

# **SAFETY-NET PROGRAMS FOR WOMEN WORKERS IN READY-MADE GARMENT (RMG) SECTOR IN BANGLADESH**



**M.Phil Dissertation**

**By**

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# **SAFETY-NET PROGRAMS FOR WOMEN WORKERS IN READY-MADE GARMENT (RMG) SECTOR IN BANGLADESH**

A Dissertation submitted to the University of Dhaka for the  
Degree of Master of Philosophy in Social Welfare

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## **Certificate of the Supervisor**

It is our pleasure to certify that Mr. Md. Nizam Uddin bearing Reg. No. HA-241 has prepared the M.Phil Dissertation entitled “**Safety-Net Programs for Women Workers in Ready-Made Garment (RMG) Sector in Bangladesh**” under my guidance and supervision. This is his original work. This dissertation or any of its part has not been submitted to any academic institution or organization for any degree or publication.

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## **Declaration by the Researcher**

I hereby declare that the M.Phil dissertation entitled “**Safety-Net Programs for Women Workers in Ready-Made Garment (RMG) Sector in Bangladesh**” have been prepared by me. It is an original work done by me through taking advices and suggestions from my supervisors. I myself take all the responsibilities for all comments, statements and opinions articulated in the dissertation. This dissertation or any part of it has not been submitted to any academic institution or organization for any degree or diploma.

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This research presents the findings of **“Safety-Net Programs for Women Workers in Ready-Made Garment (RMG) Sector in Bangladesh”**. Many individuals and institutions have made their contributions in various stages of this study. I sincerely like to record my indebtedness to all of them although I cannot name all of them individually.

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## *Preface*

Economic strength is the backbone of a country's national economic development. It works as one of the main driving forces of the country which works as a safeguard of the country. Economic has two portions: industrial sector and non-industrial sector. In Bangladesh, the economic development of the industrial sector has largely depended on the Ready-made Garments (RMG) Industry. This Ready-made Garments (RMG) sector is the main pull factor for foreign brands, buyers, and currencies. Along with these achievements, this sector has a significant contribution in creating vast employment opportunities for people and has contributed to social development. Bangladesh has gained a prestigious position in the world clothing industry because of this Ready-made Garments (RMG) industry. The '*Made in Bangladesh*' tag is an identity of Bangladesh. Considering the rising demand, glory, and importance of the Ready-made Garments (RMG) Industry, the author becomes interested to conduct a study in this sector for his M.Phil Thesis paper and the outcome of the interest is this study titled the "**Safety-Net Programs for Women Workers in Ready-Made Garment (RMG) Sector in Bangladesh**". This study will provide you with a clear view of the present safety-net programs available in the ready-made garments industries of Bangladesh with the comparison of the findings in light of the present Labour Law of Bangladesh.

Ample studies have been done with this Ready-made Garments (RMG) sector by any authors and organizations as it involves international significance. Authors like; Ahmed, Dr. Parvez, and Parvin, Rehena, (2015); Barkat-e-khuda, (2011); Bhattacharya, Debapriya. Et.al, (2002); Chowdhury, Nasif. And Yasmin, Jarin. (2018); Debet et al., (2018) and many more authors have done their studies with the Ready-made Garments (RMG) Industry and its safety and

legal issues. These papers provide with kee demand of the researcher for conducting this study.

Thanks to all the participants who participated in this study process and whose contribution make this study successful. Also thanks to all those concerning RMG industries and organizations who provide all opportunities and support for collecting research findings.

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*Md. Nizam Uddin*

## Summary of the Study

The Ready-Made Garment (RMG) Sector plays a crucial role in the socio-economic development of our country. The success and progress of this sector lead the country in the global context in terms of economic and social development indicators. Besides earning foreign currency this sector is providing a larger employment opportunity for the women folk of this country. Undoubtedly it can be said that the Ready-made Garments (RMG) Sectors has a significant role in women development and empowerment of our country. Considering the role and contribution of this sector this study named “*Safety-Net Programs for Women Workers in Ready-Made Garment (RMG) Sector in Bangladesh*” has been conducted with a view to exploring the safety issues of the female workforce of garment industries in Bangladesh based upon the industry environment, their socio-economic, residential and working condition, age limit, fire accident and anti-fire protective measures for workers, medical and availability of other facilities as approved by laws of this country. The main objective of this study was to uncover the safety measures for women workers in the Ready-made Garments sectors in Bangladesh. To fulfill this main objective some specific objectives have also been followed. This study was quantitative and qualitative in nature. A mixed-method has been used in this study comprising of both the sample survey design and case study design.

In this study, among the total respondents 83.33% (majority of) respondents were found living in nuclear family structure followed by 16.67% were from joint family structure. This study also showed that 20% of respondents were living in a rented home whereas 4% and 8% of respondents were found living in room sharing and sublet respectively. Maximum respondents (68%) were found living in a rented one room. Regarding educational qualification, the findings showed that 10.67% could give signature only and 9.33% had completed PSC followed by 12.67% JSC and 36.67% had completed SSC respectively whereas 32.67% respondents were found completing HSC examination. To measure or understand the empowerment situation of women it's important to know their decision-making power in the family and everyday life situations. Finding shows that out of total respondents 58% of respondents have decision making power in family planning matters followed by 6% do not have any say at all and 36% of respondents found not applicable in this



question due to unmarried. 60% of respondents were found who take decisions in Child's related issues like; (Education, Marriage, etc.).

The study showed that 16.67% of total respondents work regularly 8 hours a day in the factory followed by 27.33% of respondents working from 9 to 10 hours. The highest percentage (53.33%) of respondents worked from 8 to 9 hours in the factory followed by 2.67% of all respondents who worked for a long duration of 10 to 12 hours in a day.

The study also uncovers information regarding the work environment of respondents in their factories. It shows that the majority of respondents (84%) gave a positive opinion about the cleanliness of their factories followed by 16% who gave negative responses. 100% of respondents told about clean washroom facilities followed by 80% gave positive responses about proper ventilation and temperature in their factories followed by 20% of respondents who gave negative answers in this matter. In response to the question of job satisfaction, the majority (74%) of respondents expressed satisfaction followed by 24.67% of respondents were found with average replies followed by only 1.33% of respondents out of total expressed not satisfactory opinion.

Regarding enjoyment of maternity leaves and allowance by respondents from whom data has been collected, for study purpose, it was found that out of total respondents 36.67% of respondents were found who enjoyed both maternity leaves and allowances from their respective organizations during their pregnancy period followed by 8% of respondents did not enjoyed both leave and allowance. Again 13.33% of respondents were found who did not enjoy these maternity benefits yet because of newly married or not conceiving a child. The majority (41.33%) of respondents were also found not applicable for these benefits.

The study also displays information regarding the problems encountered by women workers in factories. It shows that 78% of total respondents reported a comfortable and secure work environment followed by 22% of respondents reporting their work environment was not comfortable and secure. It was also found out that 88% of respondents told about the overload of work pressure followed by 84% reported frequent overtime and 10% of respondents told about night shift of work. 68% of

respondents reported that their work is heavy and risky, followed by 32% who said that they do light and easy types of work. Again 74% of respondents reported receiving low wages followed by 26% told about a delay in wage giving on behalf of factory owners. 6% and 74% of respondents reported facing physical and mental harassment at their workplace followed by 20% reporting facing verbal abuse as a name of harassment. Only a minimal number of respondents (10%) reported giving punishment for the accused on behalf of management followed by the majority (90%) do not face any kind of punishment for their misconduct. Again 18% of respondents reported facing retrenchment followed by the majority portion (82%) facing no retrenchment until the data collection for this study.

By analyzing the findings (both quantitative and qualitative) of the study, some suggestive measures have been recommended for more effectiveness of the female workers employed in this industrial sector for raising worker satisfaction as well as industrial productivity. These suggestive measures include: fixation of wages should be equal and logical for males and females; ensure proper time schedule and allowance for overtime work, especially for female workers; provide transportation as well as an adequate and separate toilet and urinary facilities; ensure separate breast feeding and daycare facilities as well as maternity leave and allowances for female workers; provide quota for female membership in the trade union; put up and welfare officer to provide enough knowledge about their right in the workplace according to the labor law; arrange regular recreational facilities and counseling service for workers to avoid monotonous of work; arrange orientation sessions with workers, especially with female workers to know them regarding labor law related rules and provisions. Chief Inspector can play a vital role in this regard with factory owners and so on.

