037	-68.00	
Colombia	0.66493	1.11016	66.96	
Trinidad And Tobago	0.04745	0.09596	102.23	
Jordan	0.51293	0.73489	43.27	
Albania	0.75574	0.53051	-29.80	
Honduras	0.14006	0.33751	140.97	
Martinique	0.08136	0.06142	-24.51	
Barbados	0.07715	-	-100.00	
Austria	0.83290	0.59733	-28.28	
Papua New Guinea	0.08679	0.09771	12.58	
Latvia	0.38072	0.76219	100.20	
Jamaica	0.06013	0.05355	-10.95	
Bahrain	0.15311	0.05178	-66.18	
Venezuela	0.01643	0.29371	1,688.03	
Tunisia	-	0.07639	#DIV/0!	
Costa Rica	0.66412	0.36114	-45.62	
Sri Lanka	0.83597	0.34152	-59.15	
Finland	0.60302	0.66560	10.38	
Guadeloupe	0.04756	0.05373	12.96	
Kazakhstan	0.13532	0.01034	-92.36	
Peru	0.13547	0.19634	44.93	
Iraq	0.07340	0.08110	10.48	
Oman	0.47556	0.38605	-18.82	
Singapore	0.55942	0.58144	3.94	
Maldives	0.03008	0.01202	-60.02	
Slovakia	0.21763	0.25711	18.14	
Turkey	0.52116	0.34178	-34.42	
Taiwan	0.19381	0.21748	12.21	
Nigeria	1.36645	1.47867	8.21	
Somalia	-	0.16684	#DIV/0!	
Switzerland	0.12432	0.16335	31.39	
Afghanistan	0.03557	0.02451	-31.09	
French Polynesia	0.13649	0.09144	-33.01	
Botswana	0.00013	-	-100.00	
Algeria	0.40669	0.29319	-27.91	
Angola	0.02746	0.06000	118.51	
Aruba	0.14900	0.03916	-73.71	



Towel Manufacturers Association of Pakistan

HS 63026010	Terrt Towels			
	Country	Jul24-June25	Jul-25-Jun26	+/- % #DIV/0!
Libyan Arab Jamhirya		-	0.17178	#DIV/0!
Azerbaijan		0.00389	0.00804	106.42
Belize		0.15967	0.20489	28.32
Cameroon		0.05292	0.22400	323.29
China		0.13148	0.06212	-52.75
Congof		0.00102	-	-100.00
Curacao		0.00900	0.17631	1,859.00
Djibouti		0.00216	0.00276	27.96
Dominica		0.01970	0.02149	9.08
Dominican Republic		1.05594	1.43868	36.25
Russian Federation		-	0.02662	#DIV/0!
Ecuador		0.21809	0.08381	-61.57
Fiji		0.05758	0.04238	-26.40
Gambia		0.12042	0.10930	-9.24
Georgia		0.14440	0.30895	113.95
Grenada		0.00310	-	-100.00
Guatemala		0.22932	0.11580	-49.50
Guinea		0.05537	0.05718	3.26
Hong Kong		0.03442	-	-100.00
Iceland		-	0.00513	#DIV/0!
Guyana		-	0.00414	#DIV/0!
Egypt		-	0.00827	#DIV/0!
El Salvador		-	0.01614	#DIV/0!
Cayman Islands		-	0.03885	#DIV/0!
Hong Kong, china		0.01010	0.02887	185.98
Indonesia		0.00215	0.00370	72.41
Ivory Coast		0.07393	0.04258	-42.40
Pakistan		-	0.00126	#DIV/0!
Korea (South)		0.09272	0.00074	-99.20
Lebanon		0.12902	0.06660	-48.38
Liberia		0.00374	-	-100.00
Macedonia		0.00924	-	-100.00
Madagascar		0.10025	0.05722	-42.92
Congo		-	0.09565	#DIV/0!
Malawi		0.07000	-	-100.00
Morocco		0.15576	0.28161	80.79
Mozambique		0.34622	0.68465	97.75
New Caledonia		0.01720	0.04509	162.11
Nicaragua		0.02667	-	-100.00
Paraguay		0.18239	0.19370	6.20
Seychelles		0.02361	0.04917	108.27
Thailand		0.00918	0.01381	50.46
Uruguay		0.31842	1.35368	325.12
Uzbekistan		0.00771	0.00515	-33.15
Yemen		0.05500	-	-100.00
Ukrainian		-	0.26162	#DIV/0!



