

THE COST FOR WOMEN WORKERS OF PRECARIOUS EMPLOYMENT IN BANGLADESH

Research for the Labour Wedge of the Oxfam International Trade Campaign



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Human Development Research Centre

Research Study Conducted for

Oxfam GB

October 31, 2003

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November 3, 2003

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Acknowledgement

We take immense pleasure in submitting the final report on the study: *The Cost for Women Workers of Precarious Employment in Bangladesh*. We specially acknowledge with gratitude the helpful comments and suggestions of the Oxfam-GB. The comments on the Draft Report by the Oxfam-Bangladesh are gratefully acknowledged. We are grateful to Ms. Selina Shelley, Campaign Advisor, South Asia, Oxfam GB for her interest to the research study. We are grateful to Mr. Palash Kanti Das, Coordinator, Livelihood Programme for his cordial assistance in implementing the study. We are thankful to Mr. Jonathan Rose, OI (Oxfam International) Policy Analyst for his valuable comments to enrich the research study.

We would like to acknowledge the willingness of female garment workers, employers/owners of the garment factories, trade union leaders, and NGO officials to spare time to offer us their insights and valuable experiences.

Advocate Sigma Huda, Advocate Salma Ali of BNWLA, Dr.Hamida Hossain and Advocate Sultana Kamal of ASK enlightened the researchers on the women workers' situation and practices of labour laws in Bangladesh.

Advocate Jennifer Jabbar, Bar-at-Law, consultant of BGMEA, Mr.Sultan Ahmed of Bangladesh Institute of Labour Studies (BILS) made our task easier by sharing their rich experience and innovative ideas pertaining to existing labour laws in Bangladesh.

Mr.Abul Hossain, President of Bangladesh Garment Workers' Federation and Mr. Abdullah Sarker, President, Samajtantrik Sramik Front made substantial contribution through their very candid observations.

While doing this study, the researchers came across a group of very accommodative and pro-labour employers. Their analysis and recommendations have greatly impacted the research findings. Mr. Saidur Rahman, Chairman, BANTAI Industries Private Limited; Mr. A K Acharjee, Director, Naz Apparel; Mr. Ruhul Ameen, President, Sports Shoes Exporters Association were found generous in this respect.

We record our deep appreciation for investigators who rendered invaluable services in conducting the arduous task of field investigation and compilation of the data. Mr. Nazrul Islam, IT Manager of HDRC deserves special thanks for editing, coding, data entry and analysis of data using SPSS.

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Acronyms

BEPB	Bangladesh Export Promotion Bureau
BEPZA	Bangladesh Export Processing Zone Authority
BGMEA	Bangladesh Garment Manufacturing and Exporters' Association
BIGUF	Bangladesh Independent Garment Workers' Union Federation
CIF	Cost Insurance Freight
DCI	Data Collection Instrument
EPZ	Export Processing Zone
EU	European Union
GSP	Generalized System of Preference
ILO	International Labour Organization
KII	Key Informant Interviews
MSUK	Manob Shakti Unnayan Kendra
NGO	Non-government Organization
NLC	National Labour Committee
NUK	Nari Uddug Kendra
OI	Oxfam International
RMG	Readymade Garments
SPSS/PC	Statistical Package for Social Sciences/Personal Computer
TNC	Trans National Company
TOR	Terms of Reference
TQM	Total Quality Management
WTC	World Trade Center

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EXECUTIVE SUMMARY

1. The central concern of the study has been to examine the costs of precarious employment of women workers in the RMG industry which, otherwise, opened up new opportunities for women, offering them employment and greater freedom and status. An estimated number of around 1.8 million workers were employed in the industry while around 10 million workers got additional indirect employment by the end of 1990s. However, women in the RMG sector are faced with precarious work at employment in the sense that the employment contracts bring limited social benefits and statutory entitlements, job insecurity, low job tenure, low earnings, poor working conditions and high risk of ill health. Precarious employment of women in garments generates economic, social and psychological vulnerability for the workers and lack of safeguards against such employment. The costs of such precarious employment are often hidden and therefore, they demand in depth investigation.
2. Against this backdrop, the Oxfam International (OI) sponsored the present study as part of its global campaign on "Make Trade Fair" launched in April 2002 to address a number of issues relating to market access, dumping, commodity prices, labor rights and intellectual properties. The OI is planning to launch Global Labor Wedge Campaign on women workers employed in the global value chain in early 2004. The campaign aims to address the trends of eroding labor standards, particularly for women workers employed in the global value chain, whose jobs are precarious, insecure, and not covered by social security and adequate protection by labor legislation. The present research study intends to provide compelling and campaignable evidence on the broad theme of this research.
3. Different techniques were followed to collect data. Those include secondary source review, participant observation, interview, case study, Key Informant Interview (KII) and group discussion. A sample survey was conducted with the women garment workers. Out of the total sample of 420 women garment workers, 252 were interviewed using a semi-structured questionnaire from the EPZ and the rest were from outside the EPZ. Besides the sample survey various category of respondents were interviewed to collect information for the study e.g. Leaders of women organizations, Employer/owner of garment factories, Union Leaders and NGO officials.
4. Findings of the survey unveil the fact that most women currently working in the garment industry have had no prior wage work experience. They were mostly unemployed (40%) and/or were housewife (23%). The average age of the women garment workers is 22 years; mean years of schooling is 6.3 years; and 55 percent are married.
5. The average household income of the garment workers is Tk.5340. The household income of the EPZ workers is 25 percent higher than those of the Non-EPZ workers. EPZ workers earn 61 percent more than the Non-EPZ workers. The share of income of the women workers from overtime is around 18 percent of the total income.
6. Ninety eight percent of women workers receive at least the minimum wage of Tk 930 per month. However, this minimum wage was fixed about 10 years ago in 1994. During the last about ten years prices of essential commodities increased by about two times.
7. About 96 per cent of all workers reported working overtime for both owners' requirement as well as their own financial needs.
8. Working on overtime basis, however, creates many problems which are related to physical and mental health, conjugal relation, family affairs, personal security at night

and social problem. Due to overtime they can not give necessary time and care to their husband, children and dependants.

9. Overtime, however, can hardly make both ends meet for the women workers' families. When the garment workers fail to afford the cost of basic need they are to curtail cost adapting various means. Various ways of curtailing cost are: reduction of expenditure on food; purchase of fewer and below standard clothes; reduction of house rent by shifting to a new low-rent low-facility residential area; abstinence from or reduction in use of cosmetics, soap and hair oil; walking on foot to and from work place avoiding the use of motorized/mechanized transport; and suppression of the need to receive medical treatment while sick, at times, seeking medical treatment from the non-qualified medical practitioner or quacks.
10. Female garment workers have also to adopt other stringent and austere measures during off season or down time for survival. Some of them are: reducing the number of food intakes and avoiding purchase of nutritious food items; spending off savings or disinvesting household durables; buying of food items from the nearby grocery shops on credit; borrowing money from relatives and friends to bear the expenditure; borrowing money from the money lenders on high interest; and depending on other earning member(s) in the family.
11. Work in the garment factories affects family life of the workers, in particular, the children. About 40 percent of the garment workers have child. About 63 percent reported that their children live with them but more than 30 percent said that all of their children live with their parents in their native village or town. Lack of adequate income and thereby, failure to bear the expenditure (95%) is the prime reason of their inability to keep their children with them.
12. The workers reported suffering from abdominal problem, tuberculosis, blood pressure, heart diseases, asthma, cancer, gall bladder stone, problem in liver, and rheumatism. The factory owners bear the cost of minor and primary health care, but the garment workers have to bear the medical expenditure themselves for the major illness. Some factories have doctors and nurses but there is no health insurance for the workers.
13. A sizable section of the workers are compelled to be on force leave by their employers until they got cured. Most of the women have to go back to their native village if they get sick, but they are not well-received in their own home and village.
14. Among several forms of hidden cost for garment workers, three are most prominent: (i) Lost of overtime payment, (ii) Lost due to Health care, and (iii) Social Security. In terms of payment status of wages against overtime bill, there is a huge gap between ideal and actual payment. Moreover, they have to spend money out of their own pocket as the cost of doing overtime for transportation cost, snacks, medical expenditure, caring their child and for education of their children. Women working in garment industries face difficulties in getting married since these women are not held in esteem in the society. In addition, due to long hour overtime they have to come back at night so facing physical, sexual and verbal abuse.
15. Overall 60 percent of the garment workers are of the opinion that new laws should be enacted to protect the workers' interest. More than 93 percent reported about the non-existence of trade union in their factories. Some factories ensure full protection of labour standards to their workers. Currently several NGOs in Bangladesh are trying to improve the working conditions of women working in the garment industry. Government has already taken initiatives and allocated land to ensure housing facilities for the garment

workers. ILO and BGMEA are jointly organizing and imparting training on fire safety measures and strictly monitoring the fire safety issues in the garment sector.

16. A mixed scenario prevails in terms of conditions of the women workers. Work in the garment industry empowers the female workers both economically and socially. Status of these women in the family has enhanced. They have their own voice in the family decision making process. Women can now spend their money for their own purpose. Their income has not only changed their status but also has improved their consumption level and housing condition.
17. The workers suffer from various types of economic, social and psychological vulnerabilities, which make their employment highly precarious. To make their employment secure and reasonably decent, it is suggested that:
 - The government should strictly enforce all its labor, environment and health codes. These include minimum wage regulations, leave and health benefits and severance benefits. The minimum package of benefit should also include accommodation, transportation and preventive medical care.
 - The government should allow workers' right to organize and bargain collectively as a union.
 - For the transformation of the existing RMG industry to a higher valued one; the industry should invest greater resources for skill development and welfare of the workers. Such investment can be facilitated by the forced contributions by factories of their profits in schooling, child-care etc of the workforce.
 - Chief Inspector of Labour should inspect the premises of the factory and labour department should be more vigilant in inspecting the situation of women workers in garment factories.
 - In future, garment industries should be relocated to a special zone (with all utility facilities) from the heart of the city.
 - Keeping post-2004 (MFA phasing-out) in view, the government should promote backward linkages industries associated with the garment sector.
 - In order to improve market access gain for the RMG, the government must ensure that certain portion of the net export earnings from the RMG sector (say 5% to 10%) is earmarked for the human development and welfare of the RMG workers. This will contribute significantly in ameliorating the precarious employment situation of the garment workers.

CHAPTER I

INTRODUCTION AND BACKGROUND

1.1 Introduction

There is a large body of literature on the ready-made garment (RMG) sector in Bangladesh. The overwhelming focus of this literature has been the poor working conditions of the RMG sector and their impact on garment workers especially on women. For this campaign, however, the most relevant focus would be the precarious employment conditions of women and the social and human costs they suffer. **Precarious employment is defined here to mean employment contracts with limited social benefits and statutory entitlements, job insecurity, low job tenure, low earnings, poor working conditions and high risk of ill health.** Precarious employment generates economic, social and psychological vulnerability for the workers and most developing countries have few safeguards against such employment. Because such workers do not permanently work together and are highly dispersed, it is often difficult for them to organize themselves and claim even the benefits to which they have legal rights. Thus, the term precarious employment refers to the quality of employment.

In Bangladesh, the causes of increasingly precarious employment are twofold. That is the inadequacy of national labor laws and their enforcement have spawned fertile grounds for precarious employment which have been further reinforced by the purchasing practices of the transnational companies that include the quick turn-around time, contract instability, low price margins offered to the suppliers in the global value chains. The harmful impact of precarious employment falls disproportionately upon women workers and their families, though the problems associated with precarious employment apply to all workers, men and women. As the traditional gender role places on women the burden of caring responsibilities and hence they cannot turn down precarious jobs. The women in the RMG sector are faced with a double burden of the paid but precarious work at employment and unpaid work at home. The costs of precarious employment are often hidden and therefore require careful attention. As most women workers in the RMG sector have no experience of being permanent, full-time workers with full benefits under law, they are ill equipped to confront the evil consequences of the precarious employment in the global value- chain and absorb an enormous amount of hidden costs – economic, social and personal. The female workers in the RMG sector as opposed to the male workers are the focus of the research.

The majority of urban poor are push-migrants from rural areas; and urbanization in Bangladesh is poverty-driven caused mainly as an effect of entitlement contraction in the rural economy (Barkat and Akhter 2001, 2003). Within this context, the vast majority of garment workers are also the migrants from rural areas, mainly from areas high levels of landlessness; indeed, four out of every five female garment workers hail from a family that is classified as 'functionally landless' and thus have few means of meeting household needs (Zohir and Paul-Majumder, 1996, Afsar, 2001). They have migrated from rural areas to the towns in search of work in garment factories and better living conditions. These workers cite as the reasons for their migration such causes as: their need for increasing higher income (as their families could not afford to continue to support them); the prospects for a brighter future (because they needed to save money in order to get married or they had to work in order to send their children or younger siblings to school).

The importance of the RMG sector in the social and economic development in a densely populated and poverty stricken country like Bangladesh is enormous. The main impetus for female employment is economic hardship and 91% of them receive minimum wages (Jamaly and Wickramanayake, 1996). Their monthly income varies with occupation and the amount

of overtime income they receive. On average they earn from US\$20 to US\$70 (Paul-Majumder and Begum, 2000: 26).