With the growing demand for information regarding the industrial sector of Bangladesh, the findings of this study will help to add new knowledge and will be an important guideline for the researchers, policymakers, social workers, GOs, and the management bodies along with their partners and stakeholders to work and ensure the safety of work environment along with other welfare measures for the larger female workforce in the garment industries of Bangladesh. This study will work as a rudder for anyone interested to do further research in similar aspects in the RMG sector of Bangladesh.

## *Abbreviations*

BGMEA: The Bangladesh Garment Manufacturers and Exporters Association

CPD: The Centre for Policy Dialogue (CPD)

EPB: Export Promotion Bureau

GDP: Gross Domestic Product

GR: Gratuitous Relief

HDI: Human Development Index

MHVS: Maternal Health Voucher Scheme

NBR: National Board of Revenue

NSIS: National Social Insurance Scheme

NSSS: National Social Security Strategy

SSNPs: Social Safety Net Programmes

VGD: Vulnerable Group Development

VGF: Vulnerable Group Feeding

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**Chapter I**

**Introduction**

## 1.1 Introduction

Today's world is the world of globalization which has an utmost impact on the garment industries worldwide. At present, Bangladesh ranks second in the world as the largest apparel producer with a \$20 billion business in which 80% is earned by exporting goods (GOOGLE, 2021). The ready-made garments (RMG) sector of Bangladesh has received a greater facet than any other sector in terms of growth and foreign exchange earnings. By creating liberal employment opportunities as well as decreasing poverty through socioeconomic development it creates a momentous contribution to the greater national economy. Ready-made garments are the major export item of Bangladesh and others items include shrimps, jute, leather goods, and tea. The main export destinations of this country are the United States and the EU. Bangladesh imports mostly fuel, capital goods, and foodstuff originating in China, India, the EU, and Kuwait. The contribution of the industrial sector to the national GDP is more than 35% with an average growth rate of 13% per year (BER 2019) (GOOGLE, 2021). 81% of the country's exports come from the RMG sector, and the textile and Apparel sector contributes around 20% to Bangladesh's GDP. Besides this, it employs around 20 million people in the country and is considered the major driving force of the country's economy. The irresistible success of the RMG sector of Bangladesh has moved the country's status in the global context in terms of economic and social development indicators.

Along with earning a significant amount of foreign currency and providing larger employment opportunities, the garments industry is playing a vital role in uplifting the socio-economic condition of a greater section of vulnerable and poor womenfolk of this country. Statistics show that at present there are 4,825 garment factories in Bangladesh employing over three million people of which fully 85% of these workers are women (GOOGLE, 2021). These female garment workers constitute a highly vulnerable section of people with a significant



number of young, unskilled, and poor socio-economic and educational backgrounds. Despite having many challenges (like; unskilled workers, improper infrastructure, electricity crisis, gas shortage, insufficient bank loan associated with a high rate of interest, high tax rate, intricate social compliance, political crisis, market and product diversification, lack of new investment etc.) this sector has performed well in terms of realizing the benefit of economic globalization, particularly its RMG sector by responding to its outsourcing demand quite practically. The health and safety issues of the female workforce in the garment industries of Bangladesh are now very important regarding international workplace norms in the International Labour Organization (ILO) conventions and the UN's Universal Declaration of Human Rights.

Considering the importance and the growing demand of RMG and women workforce in this sector, this study titled ***“Safety-Net Programs for Women Workers in Ready-Made Garment (RMG) Sector in Bangladesh”*** has been conducted with a view to exploring the safety issues of the female workforce of garment industries in Bangladesh based upon the industry environment, their socio-economic, residential and working condition, age limit, fire accident and anti-fire protective measures for workers, medical and availability of other facilities as approved by laws of this country.

## 1.2 Rationale of the Study

The most significant driving force of any sector is its workers and the female workforce is an indispensable part of the RMG sectors of Bangladesh. The large-scale entry of women folk into the labour market has been one of the most remarkable features of recent industrialization in Bangladesh. RMG is considered the backbone of the country's economy and it provides greater opportunity to the low-skilled women workers from everywhere in Bangladesh. The growth of the RMG sector allows more and more entry of the workers especially the female workers which ultimately contributes to establishing women's rights and participation in the economic sphere, raising their voice against violence and harassment as well as empowering them also. Since they are considered as the prime driving force of this sector there is no substitute way of denying them or treating them or forcing them to work in inhuman conditions. The welfare of these women workers must be ensured to maintain the development and harmony of this sector.

The well-known causes of fire accidents, worker's strikes, and movement in garment industries are created by the unplanned work environment, disorganized workers, electric short circuit, carelessness, fire from the existing structure, poor building design, and largely due to the lack of concern of industry-owners on workers and work environment issues. The safety net program generally means all the safety issues that deal with all types of situations, from workers' dissatisfaction to workplace accidents that arise in the industry. In most cases, the safety issues are easily identified and corrected. Situations such as emergency exits being blocked can be readily cleared and kept cleared, fire training practice can contribute to reducing workers injuries and death, following the welfare measures as stated in the existing laws and regulations for workers safety. Other situations require reactions that are planned well ahead of time and practiced. Management has to coordinate a large

number of female workforces to effectively respond to an emergency. Workers especially female workers are less secure as monetary remunerations are never beyond just enough, sometimes even less. In fact, workers' lives are apparently so insignificant that the death of garment workers is soon forgotten, until of course the next strategy.

So, taking into this account and as an attempt to explore the present welfare situation of women workers in the RMG sector this study titled ***“Safety-Net Programs for Women Workers in Ready-Made Garment (RMG) Sector in Bangladesh”*** has been conducted. With the growing demand for information regarding this industrial sector, the findings of the study will help to add new knowledge and will be an important guideline for the researcher, policymakers, social workers, GOs, and the management bodies along with their partners and stakeholders to work and ensure the safety of work environment along with other welfare measures for the larger female workforce in the garment industries of Bangladesh. This study will work as a rudder for anyone interested to do further research in similar aspects in the RMG sector of Bangladesh.

### **1.3 Objectives of the Study**

The prime objective of this study named “*Safety-Net Programs for Women Workers in Ready-Made Garment (RMG) Sector in Bangladesh*” was to uncover the safety measures for women workers in the Ready-made Garments sectors in Bangladesh. To fulfill this prime objective some specific objectives have been followed.

#### **Specific Objectives:**

The specific objectives of the study were

- To know the demographic and socio-economic conditions of the women workers in RMG sectors in Bangladesh.
- To find out information regarding the working environment and safety net programs for women workers in RMG sectors of Bangladesh.
- To explore the problems of women workers in RMG sectors of Bangladesh.
- Making a comparison of the study findings in light of the application of applied laws and provisions for garments workers in Bangladesh.

## 1.4 Operational Definition of the Key Concepts

In this study some concepts have been used with some specific meaning. Clarification of those concepts has been stated below:

**Ready-made Garments (RMG):** RMG stands for Readymade Garments. RMG industry means Readymade Garment Industry. An RMG factory gets FOB orders from international apparel brands and buyers. The garment factory makes garments from fabrics in volume through the cut-to-pack processes (GOOGLE, 2021). It can also be said that the Ready-made garments are mass-produced finished textile products of the clothing industry that are made from many different fabrics and yarns and their characteristics depend on the fibers used in their manufacture (GOOGLE, 2021). In this study, RMG means all the garment industries of Bangladesh.

**Safety Net Programs:** Safety Net means something that provides security against misfortune or difficulty (GOOGLE, 2021). Safety Net Programs means all the safety measures undertaken for encountering unexpected sudden incidents. These programs are designed to reduce the likelihood of a person being injured. In this study, safety net programs mean all the safety measures taken for garment workers in industry sectors to reduce the chances of injury and accidents as well as to promote growth and development.

**Women Workers:** Women workers as the plural form of woman workers mean persons who, for a certain period of time, perform services for, and under the direction of, another person, in return for which they receive remuneration (GOOGLE, 2021). In this study, women workers mean all the women/female workers, from the age limit of 15 years to 50 above, employed in the garment industries within the jurisdiction of Bangladesh.

## **1.5 Methodology of the Study**

### **Basic method**

This study was quantitative and qualitative in nature. The study required in-depth information about the safety net programs available in Ready-made Garment (RMG) sectors for the women workers employed there. This was an explorative and informative study. So, a mixed method has been used in this study. Both the sample survey design and case study design have been followed for this study to fulfill its requirement.

### **Study area and location**

The major industrial cities of this country include Dhaka, Narayanganj, Chattogram, Gazipur, Rajshahi, and Khulna (GOOGLE, 2021). All the RMG industrial areas of Bangladesh have been considered as the study location for this study. And purposefully the cities named Dhaka, Narayanganj, and Gazipur districts have been considered as the study areas from where data has been collected for analytical purposes to fulfill the objectives of this study.