**Country wise Comparison of Export of July- June 2024-25
& July- June 2025-26 (Terry Towel Mills Made 6302-6090)**

HS 63026090	Other Made-ups			
	Country	Jul24-Jun25	Jul25-Jun26	+/- %
	Total US\$ M	61.095	55.8058	-8.66
	United States	22.84373	43.68084	91.22
	Germany	4.93429	10.18310	106.37
	United Kingdom	6.23135	10.20865	63.83
	Netherlands	4.84728	10.67352	120.20
	France	5.22236	10.98996	110.44
	Greece	1.65093	2.18644	32.44
	Italy	3.03496	6.69743	120.68
	United Arab Emirates	0.79638	1.29498	62.61
	Belgium	0.94136	1.36042	44.52
	Denmark	0.39840	0.84069	111.02
	Saudi Arabia	0.47512	1.04736	120.44
	Romania	0.14872	0.41113	176.45
	Canada	0.71988	1.58683	120.43
	Kenya	0.07862	0.09054	15.15
	Senegal	0.46750	0.49594	6.08
	Oman	0.13251	0.20516	54.82
	Malaysia	0.50145	0.95492	90.43
	Spain	1.46126	2.70078	84.83
	Tunisia	0.01697	0.01697	0.00
	Slovakia	0.06504	0.16128	147.97
	Uruguay	-	0.01038	#DIV/0!
	Estonia	0.01557	0.04376	181.16
	Australia	0.43198	0.80839	87.14
	Sweden	0.23339	0.52807	126.26
	Cyprus	0.06163	0.16373	165.67
	Norway	0.03097	0.04440	43.35
	Uganda	-	0.09322	#DIV/0!
	Poland	0.61176	0.70353	15.00
	Switzerland	0.00589	0.00791	34.37
	Tanzania	0.00062	0.41895	67,560.32
	Taiwan	-	0.00381	#DIV/0!
	Mauritius	0.08510	0.08750	2.82
	Afghanistan	0.00311	0.00316	1.61
	Albania	0.03941	0.12333	212.93
	Argentina	0.12294	0.12294	0.00
	Turkey	-	0.00793	#DIV/0!
	Austria	0.10996	0.12734	15.80
	Bahrain	0.01485	0.01485	0.00



Towel Manufacturers Association of Pakistan

Country	Jul24-Jun25	Jul25-Jun26	+/- %
Total US\$ M	61.095	55.8058	-8.66
Brazil	0.02221	0.05791	160.78
Algeria	-	0.01484	#DIV/0!
Bulgaria	0.00889	0.00889	0.00
Costa Rica	0.00259	0.00259	0.00
Croatia	0.11664	0.16263	39.43
Czech Republic	0.08568	0.09617	12.25
Azerbaijan	-	0.00423	#DIV/0!
Ecuador	0.10291	0.16444	59.79
China	-	0.06968	#DIV/0!
Egypt	0.13019	0.19687	51.22
Finland	0.04333	0.07184	65.78
Gambia	0.00450	0.00450	0.00
Ghana	0.50998	0.77002	50.99
Guadeloupe	0.00418	0.00418	0.00
Hungary	0.17914	0.19114	6.70
Ireland	0.06688	0.14043	109.97
Chile	-	0.06072	#DIV/0!
Dominican Republic	-	0.03955	#DIV/0!
Dominica	-	0.00085	#DIV/0!
Guatemala	-	0.00034	#DIV/0!
Georgia	-	0.00017	#DIV/0!
Japan	0.00008	0.00008	0.00
Jordan	0.00004	0.01048	26,114.99
Kazakhstan	0.00796	0.04981	525.85
Kuwait	0.18044	0.43237	139.62
Latvia	0.00382	0.02809	634.54
Nigeria	-	0.19559	#DIV/0!
Lithuania	0.09918	0.10551	6.38
Madagascar	0.04191	0.09021	115.26
Malta	0.00966	0.00966	0.00
Mexico	0.01203	0.16611	1,280.87
Morocco	0.00060	0.00060	0.00
Mozambique	0.06042	0.06042	0.00
New Zealand	0.00865	0.08033	828.63
Panama	0.00876	0.13401	1,430.15
Papua New Guinea	0.00005	0.00005	0.00
Philippines	0.03280	0.03280	0.00
Puerto Rico	0.23567	0.38420	63.02
Qatar	0.00348	0.03206	821.30
Singapore	0.00665	0.00665	0.00
Slovenia	0.06671	0.10276	54.04
South Africa	0.91617	1.38433	51.10
Sri Lanka	0.04710	0.04710	0.00
Thailand	0.00027	0.00027	0.00
Uzbekistan	0.00150	0.00150	0.00