Women are often pushed out of rural areas due to natural shocks such as floods, cyclones, land erosion but more importantly, due to abject poverty. For such women, factory work has meant better pay, more status and greater responsibility relative to the alternative employment available in their hometowns but also a sense of pride and empowerment at being able to provide for their families (Kabeer 2001). Garment factories employ them without any formal job contract. Thus, they are easily hired and easily fired. Workers are not provided with any compensation when they are laid off due to lack of shipment order. Other issues relating to employment conditions relate to the absence of health care coverage; lack of paid maternity leave; piece rate pay; unrealistic performance targets; long overtime hours; short working life and unpaid overtime; forced overtime; no severance pay. Women work merely as helpers and less frequently as line supervisors (Kabeer 1991:135). Occupation determines wages that in turn influence the living conditions. The living conditions of garment workers are often simply appalling. The workers of the multi-million dollar industry do not have decent accommodation, transport, and security of commutation to and from work. Low wages and lack of access to basic needs compel workers to appalling living in urban centers.

In its global campaign on “Make Trade Fair” launched in April 2002, the Oxfam International (OI) highlighted a number of issues relating to market access, dumping, commodity prices, labor rights and intellectual properties. As part of this Trade Campaign, OI is planning to launch Global Labor Wedge Campaign on women workers employed in the global value chain in early 2004. The campaign aims to address the trends of eroding labor standards, particularly for women workers employed in the global value chain, whose jobs are precarious, insecure, and not covered by social security and adequate protection by labor legislation. This research study intends to provide compelling and campaignable evidence on the broad theme of this research. The focus on precarious employment highlights a “bigger” global story on the role of governments, corporations and global competition.

1.2 Background

In Bangladesh, religious and cultural norms often combine to limit economic opportunities for women in the public domain, thereby secluding them within the home and defining them as dependent on male breadwinners and guardians. In this context, the sudden appearance of thousands of young women on the streets of the cities of Bangladesh was an unexpected phenomenon. In Bangladesh, the RMG industry has opened new opportunities for women, offering them employment and greater freedom and status. Estimates suggest that the industry by the end of the 1990s employed around 1.8 million workers and gave additional indirect employment of around 10 million workers (Annex Table-29). The contribution of the RMG sector to export earnings was estimated at US \$1 million in 1978, but within a span of two decades, by FY 2000-01, the annual export income from this sector increased to about US\$ 5 billion, which constituted 75 percent of the total foreign exchange by the country (Annex Table-29). The number of garment factories increased from 50 factories in 1983 to more than 3,400 in 2001 but compared to FY 1999-00 in FY 2000-01, the contribution of this sector has decreased by 1% point.

The RMG sector in Bangladesh is now faced with a serious challenge due to a number of various national and international reasons. These include drastic fall in the demand for Bangladesh apparels in USA after attack on World Trade Center (WTC) tower on 11th September 2001 and the phasing out of multi-fiber arrangement (MFA) in near future (2004). But estimates of the Bangladesh Export Promotion Bureau (BEPB) show that even after the debacle, the RMG sector earns 76.6 per cent of total foreign exchange during the fiscal year 2001-2002 (Paul-Majumder and Sunanda Majumder 2003). Annex Table 1 clearly shows

that RMG sector's share in total foreign exchange earnings and employment is steadily increasing over time.

The most important factors behind this spectacular growth in garment industry in Bangladesh have been identified as follows:

- Cheap labor and comparative advantage in labor intensive products;
- Preferential treatment received from the European Union (EU) under Generalized System of Preference (GSP) scheme; and
- Substantial quotas available in the USA.

Bangladesh is the 6th largest apparel supplier to the U.S.A and EU countries. The products include both knit and woven wear. The share of knitwear in the total production of garment in Bangladesh is steadily increasing over time. A recent study shows that knitwear accounts for about 3.5 per cent of the total production. It was observed that knitwear was coming up as a new product and it demanded more of male labor. The share of knitwear exports in total RMG export increased from 24.8 to 47.0 per cent between 1994-02. The firms employ more men than women and had to pay on a piece rate basis. Hence, diversification to knitwear has effect on home –based subcontracting and women's employment. The female share of employment in factories producing woven clothing is about 70 per cent, whereas their share in the knitwear factories is only 35 per cent (Paul-Majumder and Sunanda Majumder 2003).

Wages and employment standards have a critical relevance to the distribution of benefits from international trade. However, in reality it is observed that income gaps are widening between the rich and the poor within and between countries as the main factor behind widening the global inequalities (Oxfam GB 2002). It is argued that purchasing practices of TNCs largely contributes to this process. The argument has been substantiated in Bangladesh through a series of investigation (NLC 2002).

In a publication entitled "Ending race to the Bottom" (NLC 2002) the National Labour Committee documented the flagrant violations of core labour standards and human rights by the TNCs in Bangladesh. The common violation of labour rights and human rights are: forced overtime; wage below minimum; cheating on overtime payment; restriction on toilet use; refusal of payment of legal severance; absence of provision of sick days; repression of freedom of association; absence of occupational safety measures; violation of code of conducts; absence of health care and day care facilities, absence of regularly scheduled holidays, lack of provision for maternity pay; and physical abuse (Paul-Majumder 2000; Begum 2000).

TNCs sell the products in Bangladesh with super profit exceeding up to 14 times of the CIF price. On the other hand, the cutting and making charges for woven garments fell upto 50 percent in recent months. The TNCs and buying houses are offering such prices which are often not adequate for covering operating expenses.

RMG owners often showcase a good factory for some foreign buyers including TNCs in terms of compliance with the code of conduct. Buyers remain happy with the "good" labour practices. However, the subcontracting factories where the major production takes place, the codes of conduct are completely substandard. Sometimes, a mismatch between the capacity or order processing in recipient factory and quantity of order is overlooked by the TNCs deliberately to avail the benefit of cheap supply. It is to be mentioned that all the existing studies on labor practices prepared during the last decade provide an uniform picture of violation of labor laws and ILO conventions by majority of manufacturers, both domestic and foreign.

1.3 Objectives

The immediate purpose of the research is to provide compelling and campaignable evidence of what have been hearing from many partners and allies – by exploring the broad theme of research, which assume that women workers face precarious employment in global chains and bear the economic, social and personal costs.

The specific objectives of the study are to investigate the extent to which the following hypotheses are true or false:

1. The majority of female workers in the RMG sector in Bangladesh, who constitute the end of the global value chain, experience precarious employment.
2. The earnings of the women workers are insufficient to cover the barest basic necessities for them and their respective families.
3. The insecurity of work and inadequate employment benefits for female workers creates an irreconcilable conflict between demands of family and career. This conflict imposes many implicit financial and economic costs.
4. A number of social and cultural barriers make it very difficult for the female workers to organize themselves effectively to demand for improved working conditions.

CHAPTER II

METHODOLOGY

2.1 Methodology

The research was started with an exploratory research phase, in which attempts were made to gain insight in the research problem by investigation. In preparing this exploratory phase, a number of topics and a number of general questions, which were mostly mentioned in TOR and other relevant topics were defined for systematic investigation. These topics were addressed in one-to-one interviews, focus group discussions, case studies, key informant interviews and secondary data compilation formats.

After the initial phase of the exploratory study, the second stage of the study was designed i.e. the descriptive phase, which involved systematic collection and presentation of data to give a clear picture of the situation. The analytical phase of the study was attempted to establish causes or risk factors for women workers. The findings of this analytical phase was also focused on the way in which women workers, garment owners, government and sourcing companies would cope with the problem.

Different techniques were followed to collect data including secondary data review, participant observation, Key informant Interview (KII) case study, and group discussion.

The research was carried out using desk research drawing on available secondary materials such as reports and surveys. A larger proportion was devoted to collecting primary information from women garment workers through interviewing using semi-structured questionnaires and focus group discussions. The leaders of women organization, owners of garment factories, union leaders and NGOs and other relevant organizations were interviewed. Sample size for the survey and number of respondents by category is given below:

Category of Respondents	Method of data collection	Sample size/ Number
▪ Women workers	▪ One-to-one interview through sample survey	420
▪ Women workers	▪ Key Informant Interview	7
▪ Women workers	▪ Case study	5
▪ Women workers	▪ Group discussion	4
▪ Leaders of women organizations	▪ Key Informant Interview	5
▪ Employer/owner of garment factories	▪ Key Informant Interview	5
▪ Union Leaders	▪ Key Informant Interview	5
▪ NGOs officials	▪ Key Informant Interview	5

Note: The list of participants of the study is shown in Annexure II

During the exploratory stage, it was found that most of the Transnational Sportswear and other Garments Companies have contract with some garment factories which are located mostly in Savar EPZ. Therefore, a considerable number of respondents of the total sample were interviewed from the workers of Savar EPZ. Out of the total sample of 420 women garment workers, 252 interviewed in EPZ and the rest, 168 respondents from outside EPZ. Out of 420 samples of the survey 104 were drawn from the factories which produce sportswear garment. A total of 35 factories were covered, 31 of which are located in Savar EPZ and the rest 4 are in Dhaka City (Annex III). The name of the factories selected in the survey with the name of the Transnational Sportswear companies for which they produce are listed below:

Factory Name	Transnational Sportswear Company/Brand
1. Tista Fashion Ltd.	Reebok
2. Dada Saver Ltd.	Nike, Reebok
3. Actor Fashion Ltd.	Reebok, Fila, Puma
4. Grameen Knitwear	Polo
5. Youngone	Nike
6. Excelsior Shoes Limited	Lotto and asics

Note: Name of all 35 sample factories is presented in Annex III.

Four Focus Group Discussions (FGDs) were conducted in the study. Two FGDs were conducted with the garment workers of EPZ and two with those outside EPZ. In each of the FGDs 10 women workers were present except one FGD participated by 6 persons. The age of the participants ranged between 17 and 25 years. Among 36 participants, 19 were sewing operators, 12 helpers, 3 quality controller, 1 packing operator and 1 person was packing inspector.

In both the EPZ and Non-EPZ areas all the respondents were contacted on the street when they were returning to their home after working in the factory. The survey team had to contact the garment workers on the street since the factory managers neither liked the investigators to talk with the workers in the factory nor outside the industry. Workers also preferred not to disclose the matter of giving interviews to their employers. The respondents were preliminarily asked by the interviewers about the identity of their industry and about the brands of products they produce in their factory. At the same time they were informed about the purpose of visit of the survey team members. A survey team member used to fix an appointment with the women garment workers on the street who gave their consent to talk on the issue. Once the survey team members reached a squatter of garment workers then the survey team members built rapport with the other garment workers who lived in that squatter. During their stay in the squatter, the survey team members tried to find potential respondents for the study and fixed appointment with them. Out of EPZ area MSUK, an NGO helped the survey team to talk with the workers of the garment factories since that NGO have been implementing a health project for some garment factories in Dhaka city.

Two steps were followed in the study. First, desk research alongwith Key Informant Interviews were performed to obtain available information and to identify information gaps in line with the objective of the research. Second, these information gaps constituted the basis for development of data collection instruments for the survey, FGD, KII (to estimate hidden cost) case studies. All data and information collected during these two phases were triangulated in the analysis.

2.2 Implementation of the Study

This study was implemented by Human Development Research Centre (HDRC), Bangladesh. The major components of implementation included management strategy, mobilization of core team, literature review, consultation with concerned persons, consensus building process, recruitment of support team, design and development of data collection instruments (DCIs), submission of DCIs to Oxfam for review and comment, training of research and support teams, field data collection, quality control of collected data, data processing and tabulation, analysis of data, report writing and submission to Oxfam. The activities were performed under the research study to produce the desired outputs within two and a half months time.

At the beginning, all the team members for the research study were mobilized to initiate the process. A brainstorming session was arranged ensuring participation of all the team members to review the proposed tasks mentioned in the project proposal and to

conceptualize perfectly about the assignment. The Lead Researcher, Principal Investigator, Co-Principal Investigator and Research Associates contacted with the Oxfam Bangladesh designated staff several times to exchange views on the relevant issues. The core team members contacted with all the information sources to collect relevant documents, reports, materials related to the research study.

A number of data collection instruments including semi-structured questionnaire for women garment workers; guidelines for focus group discussion, key informant interview (KII) and case study; guidelines for interviewing garment factory owners, union officials, NGO officials, leaders of women organization were developed. In addition, a secondary data compilation format was developed to collect relevant information.

All data collections instruments were pre-tested to assess how relevant the questions/items were, how well the respondents understood the questions, and whether there were problems in administering the instruments. On the basis of the pre-test results, the draft data collection instruments were modified. A sound system for data collection and compilation was designed and developed by the core team members.

Both the field level and office based data management staffs e.g. Field Investigators, Quality Control Officers, Coders/Code Verifiers, and Editors/Edit-Verifiers and registration assistants were recruited and trained. A 22-member team was recruited and trained for 4 days for field level data collection. After completing the survey a team of 6 persons were deployed to conduct the case studies, focus group discussion and Key Informant Interviews. All other interviews with garment factory owners, union officials, NGO officials, leaders of women organizations were conducted by the Lead Researcher, Principal Investigator, Co-Principal Investigator, and two Research Associates.