### **Population and unit analysis**

All the female workers, from the age limit of 15 years old to above, were employed in any RMG factory and were able to provide information has been considered as the total population of the study. And each of those working women/female workers has been considered as the unit of the whole population.

### **Sampling technique and sample size**

Before the main study, a quick field visit to selected areas under the study has been done in order to get an idea about the target group. A purposive sampling technique had been used to identify the respondents. Finally, 150 women workers from different garments factories were selected from the selected three

cities (Dhaka, Narayanganj, and Gazipur) as the sample of the study from which necessary information has been collected through using different data collection tools and techniques.

### **Techniques of data collection**

In this study, both primary and secondary data have been used. The primary data has been collected through direct interviews of the female workers of the sample. To conduct the study semi-structured interview schedules with both open-ended and closed-ended questions were designed. Many authors used this technique to collect data for similar studies.

To make sure that respondents can easily understand the interview schedule, the Bengali language has been used to ask questions and collect information. Along with this, observation methods and use of recording devices were also used as significant tools to make the information real and exact. Here, different documents like library books, journals, reports, different research papers, and online materials found in Google and Google scholar have been collected and considered as secondary sources of data. Moreover, 10 case studies have been done in selected areas to collect in-depth information from the target respondents with a view to finding out different kinds of available safety net programs/measures taken for coping and encountering various unexpected/accidental challenges in RMG sectors.

### **Processing, analysis, and interpretation of data**

After collecting the raw data from primary and secondary sources, these data have been edited and classified. The collected data was analyzed on the basis of characteristics and made meaningful by considering the objectives of the study through using different statistical procedures (e.g. frequency distribution, percentage). Then qualitative and quantitative analysis has been done in tabular form. Data have been interpreted through presenting by tabular (e.g. single and

multivariate table) and graphical presentation (e.g. bar diagram, pie chart, line diagram, column chart, etc.) to show the relationship between variables.

In this study, in-depth case studies have been conducted with 10 female garments workers who had long experience of work in this sector. The data found through case studies were analyzed by emphasizing individuals' work experiences in their every step of the personal and social life cycle.

### **1.6 Problems and Limitations of the Study**

In order to successfully complete the study, all methodological and sampling aspects were followed and applied with a high level of professional integrity and technical accuracy. This study was based on a mixed-method approach of both qualitative and quantitative methods. So, necessary management and logistical arrangements were ensured to get the job done in a smooth and timely manner. Even then some problems and limitations have encountered the study and they are mentioned below:

- ❖ For this study, three districts named Dhaka, Narayanganj, and Gazipur were purposefully selected which were considered as major RMG industrial areas of Bangladesh. Because of the Covid-19 situation, it was too troublesome to move on to the selected areas from Dhaka city where the proposal of the study was mainly developed.
- ❖ Little sample size and time constraints were other limitations of the study. More time and increased sample size were needed for collecting more in-depth information.
- ❖ Most of the respondents were from poor socio-economic backgrounds and not much literate. So, they hold doubts in their mind that providing real data may create problems for them in the future. They also have



suspicious about the intention of the researcher. In some cases, researchers had to try hard to convince respondents about the objectives of the study.

- ❖ In some cases, family members of respondents were not allowed to talk with the female member of the family; especially with young and unmarried girls due to cultural values like; the ‘Purdah system’ and not to share opinions with strangers.
- ❖ Some respondents were unwilling to provide information due to lack of awareness and interest as well as a lack of enough time due to their activities.
- ❖ As information was collected through face-to-face interviews of the respondents. So, in some cases, due to the presence of other family members or colleagues they felt hesitant and uncomfortable to provide real information.
- ❖ In some cases limited responses by the workers to the research questionnaires promptly and adequately. Along with this most of the employees were found afraid of delivering the correct answer during data collection.

Despite these limitations and problems, researchers tried hard to collect information from the target population following professional ethical consideration to maintain the objectivity of the information collected during data collection.

## **1.7 Ethical Consideration**

Ethics is a vital issue for conducting this study. The researcher has followed some ethical principles to conduct the current study. This ethical guidance would be generated from the kinds of questions studied by the researcher and the methods that were used to obtain the answers, the procedures that have been used to choose respondents, the method that analyzed data, etc. Ethical guidance has strongly been followed during data collection, taking interviews, and analyzing collected data in this study.

Moreover, some ethical principles like; informing the respondents about the purpose of the study, to recognizing the contribution of the respondents to the study had also been followed. In addition, to make the respondents understand that the collected data will be used for the research and education purpose only and to ensure the confidentiality of the personal information of the respondents. Most importantly, objectivity has been maintained in this study. Finally, the researcher was very much careful to avoid misinterpretation of data.

***“Safety-Net Programs for Women  
Workers in Ready-Made Garment  
(RMG) Sector in Bangladesh”***

**Chapter II  
Literature Review**

## 2.1 Literature Review

This study named “*Safety-Net Programs for Women Workers in Ready-Made Garment (RMG) Sector in Bangladesh*” considers the safety net programs available for women workers in RMG sectors of Bangladesh. This paper has only considered the literature which demonstrates the nature and scenario of the RMG sector and its different kinds of safety and welfare-related issues which impact the workers, especially the women workers working in this industrial sector. A number of studies have so far been conducted by famous investigators and organizations to examine the nature of work and welfare as well as safety-related plans and programs, their consequences on the lives and livelihood of workers employed there. There are a lot of studies on RMG sectors, industrial accidents, and the livelihood pattern of affected people. These studies were conducted from a divergent disciplinary perspective using methodologies and indicators.

In Bangladesh, a number of studies have reported about accidents in the RMG sector and the need and importance of safety measures for workers employed in this sector. Such literature may include

**Bhattacharya et al. (2002)** in their study named *Contribution of the RMG Sector to the Bangladesh Economy* (Paper 50) which is a part of CPD’s ongoing Trade Policy Analysis programme showed the contribution of Bangladesh's RMG Sector to its overall economy. This study was conducted as per the request of the BGMEA (apex body of all entrepreneurs) under the supervision of a number of scholars and professional researchers of CPD. This paper is not a complete one and needs further improvement.

This study was carried out to investigate the achievement of the readymade garments sector to the country’s different economic subsectors. A sample survey with selected units (woven and knit) of RMG was carried out to generate

data for fulfilling the study requirements. In this study, information was collected from both primary and secondary sources of data (which include NBR, EPB, Bureau of Statistics, Bangladesh Bank and Commercial Banks, and various chambers). Cross-checking of collected information with available sources was also ensured for accuracy.

Evaluation of the findings was done comparing the data with other established and accurate sources of related fields. A profound discussion with the leadership and officials as well as with a number of RMG entrepreneurs of the BGMEA was conducted for publishing this study.

This paper contains introduction; methodology of the study; macro (contribution of this sector in GDP, export earnings and local currency retention as well as foreign earnings) and sectorial contribution (backward and forward linkages, banking and insurance, shipping and logistics, transport communication, contribution to Government exchequer, professional services, engineering sector, utility services, information and communication, technology, real estate, hotel and tourism, waste recycling industry and emerging consumer market); social impacts on women empowerment, savings, child labor, and population control; social welfare programs of BGMEA for workers and an overall concluding remark of the study.

An attempt was also made, in this study, to determine the contribution of education, women empowerment, population control, child labor elimination, and environmental awareness in uplifting the indicators of the Human Development Index (HDI).

**Chowdhury and Yasmin (2018)** stated in their study named *A Study on Sustainable Manufacturing Practices in RMG Industries of Bangladesh* that Sustainable manufacturing using the environmentally pleasant treatment and useful resource recovery are presently very vital problems for governments and industries globally. In this paper, besides focusing on sustainable manufacturing, procurement, and waste management practices; the findings of the study also show that a number of Bangladeshi companies have achieved global certificates for accomplishing and practicing sustainable manufacturing standards in ready-made garments industries.

This paper also considers awareness about sustainability, initiatives undertaken for sustainable manufacturing, and difficulties in sustainable production. Examining the awareness level of sustainable manufacturing and knowing the sustainable production practices in RMG industries were the following objectives of the study. Information was collected from head to head interviews as well as by telephone interviews by using a semi-dependent questionnaire (Appendix) containing four sections. This study required both primary and secondary sources of data where the primary data was qualitative in nature and secondary data was collected from different established sources. Twenty companies were selected as samples by following sampling techniques like; comfort sampling and snowball technique of sampling. Findings were presented in descriptive form with percentage distribution and graphic presentation like; bar and pie charts. Fifty percent of companies were found to be more conscious of sustainable manufacturing in the study.