Executive Summary

SMA Rizvi Textile Institute (SMARTI), located in the Korangi Industrial Area of Karachi, is one of Pakistan's leading technical institutes dedicated to textile science, textile technology, and industrial skill development. Established in 1996, SMARTI is a joint initiative of the Towel Manufacturers' Association of Pakistan (TMA) and the Ministry of Commerce, Government of Pakistan, conceived to address the acute shortage of trained technicians in Pakistan's textile sector.

With University recognition, industry-driven curricula, and strong linkages with textile manufacturers, SMARTI plays a pivotal role in producing skilled manpower for weaving, dyeing, printing, testing, and merchandising functions across Pakistan's largest export-oriented industry.

Historical Background & Institutional Identity

Founded: 1996

Location: Plot # 231, Sector 23, Road 10,000, Korangi Industrial Area, Karachi

Affiliation: Karachi University & Sindh Board of Technical education.

Founding Partners:

Towel Manufacturers' Association of Pakistan (TMA)

Ministry of Commerce, Government of Pakistan

Conceptualized in the 1980s by TMA to establish a dedicated textile/towel training institute.

SMARTI's placement inside Karachi's industrial belt ensures that students receive hands-on exposure to real factory environments, making it one of the most industry-integrated textile institutes in Pakistan.

Prepared By:
Sohail Ashraf
(Director Admin)





University
Of Karachi
(KU)



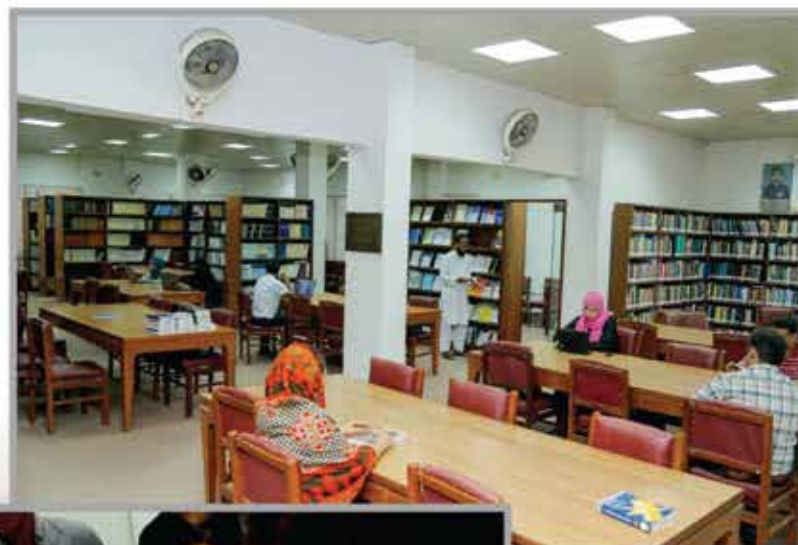
Sindh Board of
Technical Education
(SBTE)

Mission

To produce technically skilled manpower for Pakistan's textile and towel industries through high-quality education, practical training, and industry collaboration.

Vision

To develop enlightened, technically competent citizens who contribute to Pakistan's industrial growth, export competitiveness, and socio-economic development.





University
Of Karachi
(KU)



Sindh Board of
Technical Education
(SBTE)

Academic Programs & Curriculum Structure

Bachelor's Program

- o BS Textiles (Morning & Evening)
- o Duration: 4 years
- o Affiliation: University of Karachi
- o Focus: Textile engineering, production processes, quality control, industrial management.
- o Eligibility: Intermediate (Science) / DAE
- o No. of Graduates: 131
- o Currently Enrolled: 102



Diploma in Associate Engineering (DAE) 3 Years

Affiliated with Sindh Board of Technical Education.