Production of high quality output in the proposed study was ensured through introducing a monitoring and quality assurance system. A system of TQM (Total Quality Management) was instituted which took care of all systematic arrangements and activities directed towards safeguarding, maintenance and promotion of quality throughout the research period.

Data management was comprised of the following activities: (a) registration of questionnaires received from the field, (b) data processing, and (c) computerization of data. Quantitative data were edited, coded and entered on to the computers for statistical analysis with SPSS/PC+ and qualitative data was processed manually. The Systems Analyst and the Data Entry Operators of HDRC were responsible for computerization of data. The Systems Analyst, with technical assistance from the Core Team Members prepared the code-manual, tabulation and analysis plan. The analysis was done using SPSS/PC+ Data Entry II module. Both univariate and bivariate tables were prepared. Descriptive statistics as mean, standard deviation and percentages was used to analyze the data. Results were also presented graphically. All members of the core research team were involved in data analysis and writing of the draft report. The Lead Researcher, in addition to his responsibility of guiding the study, has contributed to the analyses of complex issues as well as thorough editing of the draft report.

In the accompanying study, all ethical issues including voluntary participation, no harm to participants, deceiving subjects, informed consent, unbiased analysis and reporting, anonymity and confidentiality, professional code of ethics were strictly followed and adhered to.

CHAPTER III

SOCIO-ECONOMIC AND DEMOGRAPHIC CHARACTERISTICS OF WOMEN WORKERS

3.1 Age of the Respondents

The garment workers, particularly female garment workers, generally are young, with little education, of rural origin and from poor families. Study further indicates that most women who work in the garment industry have had no prior wage work experience. They were mostly unemployed (40%) and 23 percent were housewife. Of all respondents, only 18 per cent and 16 per cent were in the service and students prior to this job in the garment industry (Table 18).

However, some characteristics of female workers have changed over time. Some of these characteristics differ between female workers employed in the garment factories located in the EPZ and those located outside the EPZ.

The majority of the workers in the garment factories surveyed were found to be very young. About 43 per cent of the total women garment workers belonged to the age group 20-24. A sharp difference in age has been observed in EPZ and Non-EPZ areas. It can be observed from Table 17 that approximately 57 per cent workers in the non-EPZ belonged to the age group of 19 years or below whereas in the EPZ areas it was only 18 percent. Even after the mass retrenchment of the child labour from the garment industry of Bangladesh, workers are still very young. In the EPZ, most women workers (52 per cent) belonged to the age group 20-24. Only a small percentage of garment workers in this study (2%) are in the age group 35 and above and this is because the factories do not employ workers who are old. The average age of the EPZ workers was estimated at only a little more than 23 years, while in the same for the non-EPZ workers was estimated at about 20 years. The average age of the total women workers was 22 years. It is found that most of the women garment workers are youthful because garment employers prefer young women due to their nimble fingers and low price. Women workers' age is supposed to be an important factor affecting wage rate since older the worker, higher is the possibility for her to acquire bargaining capabilities. Paul-Majumder (1998) views that the most important reason behind the garment worker's young age is that most female garment workers envisage working in the garment industry only for four years, on average. Due to occupational hazards and workplace stress, most of the female workers do not like to continue their work in the garment industries for a long time.

Participants of the FGD sessions unanimously mentioned that women of 15-25 years of age were much more productive than any other age groups. So garment owners can ensure more labour and less production time to produce apparels by employing women of this age group. They also added that garment workers who are above 25 years of age start to suffer from different diseases especially eyesight problem, which is not considered conducive for smooth production by the garment owners. For this reasons factory owners dislike to retain and employ garment workers whose age is over 25 years. They also mentioned that buyers get disgusted if women aged under 15 are employed in garment factory. So garment owners do not want to annoy their buyers employing women under 15.

3.2 Education

Education is the most important factor in determining the level of wage in the garment factories. Respondents were asked to know about their educational status. Findings show that the mean year of schooling of the garment workers is 6.3 years. Among the respondents 5 percent is illiterate, 42 percent attended primary school (between class I-V), 37 percent attended high school (ranging from class VI-IX). It was also found that 11 percent of the workers passed SSC and 5 percent HSC. Data reveals that in the EPZ a significant proportion of women workers (25%) have passed SSC and HSC which is only 1.2 percent in the Non-EPZ. It is found that education level among the EPZ workers is higher than those of Non-EPZ (Table 28).

3.3 Housing Patterns

Respondents were asked to know about their dwelling patterns. Around 95 percent of the respondents reported that their dwelling house roofs are of corrugated tin. More than 65 percent of the respondents reported that their houses' wall is made of brick and cement, 29.8 percent have tin-walls. Majority mentioned that their floors are made of brick and cement. More than 10 percent of the respondents live in houses which have earthen floor (Table 1).

3.4 Marital Status

Survey shows that out of the total 420 workers above 37 per cent were unmarried and 55 per cent were married. Study findings show the fact that the garment employers prefer unmarried or widowed/separated/abandoned female workers because it is believed that currently married women go on leave frequently due to childbirth, childcare, or household chores. It is also believed that, due to the burden of children, and household chores, married women are not able to provide overtime work, which is mandatory for export-oriented manufacturing of garments. However, maternity leave and maternity allowances which the garment employers are reluctant to provide, is the most important reason behind their preference for unmarried women. But the trend is different in our study: about 67 percent women garment workers are married in export processing zones whereas in the non-export processing zones it is only 36 per cent (Table 17).

CHAPTER IV

WOMEN IN GARMENT SECTOR AND THEIR EMPLOYMENT PATTERN

4.1 Women in Garment Sector in Bangladesh

There are many reasons as to why the RMG sector employ women. Those include wage and non-wage factors such as low opportunity cost of female labor; docility and amenability to repetitive process. The latter factor accounts for the employers' preference for young, mostly single, women with some formal education. Until recently, these enterprises were exempt from introducing unionization presumably to attract foreign investment that requires an undisturbed labor supply to meet global demand schedules. It is equally important to note that social and cultural factors are largely arrayed against women's participation in unions. Most importantly, this includes the critical insecurity of losing employment. It is only very recently that the Government has announced that workers have the right to organize unions in the RMG sector.

Available recent statistics show that out of 1.8 million garment workers about 80 percent are women in Bangladesh. Around 13 percent of the total garment workers are working in those garment factories, which produce sportswear in Bangladesh. (BGMEA Member Directory 2002-2003).

FGD participants identified several reasons of joining the women with the garment sector. FGD participants agreed that they have come to work in this profession due to their poor economic conditions, financial insolvency and desperate economic needs of their family. Several women mentioned they were not eligible for a better job than a job in garment sector since almost all of them are illiterate and have low level of education status. These women have no job prospect in other sector except garment factories.

Hasina, a sewing operator said, "the factory owners always enjoy the opportunity to impose more workload on female workers than male ones and females bear the workload without protesting the unlawful practices of the factory owners". This may be the main reason to employ more women workers in garment sector.

According to *Panna*, a helper in FGD session, an abandoned woman have no other alternative but to join as a garment worker.

Moni and Ranu in an FGD session said, "We have come to work in garment factories since there is no male person in our family who can earn for our subsistence. If some male person had been to earn for us, we would not have come to work in the garment factories".

4.2 Gender Division of Labor

Some gender-specific concerns play important roles in encouraging garment employers to employ more women than men in their firms. These are as follows: (a) women are more patient and nimble; (b) women are more controllable than men; (c) women are less mobile and less likely to join a trade union; and (d) women can do better in sewing because this job coincides with their traditional jobs.

Nargis, one FGD participant said, "Employers give more salary to male workers since the male workers can protest against low salary and demand for getting better salary".

While export processing zones have often increased women's access to jobs, they tend to be stereotyped into certain jobs at the lower end of the occupational hierarchy because of their perceived dexterity, small fingers or compliance with the result that the distribution of women in the workforce does not reflect their educational level (which is often higher than the requirements for the job) or their experience. As one moves up in the employment hierarchy, the proportion of female employees declines gradually, becoming insignificant in the officer-technical category. Thus, female employees fill more of the low-skill, low-wage category jobs, while male employees get more of the high-skill, high wage jobs. Majority of the FGD participants said that salary depends on skills and experience. They don't find much gender discrimination in salary.

4.3 Nature of Women's Employment Pattern

The assembly-line nature of garment manufacturing is one of the main reasons for relatively high employment of women in this industry. The comparatively lower wage of female workers is another important factor encouraging large-scale women's participation in the garment industry. Most of the garment employers interviewed, reported that, benefits arising from these qualities amply compensate the cost of employment of women in terms of maternity leave, high absenteeism, and other factors.

4.3.1 Recruitment

This study finds that 57 per cent of the female workers got the job through the known officials, which signify the important role of kinship in the recruitment process. Majority of recruitment (80 per cent) in the non-EPZ areas happened to be through the known officials, which are 42 per cent in the EPZ area. About 43 per cent women workers in the export processing zone got the job through advertisement and official process, whereas it is only 14 percent in the Non-EPZ areas. Workers are recruited through short interviews, and few of them ever get a formal appointment letter. Very few recruitment are through official process. Because of informal system of recruitment, garment women workers suffer from job insecurity. These women do not get any written contract. They are employed when demanded and disposed off when not wanted. It is interesting to note that no one got the appointment letter in the non-EPZ (Table 18). On the other hand, about 77 percent of all women workers in the EPZ got appointment letters (Table 18).

4.3.2 Promotion

Promotion within a factory is an indicator of mobility that affects wage rate. It is found from the discussion with the employers that promotion is based on seniority and efficiency. A more efficient person (man or woman) can be promoted over someone who has worked for a relatively longer period.

4.3.3 Work hour

The normal working hours in the garment industry is 8 hours a day, usually from 7-30 a.m. or 8 a.m. to 5 p.m. As there is seasonality in its production, hence work hours vary accordingly. The peak season starts from January to July in the export processing zone whereas in the non-export processing zone, it varies. The overtime work also vary depending on TNCs demand for the products. The extent of exploitation in the garment industry is evident in the long working hours. Findings of our survey show that on an average, a women garment worker had to work around 10 hour a day (estimated based on information in Table 19).

4.3.4 Overtime

About 96 per cent of all workers reported overtime work (Table 3). There is not much pronounced difference between export processing zone and non-export processing zone in terms of overtime work hours. About 60 percent respondents reported that overtime is not compulsory, although a few (10 per cent) said that overtime was compulsory. Of the total 420 women workers, 31 per cent reported that they were forced to perform overtime occasionally. The most important reasons identified for overtime were: work load (96.5%), less time (meeting dead line) for shipment (7.6%), less work load at home (5%), for fear of scolding (1.8%), and self responsibility (1.8%) (Table 22). A significant number of workers (63 %) reported that the employers/ management did not inform workers of overtime in advance; but 37 % respondents said that they knew in advance. A significant proportion of women workers (64%) reported that the management people informed them about overtime before 1-7 days. A small number of workers (29%) knew before 2 weeks (Table 4).

Kajal of Suroma Apparels said "Owner of our garment factory compel us to complete the jobs prior to shipment date which is ordered by the buyers. The owner will loose a lot if he fails to send all the apparels before scheduled date. In addition, the owner make enormous profit if we all work on overtime basis."

Participants of the FGD sessions reported that they worked on overtime basis both for owners' interest and meeting their own financial needs. Comparing to the needs their salary is too little. According to them salary without earning of overtime can not satisfy their financial needs. They have to send money to their parents for their subsistence; have to pay for food, house rent, utility bills, educational expenditure of their children, cosmetics and transport fare for their own. So they are bound to work on overtime basis for survival. Factory owners compel the workers to work on overtime basis mainly for exporting the garment products to comply the deadline of shipment. In addition, for many reasons owners do not want to engage second shift of production. Consequently garment workers have to work on overtime basis.

Hasina of Daffodil garment factory said, "We can not afford to bear the monthly expenses of our family with the salary of my job. So we are bound to work on overtime basis to fulfill the deficit of our family needs".

Asma of Sunflower garment factory said "The earning that we get from our salary is not enough to fulfill the family needs. Moreover, I have to send money to my old parents and sisters and brothers who are studying in school. Need for money for my dependants who are staying in my native village make me work on overtime basis".

According to the Factory Act of 1965, wage in factory employing less than one thousand persons is to be paid after the expiry of the wage period. Of the 420 women workers interviewed, only very few women workers (0.7%) reported that there was no regularity in payment. The rest said they received their salaries on due date. It was reported by 69 percent that they received their salaries in the first week of a month, while another 31 percent got their salaries by the second week.