The study was done with a very small sample size compared to the whole population. Only the Organization which has at least one global certificate on appropriate manufacturing or related issues has been selected as a sample. Other manufacturing organizations have been overlooked here. Data has been assembled within a very short time framework and information has been

obtained from only one company selected from study areas. The study also suggested that RMG industries could be more sophisticated in applying adequate manufacturing practices by government-provided subsidiaries.

Environmental issues are getting importance worldwide and the concern of saving the environment and industries are getting more priority. Sustainable manufacturing indicates high production with minimum effect on the environment, less harmful, reusable, and recyclable. In this case, the findings of the study showed that hundred percent of enterprises use no harmful and recyclable as well as reusable packaging substances.

**Mia and Akter** (2019) in their study named *Ready-Made Garments Sector of Bangladesh: Its Growth, Contribution and Challenges* aimed to describe the total continuity of the enhancement, achievement, and challenges of ready-made garments industries in Bangladesh. The RMG sector has its significance in the national economy, poverty reduction, and women empowerment by creating employment opportunities and earning foreign currency. Besides presenting historical background it also tried to show the contribution of RMG industries in the economy along with the opportunities and challenges of this sector. This study was based on secondary sources of data. Information from secondary sources such as different publications, research articles and documents, Export Promotion Bureau (EPB), and the Bangladesh Garment Manufacturers and Exporters Association (BGMEA) has been used in this study.

This study was descriptive in nature and findings were presented in both tabular and graphical presentations like; line and bar diagrams. To find out the contribution of ready-made garments industries in national GDP regression analysis was also applied in this study.

Collaborative steps of both owners and stakeholders were recommended to encounter major challenges such as unskilled workers, raw materials, insufficient infrastructure, safety issues, energy, and political crisis, as well as coverage of accord and alliance faced by RMG industries in Bangladesh.

**Islam et al. (2016)** in the study *Ready-Made Garments Sector of Bangladesh: Its Contribution and Challenges towards Development* stated that by creating employment opportunity, poverty reduction, and women empowerment the RMG sector has a significant contribution to Bangladesh national economy and social development. It has identified different volumes of contribution along with challenges encountered by RMG industries and further suggested private-public collaborative moves for encountering existing and upcoming challenges. This study is descriptive in nature and data has been collected from different available secondary sources like; journals, thesis papers, research articles, survey reports, online news, newspapers, BGMEA annual reports, and files. Primary data has also been collected from BGMEA officials and a number of ready-made garments entrepreneurs through in-depth discussion. Data has been presented in tabular form and analysis has been done in a descriptive manner.

**Hebbar et al. (2021)** in their study named *Towards shock-responsive social protection: lessons from the COVID-19 response in Bangladesh* presents the findings from the Bangladesh case study and is part of a series of case studies across the six Maintains countries (Bangladesh, Ethiopia, Kenya, Pakistan, Sierra Leone, and Uganda). In this paper, they stated that Bangladesh ranks 16th and 29th in terms of incidence and case fatality respectively. This paper is not a complete one rather a part of a series of papers and requires further research for updating. For this study, a conceptual framework was developed for measuring the various dimensions of social protection systems of each country and their



adoption strategies against COVID-19 response. Dimensions like; response type, policies, operational procedures as well as outcomes were focused for the analysis of shock-responsive social protection.

Compatible data has also been collected from countries following the detailed research question. The data collection process includes mapping of social protection sectors and their responses to COVID-19. KIIs (key informant interviews) were done with relevant government officials and development partners involved in the COVID-19 response for more information. A partial-equilibrium micro-simulation was also done using nationally representative household-level data.

It also mentions that the social protection system in Bangladesh is closely linked to disaster response programs. The NSSS recognizes women as less able to secure themselves against shocks and prioritizes the need for strengthening women's access to social protection, as articulated by the NSSS Gender Policy.

Some limitations have also been detected by researchers during this study such as; focusing on the response of new needs rather than ensuring operational continuity, unable to access strategic systems of high-level policymakers, unable to conduct in-country primary data gathering at the household level, etc.

**Ferdous et al. (2014)** in their study *Security and Safety Net of Garments Workers: Need for Amendment of Labour Law* stated that the study followed both qualitative and exploratory approaches for fulfilling its requirement. The prime objective of this study was to justify the situation of compliance concerning the security and safety net of RMG workers in Bangladesh as to the national and international legal frameworks as well as standards like; the ILO convention, the constitution, and the subsisting labour laws of Bangladesh along with identifying loopholes from existing laws and standards. Primary and

secondary sources of data have been analyzed and used in this study. A structured questionnaire with sixteen statements has been followed to collect data from interviewees who were mainly readymade garments workers other than owners, regulatory bodies' officials, or EPZ workers. Sample size (213) from sixty-two garments factories from Dhaka, Ashulia, and Narayanganj has been chosen over the vast population size (4 million) of garments workers from six thousand garments factories of Bangladesh. Also, Focus Group Discussion (FGD) was applied as a qualitative data collection technique while collecting primary data. SPSS has been used for analytical purposes to ensure qualitative data analysis. Recommendations with a special focus on penalty provisions for wage discrimination based on gender and not ensuring proper awareness based training facilities on behalf of owners have been suggested based on the findings to amend the present labour law of the country. Ensuring decent work, occupational safety, as well as health facilities as per National Labour Policy 2012, has also been emphasized for a safe and secure working environment for RMG workers.

**Deb et al. (2018)** in the study *Do Social Safety Net Policies Reduce Poverty in Bangladesh? Understanding Perception of State Philosophy in Swimming Across the Tide* stated that for reducing poverty safety net programs have been adopted in Bangladesh since 1980. It also mentioned that at present thirty social safety net programs are operating in Bangladesh. The main objective of the study was to find out the challenges in implementing the poverty reduction social safety net programs in rural areas. It also targeted for close inspection of performance and stable explanation of existing policies for poverty reduction in Bangladesh.

A Content analysis method following the secondary sources of data has been used for this study. Many loopholes like; lacking coordination and integration in existing policies and service providers regarding the social safety net have been

detected in this study paper. Along with identifying some major challenges the authors also suggested some recommendations to meet the gap and for smooth functioning of the programs for ensuring better life and livelihood for people in general. The prime limitation of this study was not assembling primary sources of data and relying only on secondary sources of information.

In the study named *Social Security Program in Ready-made Garments (RMG) Sector: A Study (2016)*, the author stated that a social security program in the garments sector is necessary for ensuring the rights and social justice of workers employed in these sectors. The author also tried to enhance a different conceptual view from diverse angles. Social security has been identified as a dynamic concept as well as social rights which encompass employers/owners' actions towards some particular facilities and services for employees/workers. The prime objective of this study was to know the social security program in the RMG sector of Bangladesh. Some other specific objectives (like; generalizing the overall socio-demographic status of RMG workers; examining the available general welfare provisions and facilities in social security programs; identifying health facilities; exploring social protection and human right provisions in the RMG sector and providing a proposition as to how social security program can be ensured in ready-made garments industries) were also followed in this study to fulfill its requirement. Both primary and secondary sources of data have been used in this study. This study was mainly qualitative in nature and the case study method has been used as the main method. Focus Group Discussion (FGD) and the interview were conducted following separate checklists. Focus Group Discussion (FGD) has been done with garments workers and management bodies for obtaining information. Data has been collected from respondents through direct questioning by using an interview checklist. The observation method has also been applied during data collection. For this study purpose, two RMG industries from the Bangladesh Small and Cottage

Industries (BSCIC) area of Narayangang and Bhaluka Upazila of Mymensingh have been chosen purposefully. A total of fifteen cases have been done from two selected factories. In this study, the theoretical applicability of social security and labor relation with the findings has been emphasized for women workers in the garments industry. Also, some recommendations have been drawn based on findings for the concerning authorities of both garments and labour force.

From the above-stated discussion about various kinds of literature from different secondary sources, it is obvious that the researchers and authors have examined and analyzed the situation and significance of the Ready-made Garments industries from their different viewpoints. The paper considered the contribution of different researchers and authors for conducting this present study.

*“Safety-Net Programs for Women Workers in  
Ready-Made Garment (RMG) Sector in  
Bangladesh”*

**Chapter III**

**RMG Sector in Bangladesh: Historical Perspectives  
to Present Situation**

### **3.1 Historical Perspectives of the RMG Sector in Bangladesh**

Once in a history of the sub-continent the Bangladeshi cloth has gained worldwide fame especially the Muslim and the Jamdani cloth and our country was used as the luxurious garments of the royal figures in Europe and other countries. Large-scale production of readymade garments (RMG) in organized factories is a relatively new phenomenon in Bangladesh.