Programs include:

- o Textile Weaving
- o Textile Dyeing & Printing
- o Software Engineering
- o Chemical Technology
- o Mechanical Technology

Eligibility: Intermediate (Science) / DAE

No of Graduates: 1,470

Currently Enrolled: 300



Short Courses (36 Months)

SMARTI has produced 1,230 short-course graduates to date.

Various Courses are Conducted on Sundays for working professionals:

- o Advance Merchandising
- o Advance Textile Technology
- o Quality Control & Textile Testing
- o Weaving Loom Operator
- o Basic Spinning Technology
- o Fashion Designing
- o Textile Wet Processing & in process quality control
- o Textile Designing





Facilities & Infrastructure

SMARTI offers industry-grade facilities:

- o Weaving Labs: Equipped with modern looms
- o Wet Processing Labs: Dyeing, printing, finishing setups
- o Textile Testing Labs: Colorfastness, tensile strength, GSM, shrinkage
- o Mechanical : Industrial machinery training
- o Computer Labs: CAD, textile design, merchandising software

These facilities allow students to simulate real production environments.





University
Of Karachi
(KU)



Sindh Board of
Technical Education
(SBTE)

Industry Linkages & Professional Engagement

SMARTI maintains strong connections with textile manufacturers and exporters:

- o Industrial visits
- o Internships
- o Guest lectures
- o Joint training sessions
- o Merchandising courses conducted at TMA House, Karachi

SMARTI graduates are widely absorbed in textile and towel factories due to the institute's strong reputation and industry alignment.





Student Development & Extracurricular Activities

SMARTI emphasizes:

- o Practical training
- o Technical competitions
- o Skill-based workshops
- o Professional networking
- o Career counseling

These activities enhance employability and confidence.



Admissions & Fee Structure

Program	Duration	Fee
BS Textile	4 Years	Rs. 60,000/- year
DAE Programs	3 Years	Rs. 38,400/- year
Short Courses	3-6 months	program-specific

Admissions are offered annually and through special cycles for short courses.

Strategic Importance for Pakistan's Textile Sector

SMARTI contributes to:

- o Workforce development
- o Export competitiveness
- o Compliance and quality assurance
- o Productivity enhancement
- o Industry academia collaboration

Its joint governance by TMA and the Ministry of Commerce ensures that SMARTI remains aligned with national industrial priorities.





SMA RIZVI
Textile Institute



AFFILIATED WITH



University
Of Karachi
(UKU)



Sindh Board of
Technical Education
(SBTE)

Conclusion

SMARTI stands as a flagship example of publicprivate collaboration in Pakistan's textile sector. As a joint project of TMA and the Ministry of Commerce, it fulfills a national mandate: to produce trained manpower for textile and towel industries, strengthen export performance, and uplift technical education standards.



Plot No. 231, Sector-23, Road 10,000,
Korangi Industrial Area, Karachi.
021-35053277 | 021-35076897
0326-8046282 | 0326-8046281
smarti.admn@hotmail.com
smarti.edu.pk