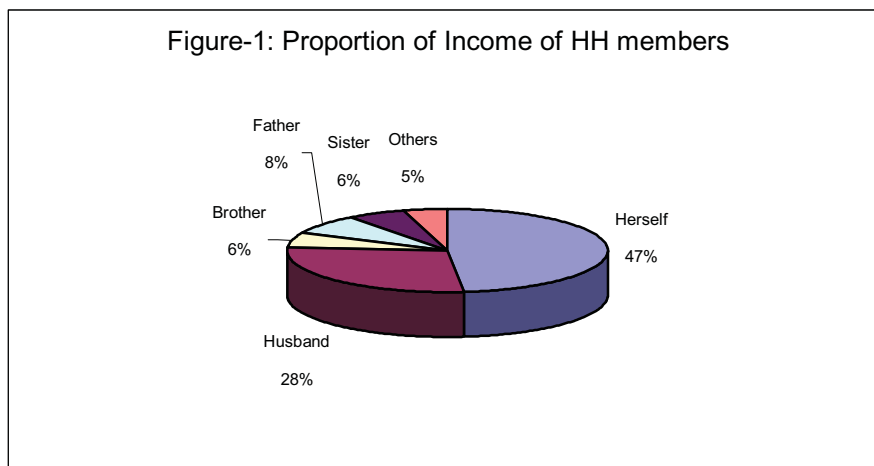
It was also found that most irregularity in payment was with regard to the payment of overtime earnings. About 12 per cent of the total workers received overtime dues within 1 week. A significant proportion of workers (85 percent) reported that they received the overtime payment after two weeks. Very few (3 percent) got their overtime payment between 1-2 weeks (Table 3).

CHAPTER V

INCOME AND EXPENDITURE: PATTERNS, PREVIOUS WORK AND MISERIES OF LOW INCOME

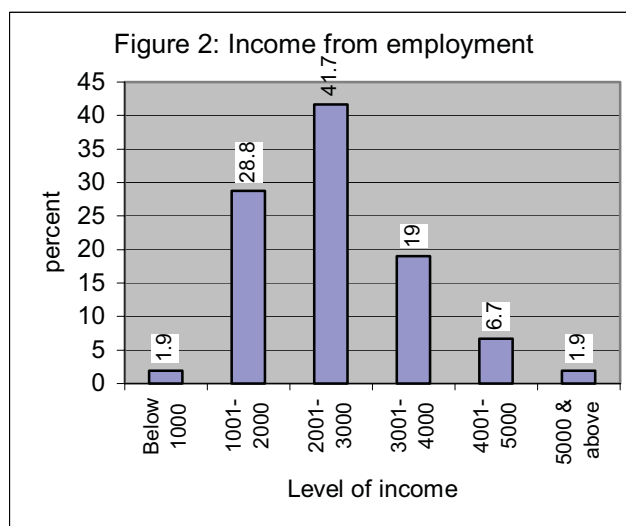
5.1 Patterns of Income and Expenditure

The average household income of the garment workers is Tk.5340. Findings show that the average household income of the EPZ workers is Tk.5805 and the same is Tk.4641 for the household of Non-EPZ garment workers. The income of the EPZ workers is 25 percent higher than those of the Non-EPZ workers.



Though husband and other family members earn for their households but women working in the garment sector earn major part of household income (48.3%). The shares in household income of husband, father, brother and sister are 27.8 percent, 7.8 percent, 5.9 percent and 5.7 percent respectively (Table 7 and Figure 1).

The average monthly income of the garment workers including overtime and other facilities is Tk.2579. There is income disparity between EPZ and Non-EPZ garment workers. EPZ workers' average monthly income is Tk.3042, and that of the Non-EPZ workers is Tk.1884. Estimates show that the EPZ workers earn 61 percent more than Non-EPZ workers. Besides basic salary, the workers earn from overtime, incentives for regular attendance and food or tiffin. In both EPZ and Non-EPZ areas the share of income from overtime is around 18 percent and basic salary is around 74 percent of the total income. In EPZ only 13 percent of the workers get salary less than Tk.2001 but in the Non-EPZ area 56 percent of the same get salary less than Tk.2001. In EPZ area 14.4 percent garment workers draw salary more than Tk.4000 but in Non-EPZ area no one was found who get salary more than Tk.4000. (Table 20 and Figure 2)



Our study reveals that 1.9 percent of women garment workers do not receive the minimum wage fixed for the lowest category workers by law and 98.1% receive at list the minimum wage of 930 taka per month (Figure 2). It should be kept in mind that fixation of this minimum wage dates back to 1994 and during the last about ten years prices of essential commodities increased by about two times. Therefore, the equivalent of 1994 minimum wage of Tk.930 in 2003 should be around Tk.2000. Considering this required real minimum wage, almost one-third of the women workers are deprived of minimum wages. By depriving

the workers of the real minimum wage garment employers are benefiting greatly and this is the main issue of conflict between employers and employees. The root of this deprivation, most likely, is more deep-rooted than the appearance – this is rooted in the super-profit of the multinationals in the upper echelon of the value chain.

Monthly expenditure of the women working in the EPZ area (Tk.2958) is 29 percent which is higher than that of women working in the Non-EPZ area (Tk.2291). The major heads of household expenditure of the women garment workers are food and entertainment (31.9%), house rent (27.1%), maintenance cost for the family members staying especially in their native village (9.5%), transportation (3.9%), clothes, cosmetics, soap and oil (7%), child rearing (3.5%), education (1.8%) and bill of electricity, gas, water and fuel (1.8%). Beside the expenditure the workers save on an average Tk.249. Workers in EPZ save more (Tk.263) than those in Non-EPZ (Tk.220) (Table 6).

5.2 Previous Work and Experiences

About half (48.3%) of the respondents reported that they worked as a wage laborer prior to joining with the garment sector but more than half of the respondents (51.7%) reported that they didn't work as a wage laborers prior to joining the garment sector. Among the respondents who worked as wage laborer reported that they received salary for their job but 2.6 percent told that they did not receive any salary for their jobs. The average earning of the workers who worked as wage laborers prior to joining the garment sector was Tk.1809. The average earning of the EPZ workers immediately before joining as a worker in garment sector was Tk.1863, which was Tk.1435 for the Non-EPZ workers (Table 5).

Prior to joining with the garment sector more than 40 percent of the women were unemployed, 22.9 percent were housewife, 19.1 percent were engaged in service and 15 percent of them were students. Statistics that More than 55 percent women garment workers reported that their present job is the first job in garment sector and rest of the workers (45%) worked in more than one garment factories. So it can be concluded that 45 percent garment workers' previous job was a job in garment sector. It was also found that 44.5 percent respondents worked in other garment factories before joining with the present factory and 51.7 percent of the respondents did not work previously. So it can be concluded that only 3.8 percent respondent [100 - (44.5+51.7)] worked in other than garment sector (Table 5).

Majority of the women garment workers (55.5%) have previous experiences to work in only one garment factory. One fourth of them (24.3) worked in two factories and 12.6 percent worked in three factories prior to joining the present one. A few (7.6%) worked in four or more than four factories. The average number of factories where the garment workers previously worked is 1.78. The average length of services in their present factories is 2.4 years. More than half (53.8%) respondents said that they were working in the same factory for the last 1-2 years. Only 12.9 percent women workers reported to work in the present factory for more than 4 years (Table 5).

Garment workers mentioned various reasons for quitting the previous factories and joining with the present one. Majority of the respondents (50.7%) reported long distance and travel time for quitting the previous factory and one-third reported low wage as reason. The other mentioned reasons were as follows: disadvantageous conditions (18.1%); no payment or incentive for mandatory overtime (8.6%); better job facilities, environment and system in the new factory (8.6%); unbearable load of overtime (5.2%), and misbehavior and physical torture by the supervisors (3.3%) (Table 5).

5.3 Miseries for Lower Income

When the garment workers become failed to afford the cost of basic need they have to curtail expenses on various necessary items. The following are the some examples about how they curtail cost of basis needs:

- ◆ Reduction of expenditure on food. In such case they discard their desire to have good food e.g. meat, fish, milk etc.
- ◆ Purchase of fewer clothes than required. Beside this strategy they buy below standard clothes to reduce cost.
- ◆ Reduction on housing by shifting to a new low-rent low-facility house. For example one garment worker used to live in a house, which required Tk.800 for monthly rent but being victim of situation she had to shift her residence with Tk.500 as monthly rent.
- ◆ Abstinence from or reduction in the use of cosmetics, soap and hair-oil
- ◆ Avoiding the mechanized transport for going to and returning from factory. They have to go and come back on foot when they have to reduce cost.
- ◆ Suppression of the need to receive medical treatment, which sick. In hardship, they seek medical treatment from the non-qualified medical practitioner or quacks rather than from a medically qualified one. They usually purchase medicine for most of their medical emergencies from the local pharmacies consulting with the drug seller rather than consulting with a qualified medical practitioner.

All the FGD participants reported that though they aspire after a good life but due to low income they had to compromise with the dropout of their younger brothers, sisters, son and daughters from the schools. They are unable to buy new dresses for their family members. They buy old clothes from the second hand dress markets. They look for charitable dispensary where medical services are available free of cost since they are unable to buy medical services. More often they become unable to afford three square meals a day for herself and her family members.

Struggle against Misfortune: Tale of Sufia

Sufia Begum (25) is the seventh of 9 children of her parent, Kalu Munshi of Char Krishnapur Village under Haimchar Upazilla in Chandpur district. Now she has been working as a garment worker in the Savar EPZ. Mr Kalu had ten acres of land that was sufficient for maintaining his big family and educating his children. Despite all other challenges he was passing his days peacefully. Geographically the Upazilla is located at the river erosion prone zone of the country. Erosion of the river Padma started grabbing land and assets of Kalu Mia. During the course of time, Padma grabbed almost all-arable land of her father except homestead land. Syed Gazi, a match maker and a known person to Sufia's family, arranged marriage of Sufia with Shamim of Jessore. After marriage, Sufia and Shamim started their conjugal life in the residence of Syed Gazi instead of their residence at Jessore. Though Sufia wanted to go to Jessore, her husband avoided by raising many fake causes. In the mean time, Sufia became pregnant and she was sent to her parent's house for proper care. When she was staying with her parent, her husband was not communicating with her and not taking care of her. Due to avoiding tendency of her husband, Sufia came to the residence of Syded Gazi to know about him. She came to know that her husband has another wife. After knowing that, Sufia threatened to file a case against Shamim. Sufia also came to know that Shamim's first wife Hasina was also pregnant and was staying with her parent. Shamim and his sister technically got the deed of marriage registration and all ornaments from Sufia.

During marriage Shamim made a commitment to give 7 decimals of land in the name of Sufia but did not comply with the promise. Moreover, he took Tk.18000 as loan for doing business from Sufia's father which was not paid back. Again he put pressures and made physical torture on Sufia to manage more money from her father. During staying at her parent's residence, Sufia went to meet her husband to Gazi's residence. Gazi and his wife called by her name physically assaulted and chased her away from that residence. After that, Shamim did not maintain any relationship with her. Sufia gave birth a boy child named Shakil. For the survival, Sufia started working as a teacher in the Adult Education Centre. The salary was only Tk.500 per month and that even was irregular. Her son, Shakil at the age of 17 months was drowned and died.

Finding no other alternatives for survival, she joined in the Tista High Fashion Ltd, a garment located in EPZ, with the assistance from her cousin who worked in the same garment. In the mean time, the river Padma grabbed all the land, assets and houses of Kalu Munshi. Sufia's only brother, a graduate student had to stop education and took the responsibilities of the family. Her sister was also teased by Gazi and others. Therefore, Sufia brought her younger sister and arranged work for her sister in the same garment. They together are now helping their parents financially every month, according to their capacity. Sufia also managed a job for her brother.

Now Sufia's father has been suffering from neural disease and is admitted to a hospital in Dhaka. Her mother is still staying in the village and passing days with an uncertain future. Sufia said "we are somehow surviving with the help of garment, otherwise we had to float in a sea like a small piece of straw." Now Sufia has a dream to survive based on the job of garment. He has no relationship with her husband. She said, "I have the intention to sue against Shamim by demanding money for family maintenance, but I could not manage money yet to process the sue." In response to the questions regarding knowledge about legal aid, she reported that she has no idea about the legal aid provided by the government for the people like Sufia.

Sufia also mentioned that the garment industries are the sources of inspiration for their existence and their dream. Sufia added that the Bangladesh government should take new and necessary initiatives to protect this sector not because of the industry itself but to protect thousands of workers like her who are deprived, socially degraded, and surviving by working in the garment sector. Thousands of Sufia are standing at the edge of disappearing.

CHAPTER VI

PRECARIOUS EMPLOYMENT'S IMPACT ON WOMEN'S LIFE AND LIVELIHOOD

6.1 Impact of Jobs on Women's Life and Livelihood

One should not underestimate the positive effects of the increased participation of women workers in the labor market. Increased participation has allowed women to increase their bargaining power inside the household and to increase personal and economic autonomy. In a study it is found that the majority of women workers rated their access to employment in the garment factories in positive terms because of its improvements on what life had been like before (Kabeer, 2000). In this study, we also see that most of the respondents used to do domestic work or they were simply housewives. Now they work at the factory and earn money. Their earning power helps them to renegotiate their relations within marriage. Women who had previously not been able to help out their parents and dependents now they can do so (55%) and about 43 per cent respondents are able to afford to live with them and bear all expenses (Table 9). These women workers provide medical expenditure to their dependents which was quite unthinkable a few years ago. These women also take decisions along with their husbands about the family matters. The data also reveal that when the wife is the main earning member of a family, the husband spends on an average 2.5 hours on domestic works (Table 12). It reflects not only the recognition of the importance of the female income earning member but also reflects the changing attitude of men towards women's outside work. The self confidence of women has also increased than before, according to respondents of this study. The main source of such self-confidence is their earning power. These women spend money for buying their necessities. They are no longer dependent on their husbands for that.