In the late 1970s, the RMG industry started developing in Bangladesh primarily as an export-oriented industry. This sector has replaced and taken over the lost reputation and worldwide demand of our 'Jute Industry'. Personal disposable income and changing lifestyle of people has rapidly increased the domestic market for RMG and this sector quickly gained high importance in terms of large scale employment, foreign exchange earnings, and its significant contribution to the national GDP, although until the early sixties, individual tailors made garments as per specifications provided by individual customers who supplied the fabrics. The domestic market for readymade garments, excepting children's wear and men's knit underwear (Genji) was virtually non-existent in Bangladesh until the sixties. From the past, it was learned that the foundation of the textile sector was first established in the 60th decade of the 19th century. For the first time, the industry exported shirts (Mercury shirts) to the European market in 1965-66, which were produced from Karachi. In the latter, 9 exporting industries were available in 1977-1978. The three largest industries at that time were Riaz Garments, Jewel Garments, and Paris Garments. Among those, Riaz Garments was the most famous and oldest industry at that time. Reaz Garments, the pioneer, was established in 1960 as a small tailoring outfit, named Reaz Store in DHAKA. In 1973 it changed its name to M/s Reaz Garments Ltd. and expanded its operations into the export market by selling 10,000 pieces of men's shirts worth French Franc 13 million to a

Paris-based firm in 1978. It was the first direct exporter of garments from Bangladesh.

Most importantly, the growth of the RMG sector produced a group of entrepreneurs who have created a strong private sector. Of these entrepreneurs, a sizable number are female. A woman entrepreneur established one of the oldest export-oriented garment factories, the Baishakhi Garment in 1977.

Desh Garments Ltd, the first non-equity joint-venture in the garment industry was established in 1979. Desh had technical and marketing collaboration with Daewoo Corporation of South Korea. It was also the first hundred percent export-oriented company. At the same time, several garments were introduced such as-Stylecraft limited by ShamsurRahman, Aristocraft Limited by AM Subid Ali, Azim Group by Engineer Mohammad FazlulAzim, and Sunman Group by Major (Retd) Abdul Mannan.

According to the World Bank Report, The Garment Industry in Bangladesh (Chapter 6), written by Mohammad Yunus and Tatsufumi Yamagata, Desh Garments Ltd, at the time of inception ‘emerged as the single largest and most modern garment-manufacturing unit in the sub-continent (HMS, 2015). It was also the first hundred percent export-oriented company. It had about 120 operators including 3 women trained in South Korea, and with these trained workers it started its production in early 1980. Another South Korean Firm, Youngones Corporation formed the first equity joint-venture garment factory with a Bangladeshi firm, Trexim Ltd. in 1980. Bangladeshi partners contributed 51% of the equity of the new firm, named Youngones Bangladesh. It exported its first consignment of padded and non-padded jackets to Sweden in December 1980.

Till the end of 1982, there were only 47 garment manufacturing units. The breakthrough occurred in 1984-85 when the number of garment factories

increased to 587. The number of RMG factories shot up to around 2,900 in 1999. Bangladesh is now one of the 12 largest apparel exporters of the world, the sixth-largest supplier in the US market, and the fifth-largest supplier of T-shirts in the EU market. The industry has grown during the 1990s roughly at the rate of 22% (RANA, 2016).

By following the beginners of the RMG sector, some other discreet and hard-working entrepreneurs started their RMG business in the country. From there, the RMG sector of Bangladesh was developing day by day and did not need to look back, though this sector had passed through various critical stages. In that time, we learned about child labor in 1994, and in 1995 we made our garments industry free from child labor very successfully.

At present, there are about 5000 garment industries in the country and 75 percent of them are in Dhaka. The rest are in Chittagong and Khulna. These Industries have employed fifty lacks of people and 85 percent of them are illiterate rural women. About 76 percent of our export earnings come from this sector (RANA, 2016).

The country's RMG sector, to a creditable level, has relieved Bangladesh from the populous unemployment burden by providing the largest employment next to the agriculture, transport, trade, and industry sector. This sector has uplifted the neglected section of the population, thus radically transforming the socio-economic condition of the country. Such empowerment and employment raised awareness regarding children's education, health safety, population control, disaster management only so far. It is an epoch-making event in the history of Bangladesh.



### **3.2 Present Situation of the RMG Sector in Bangladesh**

Like other 3rd world countries Bangladesh is a developing country. Her economic development depends firstly on agriculture and secondly on the industry. Although Bangladesh is not developed in industry, it has been enriched in Garment industries in recent past years. In the field of Industrialization garment industry is a promising step. It has given the opportunity of employment to millions of unemployed, especially innumerable uneducated women of the country. It is making a significant contribution in the field of our export income. The Late M. Noorul Quader, a Civil Servant of Pakistan, a valiant freedom fighter, the first Establishment Secretary of the Mujibnagar Government, the DC of Pabna during the war of liberation, the Founder Chairman of Bangladesh Parjatan Corporation, and finally, he is considered as, the father of the export-oriented RMG industry in the industrial history of Bangladesh.

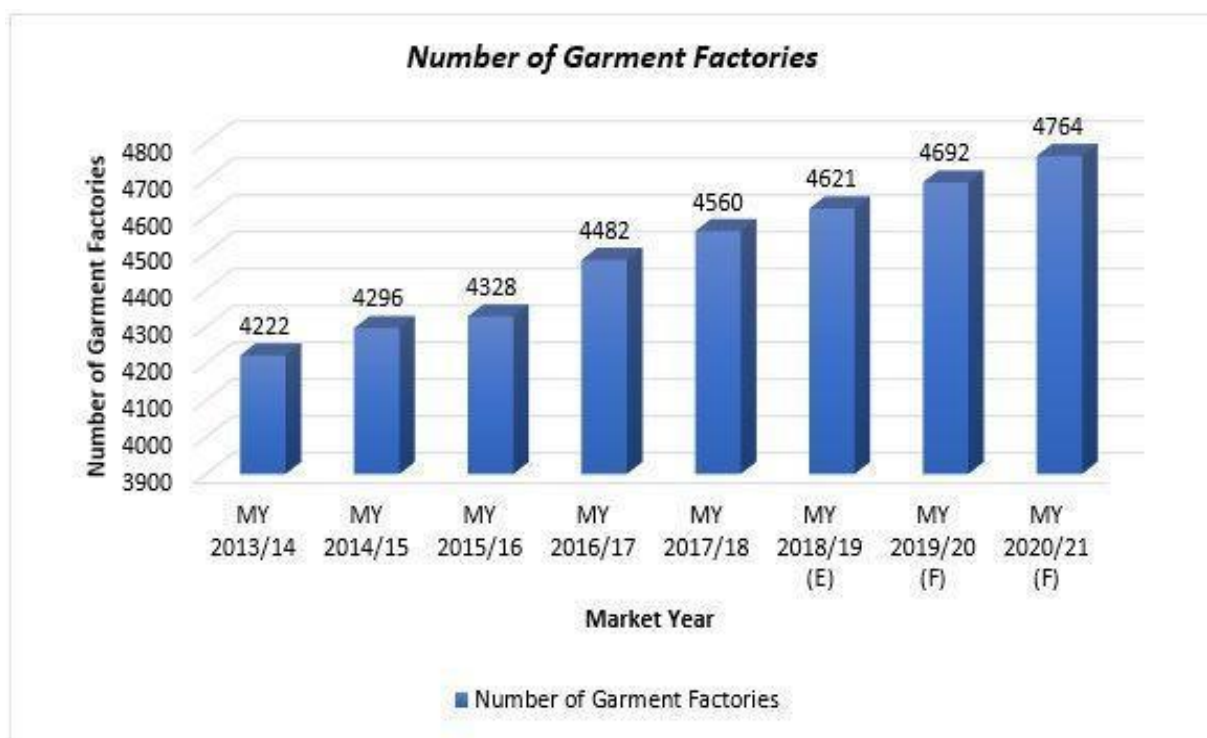
The quota system was a great blessing for establishing our garments industry. We were strongly benefited from using that. As a result, we can see a matured garment industry today. But while the quota system was approaching an end in 2004, there were so many who got upset about the RMG sector of Bangladesh. Though later it can't be affected here as the experts seemed. We conquered the post-quota challenges and made that a successful story.