SMARTI

S. M. A. RIZVI TEXTILE INSTITUTE

EDUCATION | TRAINING | SKILLS | INDUSTRY LINKAGES

BUILDING
SKILLED TALENT
FOR A STRONGER
TEXTILE INDUSTRY
AND A BRIGHTER
PAKISTAN

THE LEADING
TEXTILE EDUCATION
& TRAINING INSTITUTE
OF PAKISTAN



INDUSTRY
FOCUSED
CURRICULUM



EXPERIENCED
FACULTY



MODERN
LABS &
WORKSHOPS



STRONG
INDUSTRY
LINKAGES



BETTER
EMPLOYMENT
OPPORTUNITIES



WEAVING
TECHNOLOGY

Loom Operation | Fabric
Construction | Modern Weaving



DYEING & PROCESSING
TECHNOLOGY

Wet Processing | Coloration
Finishing | ETP & Sustainability



STITCHING & GARMENTS
TECHNOLOGY

Industrial Sewing | Pattern Making
Apparel Manufacturing



TEXTILE CHEMISTRY
& LABORATORY

Testing | Quality Control
Research & Product Development



TEXTILE ELECTRONICS
& AUTOMATION

Industrial Electronics
Sensors | PLC | Maintenance



MECHANICAL
MAINTENANCE

Machinery Installation
Operation | Troubleshooting



TEXTILE DESIGN
& CAD

Design | CAD | Digital Printing
Product Development



TEXTILE MANAGEMENT
& BUSINESS

Production Planning | Supply Chain
Merchandising | Export Management



PROGRAMS
WE OFFER



DIPLOMA
PROGRAMS



CERTIFICATE
COURSES



SHORT COURSES
& SKILL TRAINING



CUSTOMIZED
INDUSTRIAL TRAINING



CONTINUING
PROFESSIONAL DEVELOPMENT

FROM
CLASSROOM
TO CAREER



MODERN CLASSROOMS



WELL EQUIPPED WORKSHOPS & LABS



LIBRARY & DIGITAL RESOURCES



INDUSTRY RELEVANT TRAINING



CAREER SERVICES & PLACEMENT



SUSTAINABLE
TEXTILE EDUCATION
FOR A GREENER FUTURE

SKILLED PEOPLE

STRONGER INDUSTRY

BRIGHTER PAKISTAN

EMPOWERING YOUTH
STRENGTHENING PAKISTAN'S
TEXTILE SECTOR

PREMIUM TEXTILE SOLUTIONS

Quality Towels • Home Textiles • Hotel Linen •
MANUFACTURE AND EXPORTER OF TOWELS SINCE 1985



LATIF
TEXTILE MILLS PVT LTD.



QIMA

YOUR EYES IN THE SUPPLY CHAIN

amfori BSCI

Trade with purpose



— MANUFACTURE AND EXPORTER OF TOWELS —

- PREMIUM QUALITY COTTON TOWELS & TEXTILES •
- HOTEL & RETAIL SUPPLY •

LATIF TEXTILE MILLS PVT LTD



Phone
+92 333 0225566



Email
info@latiftextiles.com



Website
www.latiftextiles.com



Address
Maryam House: 37F-A Block 6
P.E.C.H.S, 75400 Karachi, Pakistan



Sohail Weaving Industries
Manufacturer and Exporter of Home Textile

Crafted for Every Home.

From soft towels to luxurious bathrobes and premium home textiles, we bring comfort, quality and style to homes around the world.



TOWELS



BATHROBES



CHEF



HOME TEXTILES



PREMIUM QUALITY • MODERN CRAFTSMANSHIP • GLOBAL STANDARDS



+92-21-36880150-51



info@sohailweaving.com



sohailweaving.com

amfori  BSCI
Trade with purpose

OEKO-TEX®
CONFIDENCE IN TEXTILES
STANDARD 100 



Sustainable Textiles
for a Cleaner Planet





+92 313 236 2325

INFO@GHAZALITEX.COM

WWW.GHAZALITEX.COM

GHAZALI TEXTILE INDUSTRIES

PLOT# 7 & 8, SECTOR 6-B, NORTH KARACHI
INDUSTRIAL AREA, 75850-KARACHI, PAKISTAN



Sajid Textile Industries (Pvt.) Ltd.

Manufacturers & Exporters of Specialized Yarn & Textile Terry Products

Sajid Textile's story began in 1978, when Maqbool Ahmed laid the foundation for the family-owned business in a small unit. Today, we proudly stand as a LEADER in sustainable textiles...

We have spent decades elevating our craft by refining techniques, dedication, and passion. Through commitment to quality and consistency, Sajid Textile Industries has established a strong global presence with thriving operations in the U.S, Canada, and beyond.

Our dedication and perseverance crafted a groundbreaking expertise in the vital areas.

The organization is known for its conducive work environment, emphasis on the Learning and Development of its Extended Family. Our team of seasoned and devoted professionals share a common vision of work excellence and strive hard in implementing the motto of "Excellent Execution Everytime".