Job in Garment Turned Rahima into Self-confident Women

Rahima (25) is the youngest daughter of Asaf Ali of Pakundia Upazilla under Kishorgonj district. Her father was not well off. She got married with Abul Kashem of nearby village of the same Upazilla in 1991. During that time Kashem just passed the SSC examination.

After marriage, Kashem was searching a source of earning in his locality but finding no other alternative he came to Dhaka city and started working at the Opex Garments as a helper with only Tk. 500 basic salary. Kashem brought his wife to him from the village. Kashem had arranged a job for Rahima and they both started working at the Opex Garment. Their income was insufficient to bear their household expenses. After seeing their hardship, Kashem's father decided to provide necessary food and Tk. 500 per month for his son.

When Rahima was pregnant, her farther-in-law died. Therefore, the support from her father-in-law had stopped. Although Kashem got promoted in his service and the income increased. With the increase of income the cost of household expenses has also increased proportionately. Due to this crisis they were looking for alternatives to earn more for their survival. Rahima was informed that the salary in garments located in EPZ is comparatively higher than where they were working. During that time, Rahima influenced her husband to join at a garment of EPZ. In 2000, Kashem and Rahima joined at the BEXIMCO Fashion Ltd. at EPZ area under Savar as a supervisor and an operator respectively. Within a very short time Kashem again got promoted as a Line Chief and the salary was Tk. 8, 800 per month. Rahima is also getting Tk. 4, 000 per month. Now their family is comparatively solvent and their only daughter Sonia is a student of a Kindergarten at Dhaka. Their daughter is staying with one of their relatives who is residing in Dhaka city. They send Taka 1500 to their relatives as cost for Sonia's maintenance and for education.

Rahima has purchased various household items like TV, refrigerator, and some furniture for household. She sends Tk.2000 to her mother-in-law and Tk. 500-700 for her own mother per month.

She has purchased some amount of land in their village. Rahima has a dream to educate her children properly and she is trying to fulfill her dream. Rahima informed that she would like to educate her daughter as a doctor. She has planned with her husband to take another baby. During interview, she became emotional and her eyes became full of tears by remembering their previous crisis period and said, "because of lack of my parent's awareness, I could not get my education. But, I do not want to keep my children uneducated like me."

Rahima informed about their future plan of life that they will buy more land in the village, and then will leave the laborious job. They have a plan to go back to village and will engage in some kind of personal business such as fish culture, raise poultry firm, horticulture and also open a tailoring shop. If requires, the local destitute women will be employed in their shop.

Rahima informed that only conscious mother could maintain the family and can keep the next generation in the right track .For that support from husband and community people are needed. Furthermore, she said, "I can see my prospective future due to the service in the garment factory". Her work at the garment has increased Rahima's self-confidence and helped her to dream about her prosperous future.

These women have gained tremendous social status being the earner in the family but their social status would have been enhanced more if social insecurity out of employment could be minimized. It is seen that female workers face large scale insecurity (sexual and physical assaulting, threatening to dismissal, bad remarks and mistreatment by employers and others, etc) arising mainly from incongenial work environment and commuting late at night (Tables 15 and 16). Lack of safe and secured transport facility is another source of insecurity of women workers. Most of the women travel to and from the workplace on foot (87%). They take more than 24 minutes to reach their destination. This long distance travel on foot is physically strenuous. It also exerts a tremendous pressure on their mental health, since they always remain occupied with the fear of various mishaps while traveling at night (Tables 2, 15, 16).

Although these women are now aware of the exploitation, that employment is poorly paid, and they are less paid than their male workers. They know that they are treated badly inside the factories and unfairly in many different ways. Nevertheless, they are also certain that it has given them material and personal benefits.

Shahnaj, one of the FGD participants in Savar EPZ said, "Presently I can send money for subsistence of my parents who are staying in my native village which could not be possible if I were not working in garment factory. My parents also spend this money for defraying educational expenditure of my younger brothers."

Married women among FGD participants reported that their income made it possible to lessen the economic hardship of their family. Without their income their husbands could not afford all the expenditure for a good house, better food, education for their children and medical treatment in emergency.

Asma, one FGD participant said, "If there had been no garment industry, many women would have been earning their livelihood as commercial sex worker. Earning as a commercial sex worker is inhuman, disgraceful and full of hatred in the context of Bangladesh".

Ruby Akter: A Symbol of Struggle

Ruby Akther (27) is the eldest daughter of Reazuddin of Sariakandi Upazila, Bogra district. She was beloved to their parents and neighbor due to her intelligence and lively nature as well as innocent behavior. Despite of poverty, her father wanted to continue his daughter's education. Ruby could not sit for SSC examination due to financial crisis of her father. When she was a student of class ten her father fell into serious economic crisis. She had to stop her education. In search of jobs she came to Dhaka with her neighbor, Nargis Akter and started working at a garment located at Mirpur. On the way to garment, a flower shop owner named Nazrul became introduced with her and fell in love. She got married with Nazrul in 1993. She started living with her husband in Dhaka. However, her father-in-law did not permit her to go to Bogra because her father was not economically well off.

In 1999, their only daughter Nusrat was born. In September 2000, her husband was injured in a road accident and got treatment for long 2 years and 9 months at the Institute of Chest Diseases at Mohakhali, Dhaka. He had to get admitted for treatment at the Dhaka Pongu (Orthopedic) Hospital for another three months. After the accident of her husband, Ruby had a hard time in taking care of her disable husband and only daughter. She required money for the treatment of her husband and maintenance of family. During the crisis, her brother-in-law had given her money by taking the flower shop, owned by her husband, but the amount was not enough for maintaining the family and the treatment of her husband. She had to sell households items like TV, refrigerator, cot, etc. Finding no other alternatives she again went back to the garment, though she left the job of garment after marriage. Though doctor advised her husband to get treatment from Madraj (India), but Ruby could not manage such a big amount of money for treatment. She had debt of a large amount of money to many persons.

Ruby used to live in a joint family with her father-in-law. Later Ruby rent a separate residence and started life with her husband and daughter. Her only source of income was the job in the garment factory. To take care of her husband and daughter she hired a maid servant. In the mean time, for higher income she joined in a garment of the Dhaka EPZ. With higher income, she started to repay loan. Her husband has been working as a manager because now his brother owned the shop. Now Ruby has been working as a Sewing Operator at the Beximco Fashion Ltd., near the Savar EPZ. She has been staying in a rented house nearby the working place with her sister who also has been working in the same industry at Bhadadial. However, her husband and minor daughter are staying at Mirpur in Dhaka. Her daughter is going to a Kindergarten School at Mirpur. Ruby has bought new TV, Refrigerator, and other household items to meet up the demand of her daughter. She already paid almost all debt except only Tk. 25,000. Ruby thanked God for being successful in her struggle of life. She also added that without this garment job "I could not give proper treatment to my husband and also could not send my daughter to Kindergarten school for study." Lastly, she concluded with full of emotion that the government should promote garment sector – the only source of survival of the millions of deprived and destitute women in Bangladesh.

Many of the FGD participants reported that if they didn't have their current jobs, they would work as a domestic aid or day laborers. Some other participants said that if they lose their present job then they would return to their native village and again would be turned into a non-earning and dependant family member.

6.2 Impact of Overtime on the Family and Women themselves

Working on overtime basis creates many problems which are related to physical and mental health, conjugal relation, family affairs, personal security at night and social problem. FGD participants said that because of overtime they could not serve for their husband, father and mother-in-laws and children properly. During overtime period they become physically sick and can not enjoy a sound sleep. When they work on overtime basis their husbands become suspicious about their wives' chastity. Husbands try to verify through checking their wives' overtime card to make sure that their wives were actually working on overtime basis or engaged in illicit love affairs. Moreover, neighbors cast bad remarks on their chastity when they return home at late night after overtime.

6.3 Coping Strategy During off Season or Downtime

FGD participants reported that they adapt some strategy during off season or down time for survival. Some of them are as follows:

- ◆ They have 1 or 2 meals daily instead of having 3 meals a day. Moreover, during this time they buy less costly food items.
- ◆ They spend their savings and sell out their ornaments, household items e.g. TV, Radio, furniture to met the expenditure.
- ◆ They buy grocery items from the nearby grocery shops on credit.
- ◆ They borrow money from relatives and friends to bear the expenditure.
- ◆ They borrow money from the money lenders on high interest.
- ◆ They become dependent on other earning member(s) of the family.

Amena of Swan garment factory said "We used to have food for two times instead of three times a day during the last down time and had to buy low cost food".

Rozina Begum of Lapez Sportswear Limited said "I know very well three of my colleagues in my factory who several times worked as Commercial Sex Workers (CSW) during off seasons to ensure extra earning so that they can compensate their lost earning from the garment factory".

Nazma Akhter of Duke garment factory said "During the last off season we had to borrow money from our friends and to buy food staffs on credit from the local grocery shop to survive. At that time I had to sell out my ornaments and TV to defray the expenditure of my family".

6.4 Role and Responsibilities Performed by Women Workers outside the Factories

Child care issues also emerge as a central concern for women workers. The 'marriage ban' which appeared to have operated in South Korea, for instance, with the state condoning the widespread employer practice of requiring women to quit work upon marriage (Seguino, 2000, p. 34), does not operate in Bangladesh. More than half of the women in the garment industry are married, and almost 40% have children. From this study we see that some women workers (30%) left their children back in their villages with their parents/or with other relatives but 63% women respondents live with their child/children. Because these women are also earning some money along with their husbands, they feel confident that they are capable of maintaining their family expenditure keeping children with themselves. Not only have they taken care of the children and parents they have to do all domestics chores such as cooking, cleaning, rearing children (Table 8).

Those women workers, who can not afford to keep their children with them, their relatives (52%) take the responsibility of their children. Women's maternal and paternal grandmothers also play an important role. 17% grandmothers help them to take care of their children. Those children, who live with them or live near to them, can see their mothers everyday but children who live far from their mothers can see their mothers once in a month or so (18%). The data also reveal that when mothers are in the factory, 24% children stay alone and 12% children stay with their grandmothers. It is noteworthy that 32% husbands look after their children when mothers are in factory. It is also seen from the data that 52% respondents' children do not go to school and the main reason for that is that these children are not old enough to go to school (84%). Some also can not afford (8%) to send their children to school (Table 8).

6.5 Impact on Children

About 40 percent of the garment workers have child. More women in the EPZ (49.6%) have children than those in the Non-EPZ (24.4%). The average number of children of the garment workers who have children is 1.4. About 63 percent of the garment workers reported that their children live with them, and 30 percent told that all of their children live with their parents in their native village or town. It is noticeable that about 40 percent of the garment workers who have children reported that they are not capable to maintain family expenditure keeping children along with her. Almost all the garment workers who were found to be incapable said that lack of adequate income and failure to bear the expenditure (95%) are the major reasons of their inability to keep their children with them. The other reasons were no body to look after their children in absence of her (7.6%), inability to bear the educational expenditure (3%), and inability to bear the medical expenditure (1.5%) (Table 9).

FGD participants reported that most of the garment workers were unable to keep their children with them and had to send their children to their parents or mother-in-law or other relatives. Since their children do not stay with them so they always feel for their children and can not be attentive to their job as well as household works. This mental sufferings make them inattentive during their job and causes accidents during work. When they become unable to do their household duties then their relation with their husbands get worse. Those children who do not stay with their mothers, it is seen they are not properly feed, taken care of and getting proper education. As a result, the childhood development becomes obstructed and they get derailed. It is reported by these working mothers that they themselves can not even eat with mental peace when their children are away from them. They are always worried about them.

6.6 Changing Role and Relationships of Women Workers in the Home

Since these women are working outside, the questions come: is there anybody (man or woman) who can help these women to do the household duties? What kind of work these working women do when they are at home? Who helps them when these women do the overtime? What kind of relationship these women have with their husbands after they join these factories.

From the data we see that 92% of these women are engaged in cooking and cleaning duties when they are at home after work and 61% women are involved in washing cloths and cleaning utensils (Table 12). The data reveal that when women workers do the excessive overtime, closest female relatives such as sister, aunt and sister-in-laws (18%) look after the house. They usually do cooking, cleaning and taking care of children. 13% respondents have informed that their own mothers take care of their households. Data also show that 42% respondents did not have anyone to look after the household work. It is quite interesting that some women's husbands (13%) also play an important role in taking care of household chores during their wives excessive overtime. These male members perform different types of work such as cooking (65%), shopping (60%), house keeping (21%) and also child rearing (10%). These male members spend almost two and half a day hours for cooking and for shopping, which means, on an average, the male members spend 4 hours for household chores while women are doing their overtime. These imply that men are changing their attitudes towards their wives work. They are more cooperative than before. It is most likely that women's contribution to the household economy is the prime reason attributable to the changing attitude of husbands towards their wives work.

Garment workers find merits and demerits of working in garment factories. Most of the FGD participants told that husband and other family members now value their opinion and decisions since they earn for the family. Husband takes along with him when he goes to buy

something. Other family members respect them since they earn for the family. But these women have husband and children.

The neighbors in their native village speak evil of them and sometimes their parents face difficulties to find good bridegrooms for them since they work in the garment factory. Working in a garment factory carries disgrace for a woman in the rural context. Rural people consider garment workers as faithless and flirt so they are not considered as an attractive groom in the rural area.