The MFA quota was a blessing to our industry to take root, gradually develop, and mature. While the quota was approaching an end in 2004, it was predicted by many that the phase-out would incur a massive upset in our export. However, the post-MFA era is another story of success. Proving all the predictions wrong, we conquered the post-MFA challenges.

In the RMG sector of Bangladesh, there are more than 5000 garment factories (private statistics) at the current time, employing more than 12 lakh laborers,

where 85% of the labor force is women. But, according to BGMEA, the number of garment factories in Bangladesh is around 4000. Now, the RMG industry is the country's largest export earner with a value of over \$24.49bn of exports in the last financial year. It's great news for us that Bangladesh is clearly ahead of other South Asian suppliers in terms of the capacity of the ready-made garments industry (GARMENTSMERCHANDISING, 2021).

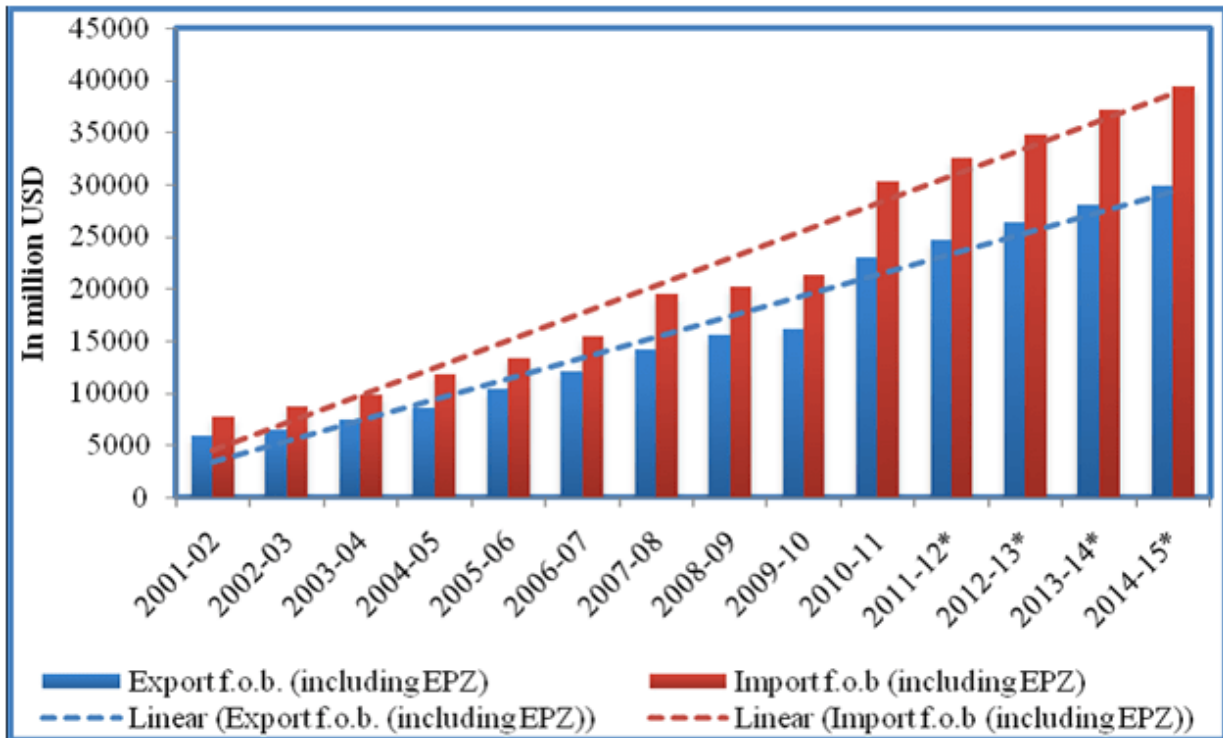
Though there are various types of garments manufactured in Bangladesh, all the ready-made garments are classified into two broad categories, where one is woven products and another one is knitted products. Woven products include Shirts, Pants, and Trousers. On the other hand, the knitted product includes T-Shirts, Polo Shirts, Undergarments, Socks, Stockings, and Sweaters. Woven garments still dominate the export earnings of the country. From the BGMEA website, it's seen that Day by day knitted items production is increasing at a considerable rate and now about 40% export earnings have been achieved from knitted products. Now, the apparel industry is Bangladesh's biggest export earner with a value of over \$27.9 billion of exports in the FY of 2019-20 (BGMEA, 2021).



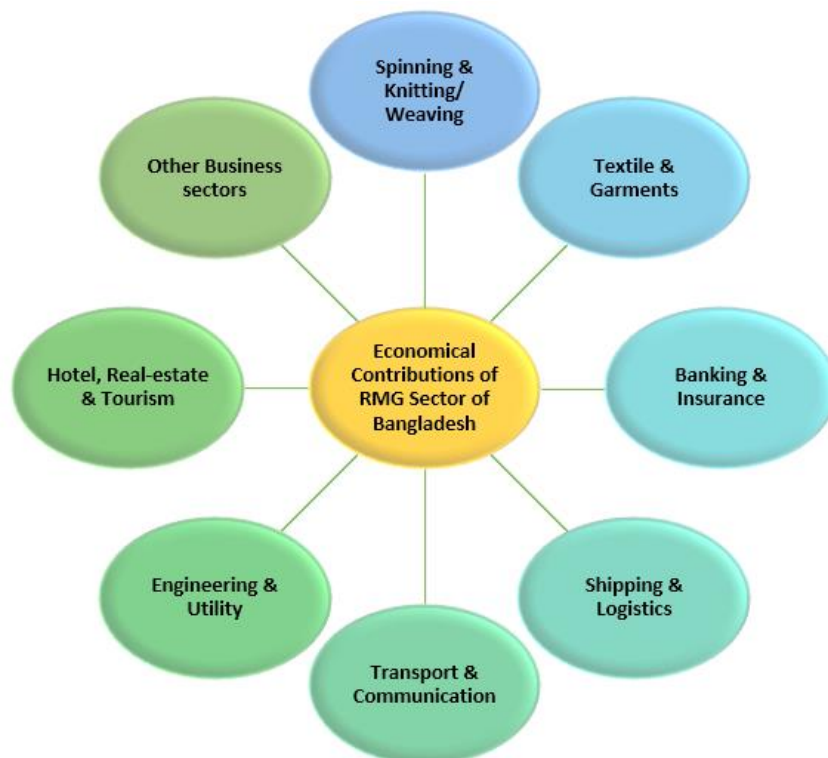
**Fig:** Number of garments factories in Bangladesh (2013/14 to 2020/21)

### 3.3 Contribution of the RMG Sector to the National Economy

The role of the RMG sector in Bangladesh's economy is remarkable. It's seen that, from the last decade, the RMG sector contributes to the national economy at a considerable rate. About 76% of the total export earnings come from the RMG sector. From statistics, it's known that in FY 2003-04 RMG sector of Bangladesh earned US\$ 5,686.06 million, in FY 2004-05 the value was US\$ 6,417.67.67 million, in FY 2005-06 the value was US\$ 7900.80 million, in FY 2006-07 the value was US\$ 9,211.23 million, in FY 2007-08 the value was US\$ 10,699.80 million, in FY 2008-09 the value was US\$ 12.35 billion and finally in FY 2013-14 the value stands at \$24.49billion (GARMENTS MERCHANDISING, 2021).