Compliance Certificates

inspect

Quality & Integrity
Inspection & Testing Services
for a Safer Tomorrow



Plot No. A-88, Sheme 33, Ahsanabad S.I.T.E. II,
Super Highway, Karachi 74000, Pakistan.



+9221 36881571-75
info@sajidtex.com

"WEAVING A BETTER WORLD, A BETTER PAKISTAN"



YOUR PARTNER IN **SUCCESS**

GLOBAL CONNECTIONS **TRUSTED SOLUTIONS**

PAKISTAN - BANGLADESH - UAE - MYANMAR



AIR FREIGHT
Fast. Reliable.
Global Reach.



OCEAN FREIGHT
Extensive Coverage.
On Time. Every Time



LAND TRANSPORT
Efficient. Secure.
End to End.



PROJECT CARGO
Specialized Solutions
For Complex Cargo.



WAREHOUSING
Safe Storage.
Smart Solutions.



CUSTOMS BROKERAGE
Expert Clearance.
Smooth Compliance.



Suite 418-421, 4th Floor, The Plaza, G-7,
Clifton Block 9, KDA Scheme #5, Karachi,
Pakistan.



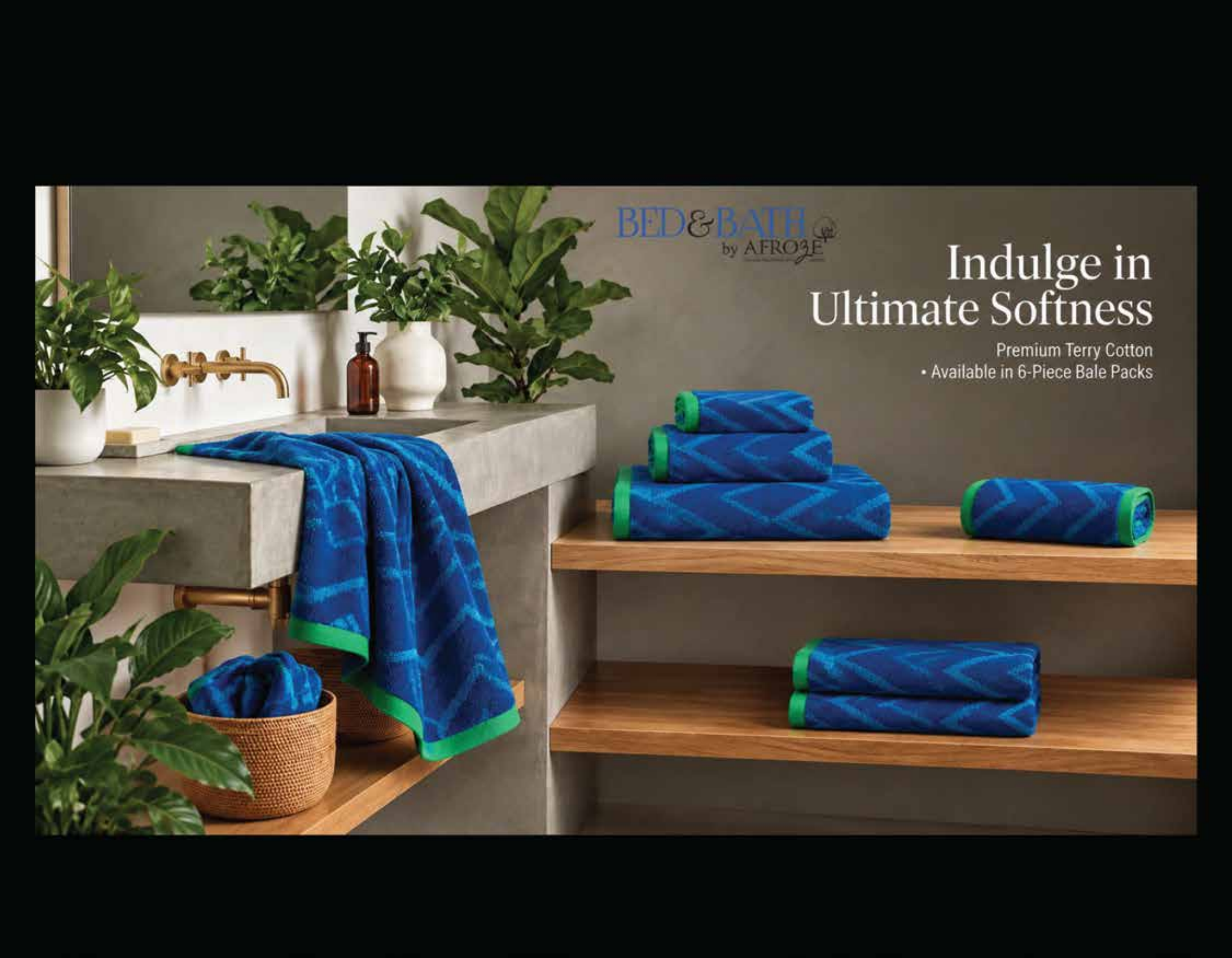
+ 92 21 35205013, 35308691-3,
35310181-3