Garment job caused frustration for Ranu

Ranu Begum is beloved and the eldest daughter of Dulal Mia of Pakundia Upazilla under Kishorganj district. Dulal Mia runs his family by working in a garment factory at Mirpur. The family was neither suffering from acute poverty nor it was financially well off. But there was a crisis in the family due to low income. Ranu got an opportunity to visit garment factory with her neighbor when she was a student of class five. In course of time, she felt to do something to support her and to share the hardship of her father as well.

One day she again visited inside the garment factory with her neighbor and was impressed by the systematic work in line. She explored the possibility of getting a job there and enquired about the income level. After that Ranu joined in the Opex garment as a worker. Her father became anxious at this news and decided to arrange marriage of Ranu. Despite the disagreement of family members and relatives, he settled the marriage of her daughter with Renu Mia of same Upazilla in June 1989. Her father did not think of her consent during her marriage. After marriage Ranu and Renu Mia started their conjugal life.

Dulal Mian arranged a job for Renu Mia in the Opex garment. Ranu had been working in the same garment, so her salary was much higher than the salary of Renu Mia. Therefore, he felt disgraceful and shy because of less income than his wife. Alongside, he did not allow Ranu to talk with male colleagues of her in and outside the factory. This misunderstanding as a source of conflict between husband and wife led to mistrust his wife. Then Renu Mia resigned from the garment and planned to start a rickshaw garage with loan from his father-in-law. In the mean time, Ranu became pregnant and was staying at her father's residence for better care. She gave birth to a baby girl. She went back to the garment factory and started working. Meanwhile, Renu Mia suspected an illegal relationship of his wife with a colleague of her. Ranu rented a new house and started staying with her husband to regain her husband's trust. Once the garage of Renu Mia became closed and he became unemployed and was leading a vagabond life. He started torturing his wife. Finding no other alternative Ranu Begum shifted to a new house and was staying with her daughter. In course of time, Renu Mia got married without prior permission of his first wife Ranu Begum. Without going to the conflicting situation with her husband she maintained normal relationship with him. On the other hand, his second wife gave birth to a child but her husband did not change his vagabond life. In the mean time, the daughter of his second wife died due to lack of proper treatment. Finding no other alternatives the second wife also left him. Then he came back to his first wife, Ranu Begum, and she accepted him considering the future of her daughter. However, the regained conjugal life did not work out. Her husband got his third marriage without informing anybody. Then Ranu Begum decided to live separately and discarded all kinds of relationship with her husband. But she did not divorce him considering the future of their daughter. Dulal Mia the father of Ranu Begum blamed himself for miseries in the life of his daughter and felt mental agony. He died of heart attack. Ranu decided to divorce her husband and discarded marital relationship as he used to exploit her in different ways. Now she has been passing her life with her own income as well as taking care of her daughter. Sometime her ex-husband tries to create conflict and like to take away his daughter from Ranu. Finally she said, "My job in the garment factory and relatively higher income than my husband were the sources of inferiority complex of my husband leading to family break ups."

CHAPTER VII

HEALTH SITUATION OF THE WOMEN WORKERS AND THEIR HOUSEHOLD MEMBERS AND ITS CONSEQUENCES

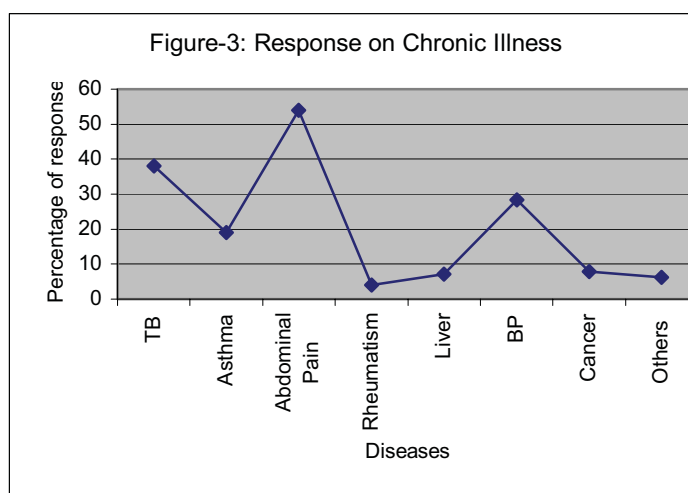
7.1 Chronic Illness of Child and other Dependants

Respondents were asked to know whether anyone of their household members suffered from chronic illness. Around 13 percent of them reported that their household members suffered from chronic illness and more than 10 percent of the respondents mentioned that they had to look after of those dependants when they suffered from chronic illness. It was found that respondents who look after the patients of chronic illness spent Tk.508 per month.

Someone has to look after the sick child or other dependants who are suffering from chronic illness. More than half of the respondents (53%) reported to experience such situation. One fourth of the respondents (24%) reported that they themselves look after the sick child or other dependants. It was found that parent and mother-in-laws (20.3%), other family members (15%), husband (5.7%), neighbor (3.1%) and grandmother (2.4%) look after the sick child or other dependants in absence of her (Table 10).

7.2 Chronic Illness among the Women Garment Workers and Reaction of Employers for Workers' Illness

Respondents were asked whether they know of anyone among her colleagues working in the same factory who are suffering from chronic illness. Thirty percent of the respondents reported that they know some one among their colleagues who are suffering from chronic illness. A major portion (29.3%) of the respondents mentioned that they did not know whether anyone among her colleagues working in the same factory suffering from chronic illness or not. Findings show that more garment workers (34.9) of EPZ reported about chronic illness among her colleagues than those of Non-EPZ (22.6%) (Table 11). This does not necessarily means higher incidence of morbidity in EPZ than in non-EPZ; this might be due to higher awareness about chronic illness among EPZ workers as compared to the non-EPZ workers.



Among those reported chronic illness, the types of chronic illness their colleagues suffer are: abdominal pain or problem (54%), tuberculosis (38.1%), blood pressure and heart diseases (28.6%), asthma (19%), cancer (7.9%), gall bladder stone and problem in liver (7.1%) and rheumatism (4%). It is noticeable that a remarkably higher portion of the Non-EPZ garment workers (78.9%) comparing to EPZ garment workers (20.5%) reported tuberculosis as a number one chronic disease among their colleagues. Beside tuberculosis more Non-EPZ garment workers (34.2%) than EPZ workers (12.5%) reported about asthma as chronic illness (Table 11 and Figure 3).

Garment workers find different types of reaction among their employers when they or their colleagues suffer from chronic illness. A considerable portion of the garment workers

(22.4%) told that their employers compelled them to be on force leave until they got cured. More EPZ employers (31.7%) than Non-EPZ ones (8.3%) adapt coercive measures to be on force leave if any worker is identified as patients of chronic illness.

7.3 Occupational Health Hazards due to Working in the Garment Factories

All the participants agreed that they suffer from different types of occupational health hazards due to working in the garment factories e.g. abdominal pain, jaundice, physical weakness, gastritis, burning in the palm and foot, problem in kidneys, rheumatism, asthma and feeling of restlessness. They also reported that since they have to stare at the needle for a long time, eye problem and headache are common experiences among the garment workers.

7.4 Fate of Garment Workers Who have to Quit Job due to Health Reason

Most of the women have to go back to their native village if they get sick. FGD participants said that when a woman leaves her village and comes to a city to work in a garment industry then villagers and neighbors no longer respect them and consider these women as unchaste, impure and polluted and of low social prestige since they do not maintain "purdah" (covering whole body with clothes so that nobody can see anything of a woman). In this circumstance when a woman has to come back to her own village due to illness then their villagers and neighbor disassociate her to be reintegrated in the village life and satire her in various ways to come back in the village. These women become humiliated by the villagers in many ways.

All the FGD participants agree that prospects of getting job become worse for the woman who once becomes sick. All the FGD participants reported that if garment workers got sick in a specific factory then she would hardly ever be allowed to join with her previous job even after being fully cured. Employers do not like the workers to be back in their factories once they become sick and have to leave the factory because of illness. In such cases, the garment workers who lost their job because of illness have to look for job in other factories. The participants also added that only the healthy and pretty looking girls again get job within a short time and easily.

Labor Protection Laws failed to protect Nahar from Disappearing

Nahar (30) is the daughter of Abdul Wohab, a Rickshaw Van puller, of Kashiani Upazilla under Gopalganj district. She is the first of five children of her parent. She was a talented girl and completed education upto class five. She could not continue her education due to financial crisis of her father. Her father was the only earning member of their family. Once Abdul Wohab became sick and all the family members had to pass two days' starvation. She gave a serious thought to do something in support of her family. In the mean time she talked to Amina, a neighbor who is a garment worker and she shared her intention to go to work in a garment factory. With her neighbor's assistance she came to Savar and joined in the Youngon Garment located at the Savar EPZ.

Nahar was staying with her colleagues in a labor concentrated area of Nabinagar. Each and every day they used to go by bus provided by the factory for the workers. One day their official bus went on accident and as a result, 15 workers became seriously injured but nobody died. Her right hand was broken. They got treatment from BEPZA medical centre and the factory allocated one-month leave as per advice of doctor. After one month she came back to the factory, even when her injury did not cure properly. She felt pain in her hand while working and faced difficulties in doing work. As a Helper of the sewing unit she had to bring up belt of cloth, which was a very difficult task for her as well as injurious to her wounded hand.

Nahar's request to her Supervisor and Line Chief for transferring her to another appropriate section was not honored. Due to the inflexible nature of Supervisor and Line Chief, she worked two day s against her will in the same section. The condition of Nahar deteriorated due to the laborious nature of job, which forced her to leave the job from the Youngone Factory. After that she left the place, never

came back to the factory or in the areas. Her roommate and sympathetic colleague Hasina also does not know where she is now and how she is passing her days. Though there are labor laws to protect the interest of labor, but Nahar disappeared from the factory and from her beloved colleagues. Law did not protect her from such a disgraceful working condition.

7.5 Medical Expenditure, Health Insurance and Health Care Facilities

It was found that 23.8 percent respondents get medical allowance from their factories and which is 29.8 percent in EPZ areas and 14.9 percent in Non-EPZ areas. So both in EPZ and Non-EPZ areas a portion of factory owners provide medical allowance with the salary (Table 11). Some of the factory authorities in both EPZ and Non-EPZ areas bear the cost of primary health care but in case of major illness workers have to bear all the medical costs by themselves. In EPZ area some garment factories e.g. Youngone, Hoplune, LSI, Tista, Shanta, Dada etc. provide primary health care and some medicine. In Non-EPZ area, Arrow Sportswear Ltd., HN garments etc. bear the cost of primary health care but in case of major illness workers have to bear all the medical costs by themselves.

FGD participants reported that garment workers usually have to call on doctor for 4-5 times in a year and they thought that a woman working in garment factory spend Tk.2000-2500 in a year for medical treatment. FGD participants reported that factory owners bear the cost of minor and primary health care if someone becomes sick during working hours in the factory. But for major illness garment workers have to bear the medical expenditure by themselves. However, some participants reported that, in some factories doctor and nurses are available.

FGD participants were asked to know whether any health insurance facilities exist in their garment factories. All the participants reported that there is no health insurance in their garment factories.

During interview, respondents were asked to know whether any measures were taken for medical treatment of the garment workers who were suffering from chronic illness. Majority of the respondents (54.8%) informed that some measures were taken for medical treatment. In case of 19.3 percent chronically ill garment workers no measures were taken. One fourth of the respondents reported that they didn't know whether any measures were taken or there were any arrangement for medical treatment of the chronically ill workers. Majority of the garment workers (64.8%) reported that their employers arranged medical treatment for the chronically ill workers. More than one fourth of the respondents (26.5%) reported that factory's doctor prescribed medicine but they had to buy medicine with her own money. More than 16 percent of the respondents pointed out that they themselves received medical treatment with her own cost. According to 8 percent of the respondents, colleagues of a helpless ill person individually subscribe for bearing the cost of medical treatment. It is encouraging to know that in garment sector fellow workers feel about collective responsibility (sense of solidarity) for their helpless and ill colleagues (Table 11).

CHAPTER VIII

HIDDEN COST FOR GARMENT WORKER

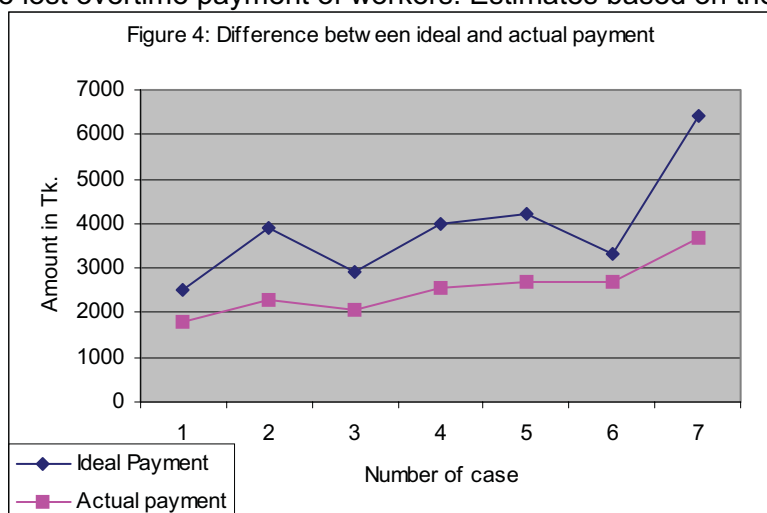
There are several forms of hidden cost applicable to the garment workers. Among those, three forms are prominent: (1) Lost of Overtime payment, (2) Lost income due to lack of health care, and (3) Social Security. Each of these three forms of hidden costs is seen in different stages and in different forms of their job.