**Fig:** Contribution of RMG Sector to the National Economy



**Fig:** Major economic contribution of RMG sector in Bangladesh

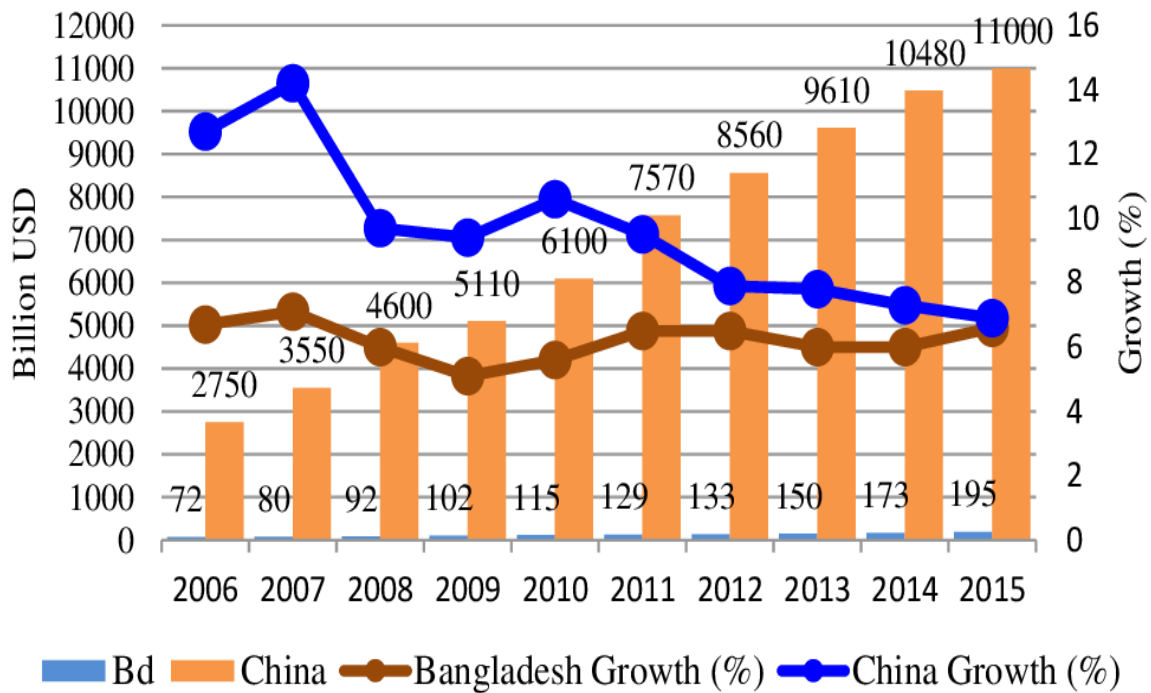
Source: GOOGLE, 2022

### **3.4 The opportunity of the RMG Sector in Bangladesh**

The RMG sector of Bangladesh has some key factors which inspired the steady growth of this sector. Though it's a matter of great surprise for so many that the RMG sector of Bangladesh continues to show its robust performance in the world. The main key factors which have a great influence on the RMG sector of Bangladesh are the following:

- ✓ Huge labor force
- ✓ Skilled human resources
- ✓ Technological upgrades
- ✓ Government supports for textile and clothing
- ✓ Special economic/export processing zones
- ✓ Creation of textile and clothing villages
- ✓ The incentive for use of local inputs
- ✓ Duty reduction for the import of inputs/machines
- ✓ Income tax reduction
- ✓ And international supports like GSP, GSP+, duty-free access, etc.

By using the above key points we can easily take place in the world's readymade garments market very strongly. If we apply those key factors in our readymade garments sector, then we can hope to achieve the priority to the world's famous buyers' notebook. Following is a chart indicating the leading role of Bangladesh RMG sector in the world clothing industry:



**Fig:** Export Scenario Between Bangladesh and China: Opportunities of Bangladesh in RMG Sector

Source: GOOGLE, 2022

From the above presentation it's obvious that the ready-made garments industry is doing its best to uphold the country's reputation on the global platform. Along with foreign buyers, this sector is pulling the foreign currency with ultimately contributing to the national economic development.

### **3.5 Challenges for the RMG Sector of Bangladesh**

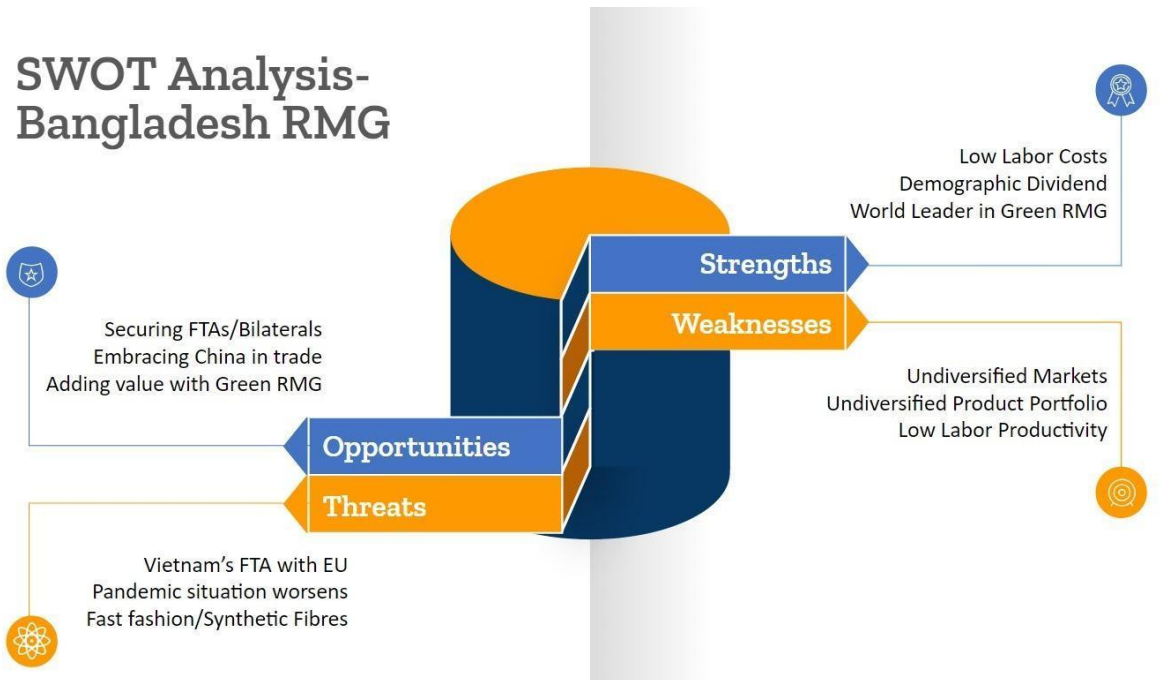
Though the RMG sector of Bangladesh has achieved the second spot for the highest number of garments exporters, it has a lot of problems. The major problems that are confronted by the RMG sector currently are the lack of safety in the working place and working conditions for the millions of garment workers. It has become a great challenge for the upcoming fiscal year of Bangladesh. Another important one is political stability.

Two major incidents in the RMG sector of Bangladesh are the Tazreen fire and the Rana Plaza collapse, which have brought the issue of workplace safety to the fore and led all stakeholders to act accordingly. But it's good news for the RMG sector that following the unfortunate incidents, various platforms such as; the Bangladesh Accord on Fire and Building Safety, the Alliance for Bangladesh Worker Safety, and the National Plan of Action has been formed to improve building and fire safety of Bangladesh's garment industry. Also, the BGMEA and BKMEA are working together here to solve such kinds of problems. They have also taken necessary actions and invested a huge amount of money and time.

It's a huge responsibility for the government of Bangladesh to ensure working place safety in all the garments manufacturing factories. If we can't do it, foreign buyers will refuse to place orders here which will ultimately be a massive blow for the RMG sector of Bangladesh. We hope that the government of Bangladesh, along with the BGMEA, and BKMEA, with the support of global brands and international development partners, will be able to ensure the safety of the RMG industry and maintain the momentum of socio-economic development in the country.

Political stability creates a negative impact on the RMG sector of Bangladesh. If it continues, it will be a massive blow to destroy our most valuable sector. So,

political leaders should come forward immediately to solve such kinds of problems.