WWW.SEAGOLDLIMITED.COM
INFO@SEAGOLDLIMITED.COM

FOLLOW US





BED & BATH
by AFROZE

Indulge in Ultimate Softness

Premium Terry Cotton
• Available in 6-Piece Bale Packs



Al Karam Towel Industries (PVT) Ltd.

One of The World's Leading Manufacturers of Towels and Textile Made Ups
Since 1986

- A Legacy of Consistency, Dedication and Strength through Stewardship Since 1986.
- A Glance of Perfection, Innovation & Quality in Manufacturing from Spinning to Packing.
- Wind turbine Initiative for a Sustainable future.
- Driving Sustainability with Renewable Energy, Green Initiatives.
- Crafting Excellence through Advanced Production Techniques.
- Driving Excellence in Pakistan's Global Export Landscape.
- CSR Activities: Where, personal growth, Professional etiquettes, Problem solving skills and new technical knowledge well-being polish for future.

Reach Us Out

✉ akti@alkaramtowel.com
☎ +92 21 36881388-91
🏢 +92 21 36881387 / +92 21 36881503
📍 D7 Mehtab uddin Chawla Road, S.I.T.E
Super Highway, Scheme 33, Karachi-



Vertically Integrated. Institutionally Proven.

Bath, spa, bedding, kitchen, dining, workwear, industrial and healthcare textiles.
Spun, woven, dyed and stitched in our own five facilities.

HOSPITALITY · HEALTHCARE · INDUSTRIAL · FOODSERVICE

2,000+
EMPLOYEES

5
FACTORY UNITS

12.5 MW
RENEWABLE



Bath and Hospitality

Bath towels, bath sheets, hand towels, washcloths, bath mats, towel sets



Pool, Salon and Spa

Cabana and pool towels, salon towels, microfiber towels, massage table sheets



Bedding and Color Programs

Sheet sets, knitted fitted sheet sets, pillowcases, pillows, thermal cotton blankets, bath blankets



Kitchen and F&B

Bar mops, dish and kitchen towels, grill pads, flour sacks, napkins, tablecloths, trivets, aprons



Aprons and Workwear

Waist, server, bib, bistro and denim aprons, hoodies



Industrial and Healthcare

Shop rags, knit rags, microfiber cloths and rolls, canvas drop cloths, fender and seat covers, hospital gowns, surgical huck towels, hospital and receiving blankets, fitted hospital sheets, incontinence pads, adult bibs

Raw fiber to finished goods, under one roof



SPINNING



WEAVING



DYEING



CUTTING



STITCHING

Powered on site

12.5 MW of installed renewable capacity, 7.5 MW wind, 5 MW solar.

Certifications and Compliance

OEKO-TEX Standard 100
Harmful substance testing

ISO 9001:2015
Quality management

ISO 14001:2015
Environmental management

ISO 45001:2018
Health and safety

WRAP (Gold)
Responsible production

amfori BSCI
Social compliance

C-TPAT
U.S. customs supply chain security

GOTS
Global Organic Textile Standard

OCS
Organic content traceability

RCS
Recycled claim standard

GRS
Global recycled standard

BCI
Better Cotton sourcing

Higg Index
Sustainability assessment

SLCP
Social and labor data

Umar Textiles

Plot #78-C/II, DHA Phase VIII, Karachi South, Pakistan
www.umartextiles.com · info@umartextiles.com · +9221-35172021-2