8.1 Hidden Cost of Overtime

The hidden cost of overtime involves three forms: (1) Lost Overtime Payment, (2) Hidden cost of doing overtime and (3) Future costs of overtime.

8.1.1 Lost Overtime Payment

In terms of payment status of wages against overtime bill, a significant gap exists between the ideal and the actual payment made by factory authority to garment workers. Seven Key Informants Interview were conducted from different garment factories from EPZ and Non-EPZ areas are used to assess the lost overtime payment of workers. Estimates based on the seven key informant interviews show that on average, per month **Tk.1349 is underpaid to the workers** (Table below and Figure 4). It is also reported that payment is made without considering actual hours they worked in the factories. As a result, workers are bound to work 23.9 hours per month as part of the regular duties and that without any payment. The rate for overtime payment is lower than that of rate as per laws.



The following Table shows the hidden cost for doing overtime in the last months

Overtime	Hours Worked	Actual Hour (Ideal)	Overtime (hour)	Basic Salary P/M	Amount received for OT	Actual Salary Per hr. (Tk.)	Actual Rate for Overtime per hour (Tk.)	Actual rate got for OT (Tk.)	Compulsory	Voluntary Hr.	Received for others purpose (Tk.)	Amount deserved (Ideal Payment) (Tk.)	Actual payment received (Tk.)	Amount overtime not paid (Tk.)
Non-EPZ Factory														
1. KII-1	260	208	52	1500	200	7.22	14.42	7.69	26	26	100	2500	1800	700
2. KII-2	312	208	104	1600	588	7.70	15.40	5.65	24	80	100	3890	2288	1602
3. KII-3	260	208	52	1750	200	8.40	16.80	3.85	26	26	100	2924	2050	874
Average	277	208	69	1617	329	8	16	6	25	44	100	3105	2046	1059
EPZ Factory														
4. KII-4	286	208	78	1900	500	9.14	18.28	6.40	26	52	150	3976	2550	1426
5. KII-5	294	208	86	1800	800	8.65	17.30	9.30	26	60	100	4205	2700	1505
6. KII-6	294	208	86	1800	900	8.65	17.30	10.40	26	60	0	3327	2700	627
7. KII-7	321	208	113	2500	1200	12.0	24.00	10.62	13	100	0	6412	3700	2712
Average	299	208	91	2000	850	10	19	9	23	68	63	4480	2913	1568
Overall Average	289.6	208	81.5	1836	627	8.8	17.71	7.71	23.9	58	79	3890	2541	1349

8.1.2 Hidden Cost of Doing Overtime

On an average at least Tk.120 per month is being made out of pocket as the cost of doing overtime. The in-depth case studies reveal that they have to pay transportation cost, if they do not do overtime and they could come back home in daylight and walk on foot. But in the days of overtime workers have to work till night and have to come back at night. Due to tiredness and security reasons they return home by Rickshaw or any other available transports which involve high transport cost. A few numbers of respondents reported that due to overtime they become sick and have to spend money to avail medical facilities, which causes extra out of pocket expenses. Alongside a few workers have reported that they have to spend a substantial part of their income for caring their child and for education of their children.

8.1.3 Future Cost of Overtime

- Surma Begum an operator reported that due to lack of time for supervision and insufficient care the younger daughter does not study regularly. She always plays with children of neighbors. She also reported that she could not attend to her brother's party due to forced overtime.
- Duli Begum, a key informant said, "I would like to study but due to excessive overtime in the factory I could not do that."
- Ranu, a key informant reported that doctors identified her tuberculosis. "The factory advised me to consult a doctor immediately. Now I am free from the disease. Factory authority informed that if I am again infected I would have to leave the job."
- At least 13 percent respondents have reported that workers have been suffering from the chronic illness in their factories. On the other hand, 16 percent of the dependent of the respondent have been suffering from same type of chronic illness. For the treatment of the dependent the costs was Tk.508 per month (for those sick). So it is expected that the cost of bearing the chronic illness of women garment worker will be less than that of the mentioned amount.
- Future cost for overtime is mostly the opportunity cost of women garment workers. Due to excessive overtime they could not maintain social relation with the community people as well as relatives.
- Garment workers reported that one of their colleagues of age about 35 years became sick. Doctor diagnosed that she has been suffering from kidney disease. She urged assistance for treatment but the factory authority did not provide any assistance for her. Finally, she left the job and has gone back to village. No body knows what happened to her.
- One women worker reported that she got married with a comparatively well off person, but the conjugal life did not continue too far. She added that community people are blaming her because she worked till night. They worked daylong and even at night. As a result, they can not maintain family life. She also reported of some type of crisis in her marriage.
- Due to overtime they have to come back at night so facing physical, sexual and verbal abuse.

- Missing several opportunities including social and family function and community interaction is another form of future cost. Community relation is lacking among garments workers due to their excessive overtime.

8.2 Direct Cost for no Access to Health Care

It is evident from the Key Informant Interview (KII) that because of having no access to health care facilities every worker had to spend Tk. 228.5 from his/her own pocket in each time of sickness. Whereas factory authority spends average Tk. 86 for each workers for each time of sickness (Table below). So, due to limited scope of health care facilities of women worker a substantial portion of their income had to spend for treatment. Though the factory owner should provide health services to the factory as per law but there is a challenge in implementing this law which increases the out of pocket amount of women garment workers. The following cases indicate some representative examples on the subject;

Respondent	Office Paid	Own Cost
KII-I	500	350
KII-II	30	0
KII-III	30	550
KII-IV	30	0
KII-V	10	50
KII-VI	0	620
KII-VII	0	30
Total	600	1600
Average	86.00	228.5

Case 1: Surma Begum (KII-I) became sick at the time of working in the factory six months ago. Due to sickness she was absent for seven days. Factory authority allowed her leave for 4 days with payment and rest three days without payment. As a result, she lost salary for three days amounting Tk. 350 (Tk. 250 as salary for three days and the rest Tk. 100 as Attendance bonus)

Case 2: Duli Begum, a key informant was affected by Tuberculosis. She was advised and referred to Tuberculosis Hospital. She had to spend Tk. 550 for X-ray and transportation costs, which was not paid by the office. She did not get any support from the factory authority. Though authority allowed 3 hours each of the 6 days for visiting doctors but did not provided any financial support for treatment.

Case 3: Suraiya, a key informant reported that she became sick due to severe fever and cough. The factory authority provided primary health care services through its staff doctor. She also added that only primary health care are supported by the authority. In case of complex situation the patient is referred to a Hospital but the cost for the treatment should be borne by the patient himself or herself. She also reported that one worker was suffering from kidney diseases, who had no capacity to got treatment from her own cost. Factory authority did not provide any kind of support. As a result, she was bound to leave the job and went back to the village. As result, her only source of income from garment factory has been stopped.

Case 4: Shahida Akter, a key informant reported that while she was working a needle was pushed into her finger. The doctor had given bandage as a first aid. She added that her office provided bare minimum service. Therefore, she had to visit a private practitioner and spent Tk. 60 for medicine and Tk. 10 for transportation. Though this accident occurred in the factory it did not provide the cost for this treatment. Since this incidence happened in the factory, the factory was supposed to provide all cost for treatment.

8.2.1 Lost Income due to no Access to Health Care

Rina Akter a sewing operator in garment factory became sick two months ago, but she did not get any health service from the factory. Even the factory authority did not allow her any leave for the sickness. She had to spend Tk. 400 to get the treatment. One day she missed office and therefore, the factory authority deducted Tk.120 from the salary of two days. She also lost Tk.100 for full attendance. Alongside, she had to do additional 8 hours work to fulfill her target amount of work which cost Tk. 60. She lost total Tk.680 (400+120+ 100+60) for her sickness.

8.2.2 Future Cost of no Access to Health Care

The accurate estimation of future cost of no access to health care facilities is a complex one. It is reported that Nahar (45) worked as cleaner in a garments factory. She got Tk. 1500 per month as salary. She became sick, but the factory authority did not give her any health care facilities. She could not go to office for three days. When she went back to office she could not perform her job properly because of sickness. Therefore, she was forced to leave the job. Now she is working as a maid servant in a house and gets Tk. 500 per month. She also gets food, clothes and accommodation facilities. She also reported that she had to work from early in the morning to night. Due to lack of proper health care she lost her job. Now she is earning Tk. 1000 less per month than before.

Rokeya, a sewing operator of a garment factory reported that one of her colleagues named Shefali Begum (17) was suffering from ulcer on her leg. She got treatment from various doctors from neighboring area. Due to financial crisis, she was not able to visit a specialist doctor, so the ulcer did not cure. Considering the safety of other staff members, the factory authority forced her to leave the job. Therefore, she left the job and went away from the area. Nobody knows where she is and how she is passing her days. Such case is frequently happened in the life of garment workers.

8.2.3 Lost Income of not Enjoying the Earn Leave, Funerals of Relatives and Maternity Leaves

As per Factories Act, 1965 Section, 78-81, each and every permanent worker will enjoy the right of leave of 20 days per year with payment and if child the days will be 30 per year. In most of the garment factories, workers do not enjoy this right. It is evident from both the in-depth case studies and the survey findings that, they enjoy only 4-5 days per year for funerals of relatives, and occasional holidays. Though they have the right to encash the earn leaves but none of them enjoy that right, which result in 21 days of extra work per year. The mean salary of each women worker is Tk.1908 for 26 working days (Table 21). The estimated amount of lost income of each woman worker for not enjoying the earn leaves would be Tk. 1538 per year, because they enjoy such leaves only four to five days. In the case of maternity leave, most of the garment workers do not enjoy maternity leaves as per law. A very few garments provide the maternity leave for worker with payment.

8.3 Social Security

None of the garment factory made payment of the salary with pay slip. The FGD participants and KII respondents reported that they do not have any idea about pay slip, because factory authorities do not give any pay slip during payment to any of the workers. None of them have raised the issue to the factory owner or authorities due to fear of losing job. Almost all factories employ the garment workers as full time but with non-permanent status. As per law, to get any legal support they have to be the permanent workers. As a result, they can not go to court to establish their right as per law. The issues related to social security are as follows:

- All are full time but non-permanent workers
- No Pay slip is given to the worker
- No health security, provident fund
- Only few garments provide maternity leave with partial payment
- Very few factory provide maternity leave with full payment

CHAPTER IX

BARRIERS TO BETTER CONDITIONS OF LIFE AND PROSPECTS OF GARMENT WORKERS

9.1 Barriers to Better Conditions of Life

A large majority of the garment workers (87%) informed that there is code of conduct for operation and management of the factory. They also reported that about 41 percent of the garment workers were imparted training on the mentioned issue. Almost all the respondents (95%) reported that they did not receive any information or training on union rights (Table 13).

Overall about 60 percent of the garment workers think that new laws should be enacted to protect the workers' interest. This was reported by 71 percent in EPZ area and 43 percent in Non-EPZ area (Table 24)

Only about 3 percent of the garment workers reported the existence of trade union in their factory. In EPZ area about 4 percent of the workers reported the existence of trade union in their factory and only 0.6 percent in non-EPZ reported the same (Table 24)

According to Abul Hossain, a trade union leader of garment sector EPZ ordinance suspended three laws in EPZ areas e.g. 1) Factory Law 1965, 2) Establishment Act 1965 and 3) IRO 1969, and EPZs will be operated by EPZ ordinance. This ordinance will be implemented by Bangladesh Export Processing Zone Authority (BEPZA). The Labour Directorate will have no jurisdiction to settle disputes in EPZs. Hossain says that in one country there should not be two laws for a particular issue. The laws of the main land should be applicable for all the workers and zones.

Abul Hossain also reported that the Industrial Relation Ordinance, 1969 was a good ordinance in the social perspective when it was promulgated but the subsequent governments especially after liberation of Bangladesh the political parties amended this ordinance as well as other factory laws to protect the interest of the factory owners and investors at the cost of suppressing the rights of the workers. Amendments and new enacted laws for industrial and labor sectors had to be progressive but unfortunately those were found as repressive.

A large majority of the garment workers reported that external monitors or inspector visit their work place regularly. In EPZ areas more monitor and inspector visit the factories than those in the Non-EPZ. Respondents told that monitors or inspectors from various agencies visited their factories. Visitors include government labour department (19.36%), foreign buyers (23.6%), buyers' representatives (13.7%), NGO representatives (7.7%), ILO officials (4%) and other unknown visitors (10.6%) (Table 25)

Respondents reported that government inspector visit their factories once in every two month; buyers' representatives visit once in every 22 days; NGO representatives visit factories once in every two months; ILO representatives visit the factories once in every 3 months; and foreign buyers visit the factories in every one and a half month (Table 25).

In the factories of Non-EPZ areas where trade union exists, the workers will complain to Labour Directorate with the help of trade union. On the other hand, in the factories of EPZ areas workers will complain individually to the Labour Inspectors. For a general problem e.g. low salary or lack of benefits of all the workers of a factory it is very difficult to complain

individually. Involvement in corruption by the Labour Inspectors and biases towards factory owners sometimes makes it difficult for the garment workers to get justice.

9.2 Prospects of Garment Workers in Bangladesh

There have been instances showing that employers' profitability responds positively to better working conditions. In Bangladesh, the owner of a large RMG factory with excellent export performance is determined to make the enterprise viable along side giving the workers the full protection of labour standards. All workers are regularly paid the stipulated minimum wage and overtime rates. The company has also reimbursed the costs of medical expenses of some workers. Maternity benefits that were paid in a year came to only a very tiny fraction of the total monthly wage bill. In interviews with the workers of the company, all agreed that they had no further demands and were satisfied that the employer was giving them their due. The employer too felt that his competitive position in the world market was enhanced by the regular and sincere work put in by his workers.

There is a fair trade campaign organized by Oxfam in Bangladesh. Oxfam organized several consultation meeting ensuring participation of various stakeholders of fair trade to develop the theme of fair trade on Bangladesh context. In addition, Oxfam arranged many rallies by its development partner organizations and published several campaign materials.

Several NGOs in Bangladesh have tried to improve the working conditions of women working in the garment industry. *Nari Udyog Kendra* (Centre for Women's Initiatives) has helped single women migrating for work to cities to get accommodation, health services as well as legal services in the place of work. *Karmajibi Nari* has been building awareness among the garment worker women and organizing them into a union for industrial action. They have built networks close association with other trade unions, national and international agencies and brought that pressure on employers to give minimum wages to workers in some factories. However, they felt that the employers so far have not reacted adversely only because so far, the membership of the union is too small to carry out a successful industrial action.

Even for those garment workers who remain employed, life is not that easy. Low wages virtually guarantee that home is in the slums, where women's health and security are challenged daily. For a decade, *Nari Udyog Kendra (NUK)*, a Global Fund grantee, has been working with garment workers to improve their housing conditions and provide transportation to work. A majority of them emigrate from rural regions to the capital, where they are suddenly exposed to the dangers of urban life. NUK has provided safe and affordable housing for women and girls in dormitories and well-managed apartment complexes.

Phulki is another Global Fund grantee in Dhaka that improves garment workers' conditions by negotiating directly with factory owners. *Phulki* has been able to persuade owners that ensuring the well-being of women results in more productive workers. In doing so, *Phulki* has achieved two important benefits: adult classes on sexual and reproductive health, held on company time and property; and persuaded 22 companies to offer on-site childcare. In the Korean-owned factory, which subcontracts the production of baseball caps for companies like Nike and Reebok, women were permitted to visit their children as much as four times a day for breast-feeding or simple comfort. In many cases, *Phulki* receives the contract to operate the childcare services directly. This is how *Phulki* turned a \$12,000 grant from the Global Fund into a self-sustaining program.

MSUK (Manob Sakti Unnayan Kendra) with funding support from Michigan International Development (MID-USA) has been able to demonstrate in 24 garment industries that good

health of the garments workers is beneficial to both the workers and manufacturers; and workers good health adds value to the value chain.

It has been reported by some human rights activists that government has taken initiatives and allocated land to build housing facilities for the garment workers. BRAC will be working in association with this government initiative. According to them these are the good practices for the garment sector in Bangladesh. ILO and BGMEA are jointly organizing and imparting training on fire safety measures and strictly monitoring the fire safety issues in the garment sector. BIGUF, an NGO providing various welfare services to garment workers e.g. health facilities in two places in Dhaka city, awareness building and counseling facilities among the garment workers.

9.3 Compliance with the Code of Conduct and Labour Standard

Recently some buyers introduced Code of Conduct to be complied by the garment factories. Compliance of Code of Conduct by the factory owners improved the labour standard of garment workers in many garment factories. Substantially improve Two Codes of Conducts of two TNCs were reviewed. One was Code of Vendor Conduct of GAP and the other was Code of Conduct of Carrefour Global Sourcing Asia. According to those Code of Conducts factories those produce goods for the mentioned TNCs shall operate in full compliance with the laws of their respective countries and with all other applicable laws, rules and regulations. In addition, these Code of Conducts mentioned various issues which are applicable to all factories those produce goods for the mentioned TNCs. According to those Code of Conducts factories which produce for the mentioned TNCs must comply with various laws and regulations regarding environment, discrimination, forced labor, child labor, wages & hours, working conditions, freedom of association, monitoring & enforcement of Code of Conduct. Among various issues of compliance some of the issues of the Code of Conducts are mentioned below:

- Factories that produce goods for the TNCs shall operate in full compliance with the laws of their respective countries
- The factory must allow the TNCs or any of its representatives or agents unrestricted access to its facilities and to all relevant records at all times, whether or not notice is provided in advance
- The factory must have an environment management system or plan
- Factories shall not use any prison, indentured or forced labor
- Factories shall employ only workers who meet the applicable minimum legal age requirement and the factories must comply with all other applicable child labor law
- Factories shall set working hours, wages and overtime pay in compliance with all applicable laws
- Factories must treat all workers with respect and dignity and provide with a safe and healthy environment
- Factories shall comply with all applicable laws and regulations regarding working conditions.
- If TNC determines that any factory has violated this Code, TNC may either terminate its business relationship or require the factory to implement a corrective action plan.

CHAPTER X

ROLE OF DIFFERENT STAKEHOLDERS IN RESOLVING THE PRECARIOUS SITUATION OF GARMENT WORKERS

Garment workers mentioned about different stakeholders who can contribute in ameliorating the disadvantageous situation of the women garment workers. The stakeholders include the garment owners, government and NGOs, workers themselves, buyers, international development agencies and labor unions. The relevant suggestions forwarded by the workers are presented below (Table 14).

Garment Owners

Majority of the garment workers are of the opinion that the garment owners have crucial roles to play in improving the situation of the garment workers. Garment workers mentioned many things that can be done by the garment owners to ensure better working and living conditions: provide better salary and benefits of overtime (80%), introduce pension and insurance scheme (16%), attract buyers to create more job scopes and consequently can offer secured job i.e., permanent job for the garment workers (16%), and arrange housing facilities (13.8%). A considerable number of the garment workers (23.4%) suggested that garment owners should increase job facilities: allow the workers to enjoy holidays, ensure medical facilities, introduce child day care facilities, transportation facilities and better working conditions for the garment workers. In addition, garment workers mentioned about timely salary payment (5.2%), reduction of overtime load (1.7%), reduction of prices of daily necessities (3.6%), good system of promotion in job (2.9%), and payment of bonus (1.2%) to improve the situation of the garment workers.

Government

Garment workers think that government has significant roles to play in ensuring better salary (65%), job facilities (23.1%), and better living conditions (13.3%) and accommodation facilities (9%). About one fourth of the garment workers (22.9%) believe that government can compel the garment owners to comply with the labour laws. Workers also think that government have role in monitoring labour standard in factories (4.3%), ensuring job security (6.2%), introducing system for promotion (4.3%), introducing scheme of pension and insurance (2.6%) and payment of salary in time (1%). A good number of the garment workers (5.2%) informed that government should take special initiatives to protect garment sector after 2004. According to some garment workers (2.6%) government should create better job opportunity for the retrenched garment workers (Table 14).

Non Governmental Organizations (NGOs)

A large majority of the garment workers (91.2%) didn't find any role that could be played by the NGOs to improve the situation of the garment workers. However, a portion of the garment workers consider that NGOs can impart training to the garment workers on labor laws (3.8%), disburse micro credit among the garment workers (2.4%), monitor the working conditions in factories and report it to the government (1.7%), and provide health services to the women garment workers (0.2%) (Table 14).

Garment Workers

Almost all (94%) garment workers think that garment workers have no role in improving their own precarious situation. But rest of the respondents (5%) opined that they can organize the workers in the struggle to achieve the rights of the workers (Table 14).

Buyers

Garment workers know very little about the buyers. That is why over three-fourths of them (76.7%) could not say anything about the potential role of the buyers in resolving the disadvantageous situation of the workers. According to the workers, major roles that can be played by the buyers include placing more work order to garment factories (11.7%), talking directly to the workers to know the situation of the workers (5.2%), allocating more money for workers' salary (3.1%), and insisting on the factory owners to give equitable wage to the workers (1.9%). All these suggestions forwarded by the garment workers regarding the potential role of the buyers in improving the life situation of the garment workers deserve appropriate attention of the TNCs.

International Development Agencies

Most garment workers are ignorant about the roles and functions of the International Development Agencies. According to the respondents (3.3%) international development agencies should press on the garment owners to give more salary to the workers. A negligible portion of the garment workers mentioned that these agencies had role in monitoring labour standard (1%).

Labour Union

Ninety nine percent of the garment workers didn't mention about labour unions' role in improving the situation of the garment workers. This is most likely that most workers are not aware about trade unions or same has bad experience about trade unionism in Bangladesh. Many workers associate trade unionism with closure of the factories in the future (based on experiences of state owned enterprises). Only one percent of the workers told that labour union should exist to raise the voice in their struggle against oppression of the factory owners and relevant multinationals (Table 14).

CHAPTER XI

CONCLUSIONS AND RECOMMENDATIONS

11.1 Conclusions

The aim of this study was to find the cost for women workers of precarious employment in the garments sector in Bangladesh. A total of 420 women workers were interviewed. The women workers who were employed in the RMG for export to transnational companies were selected for this study.

This study depicts a mixed situation of the garment workers. On the one hand, the conditions of the women workers are not as precarious as often mentioned by the different studies. On the other, female workers face many problems such as they are abused (physically and mentally) by the management workers and the people around them, get low wage and overtime etc.

If shipment has to be done on time, the industry has no other alternative but to depend on overtime work. Overtime work is one of the main sources of insecurity while commuting to work. Overtime work, in most instances, is also not duly compensated.

The facilities given by the employers are not adequate. The garment industry surveyed does not have proper lunch-rooms and rest rooms. The toilet facilities are not adequate in the factory surveyed.

Most of the respondents suggest that they live with their children and when they are at work, either their relatives or husbands take care of the children. In a predominantly patriarchal society, it is important to note that now many husbands take the responsibilities of cooking and shopping for the family. Contrary to many other studies showing that the garment industries usually hire unmarried female workers and due to the young age they are frequently harassed by the coworkers and others, this study shows that the garment industry hires more married women than unmarried women but they are not out of harassment.

This study also suggests that most of the women are hired by the known officials and there is no formal appointment contract. These women could be fired any time. This is another form of insecurity arising from precarious employment.

We observe that there is a gender differential in the allocation of job. Men dominate in the cutting section while female dominate in the sewing section where they are usually underpaid than their male counterpart.

The findings also show that there is not only the problem of delay in overtime payment but also the problem of low rate of overtime payment. According to the Factory Act of 1965, work in excess of 8 hours a day should be paid for at overtime rates, which is twice the basic salary. Some factories report that they pay overtime according to the rule. It is quite possible that the women worker's lack of knowledge and awareness about their legal rights and entitlements have made it possible for the employer to violate the law and deprive them of their overtime payment. Absence of workers association also paves the way for the owners to deprive the workers.

In terms of promotion this study shows that its prospects are slim. The garment workers feel insecure because of the temporary nature of their job and because of informal appointment.

Insecurity of health is a severe problem for the female workers. The most frequent illness reported by the workers was headache, coughing, vomiting and fever followed by the general weakness. Workers come to work, even when they are sick, due to fear of losing their jobs.

In spite of all these problems, employment (although not formal) in the garment industry empowers the female workers both economically and socially. Status of these women in the family has improved much. They have their own voice in the family decision making process. Women can now spend their money for their own purpose and choices. Their income has not only changed their status but also has improved their consumption level and housing condition. Most women workers' husbands are now willing to share household chores with their wives which were quite unthinkable few years ago.

11.2 Recommendations

The garment workers- particularly the female workers suffer from various types of economic, social and psychological vulnerabilities which make their employment highly precarious. To make their employment secure and reasonably decent, it is suggested that

1. The government should strictly enforce all its labor, environment and health codes. These include minimum wage regulations, leave and health benefits and severance benefits. The minimum package of benefit should also include accommodation, transportation and preventive medical care. All these may appear at first sight as a burden for the employers in a cut-throat competitive industry. However, these costs will be more than compensated by enhanced productivity of workers.
2. The government should allow workers' right to organize and bargain collectively as a union.
3. Keeping post 2004 in view, the government should promote backward linkages industries associated with garments industries.
4. In order to improve market access gain for the RMG, the government must ensure that a portion of the net export earnings (say 5-10%) of the RMG-sector is earmarked for the human development and welfare of the RMG-workers.
5. For the transformation of the existing RMG industry to a higher- value valued one, the industry should invest greater resources for skill formation and welfare of the workers. Such investment can be facilitated by the forced contributions by factories' 10 percent profits in schooling, child-care etc of the workforce.
6. Chief Inspector of Labour should inspect the premises of the factory and labour department should be more vigilant in inspecting the situation of women workers in garment factories.
7. Garment industry should be relocated to a special zone from the heart of the city in future.

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