**Fig:**SWOT Analysis of Bangladesh RMG Sector

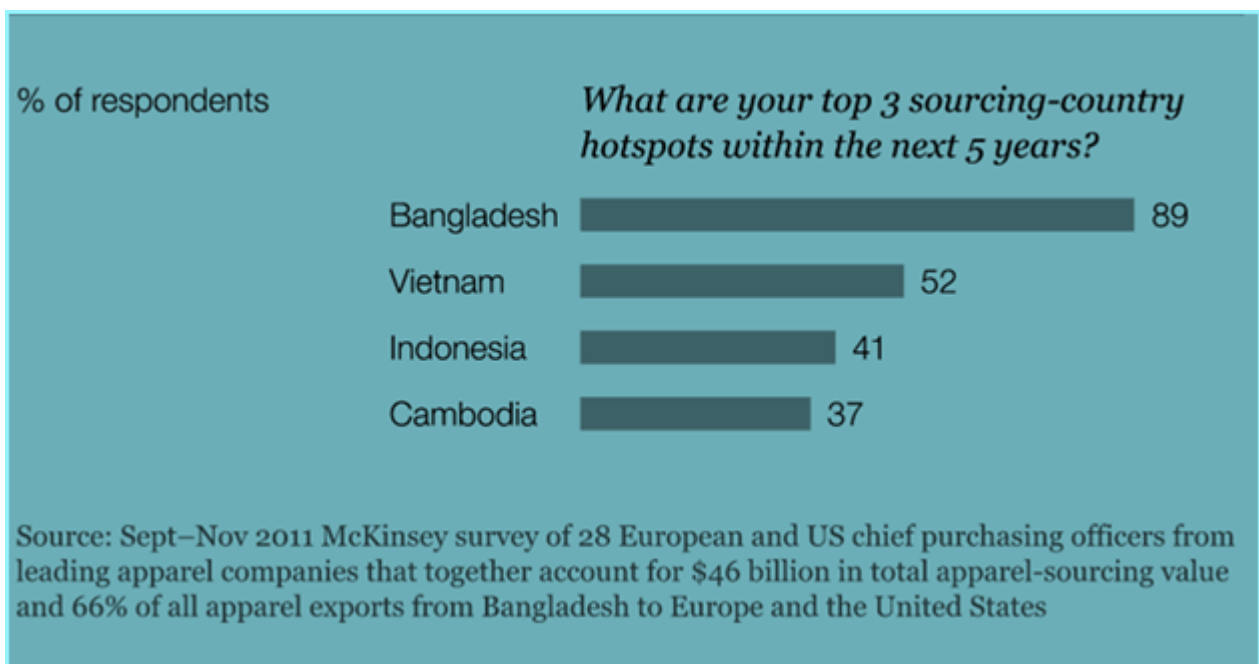
Source: GOOGLE, 2022



### 3.6 Expectant for the RMG Sector of Bangladesh

According to the McKinsey survey, 86 percent of the chief purchasing officers in leading apparel companies in Europe and the United States planned to decrease levels of sourcing in China over the next five years because of declining profit margins and capacity constraints.

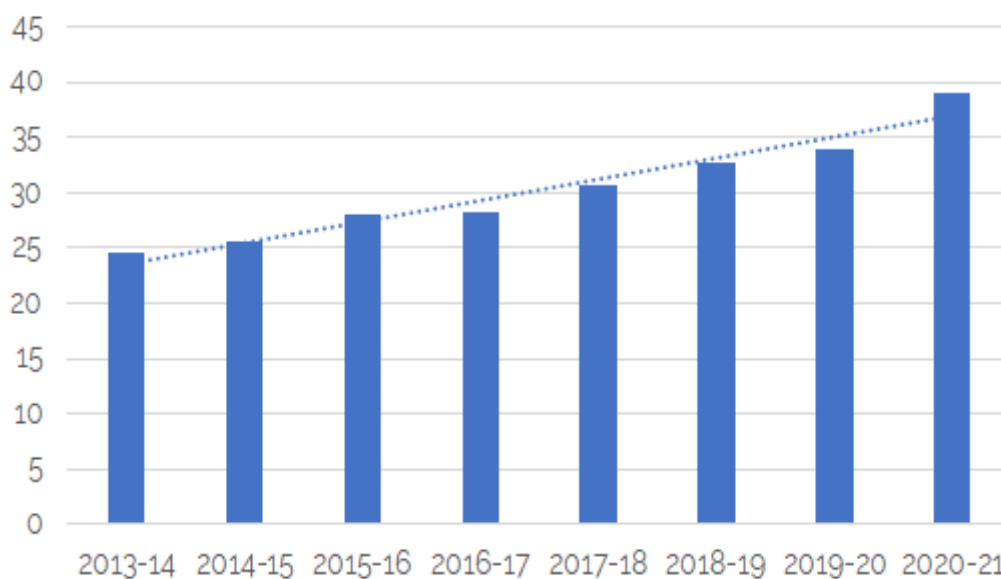
Also, they said in that survey, “Western buyers are evaluating a considerable number of sourcing options in the Far East and Southeast Asia; many chief purchasing officers said in the survey that they view Bangladesh as the next hot spot”. Many chief purchasing officers mentioned Bangladesh as the hot spot in the readymade garments market.



A McKinsey survey also reported that, with about \$15 billion in exports in 2010, ready-made garments are the country’s most important industrial sector; which represents 13% and more than 75% of GDP and total exports, respectively.

McKinsey forecasts export-value growth of 7 to 9% annually within the next ten years, so the market will double by 2015 and nearly triple by 2020 (GARMENTS MERCHANDISING, 2021).

Taking into account the growing demand for Bangladeshi cloth in the e-global market, it's a prime duty for us all to provide a perfect working place for the readymade garments sector of Bangladesh which has given our economy a strong footing, created jobs for millions of people, especially for women (considered as a backward section of the country), lifted them from the abyss of chronic poverty, and given them a magnificent life with economic empowerment. Now we need to deal with all the challenges facing our readymade garments industry to pave the way for its further development. Following is a chart indicating forwarding move of future textile and garments industry in Bangladesh:



**Fig:** Future of textile and garments industry in Bangladesh

Source: GOOGLE, 2022

By considering the above-stated discussion it can be concluded that the RMG sector of Bangladesh has the potential role in representing the country's

reputation in the global platform. Along with pulling foreign currency, this sector has a significant contribution to national economic growth and human resource development.

*“Safety-Net Programs for Women Workers in Ready-Made Garment (RMG) Sector in Bangladesh”*

**Chapter IV**

**Provisions of Laws Related to Workers Rights and  
Safety Net in Bangladesh**

## **4.1 Provisions of Laws Related to Workers Rights and Safety Net in Bangladesh**

Workplace safety and security has always been considered as a major issue of concern for every country of the world. Every State has its specific law regarding the safety and the protection of its workers' rights. The Labor laws of every State provide a number of provisions in order to ensure a safe and secured workplace environment, proper administrative functions, protection of labor rights, and resolution of industrial disputes. The developing countries have also undertaken precautionary measures to reduce workplace hazards. Bangladesh is a lower-middle-income country that has emphasized industrialization and enacted labour-related statutes for the protection of workers in their workplaces.

Bangladesh's employment law is regulated by the Bangladesh Labor Act- 2006 and the Labor Rules-2015. The Act and Rules apply to employees (laborers) working in commercial as well as industrial enterprises. The laws and regulations prescribe working hours and overtime, weekly holidays and vacations, annual and medical leave, wages and allowances, compensation and provident fund, welfare measures, apprenticeship, offense and penalty procedure, Labor Court and Labor Appellate Tribunal, misconduct and miscellaneous, etc. following is the discussion regarding the laws of Bangladesh for workers and workplace safety and security:

## **4.2 Laws of Bangladesh for Workplace Safety**

The laws of Bangladesh primarily emanated from the British laws. From 1947- to 1971, Bangladesh had been changed rapidly in the field of the political, social, cultural, and religious situation but the reliance on British laws was not reduced at all. Still, Bangladesh used to follow labour-related laws and rules which were enacted during the Pakistan period and the British colonial period.

### **4.2.1 The Bangladesh Labour Act-2006**

The Bangladesh Labour Act-2006 (also referred to as BLA-2006) is the primary law for the health and safety of workers in Bangladesh. This Act has imposed obligations upon employers and others towards workers in most industrial and commercial premises. Prior to the BLA-2006, the law relating to the protection of workers from health and safety hazards was contained in the Factories Act 1965 and the Factories Rules 1979.

The BLA-2006 consolidated over 25 Acts and Regulations including the Factories Act-1965 and the scope of legal protection has been extended beyond ‘factories’ to cover all the ‘establishments’ where establishments are defined widely to include shops, hotels, restaurants, factories, plantations, docks, transport services, construction sites and any premises in which workers are employed for the purpose of carrying on any industry.

The Act imposes duties and liabilities upon owners, directors, managers of the company and uses one term ‘employer’ to include all of them with a view to making a company liable for corporate killing or any type of injury of workers.

The BLA-2006 provides the necessary foundation for safety. The general provisions of the Act relate to the fencing of machinery, precautions against fire, and safety of buildings and machinery. According to this Act, the physical structure of the building should be safe; there should be effective precautions in the case of fire and machinery were necessary. The Act requires employers to provide basic safety measures which have been stated under sections 61 to 78.

#### **4.2.2 Safety Provisions under the BLA-2006**

The Act provides a general obligation to the employers by stipulating that no building, wall, tunnel, road, gallery, stairway, or other structure, shall be constructed, situated, or maintained in any factory in such manner that may cause risk of physical injuries. Each establishment has to be equipped with fire alarms and fire exits and at least one alternative stairway connected to each floor as a means of safe exit. It is obligatory for employers to fence the machinery. All shafts, clutches, driving straps, every set screw, revolving shaft, spindle wheel or pinion, and all spur must be securely fenced.

To ensure workplace safety, the Act instructs the employers to regularly examine the machinery which is in motion; self-acting machines, cranes, hoists, lifts, and other revolving machinery, and operation of this machinery must be conducted by trained persons with proper precautions and protection. Section 75 of the BLA-2006 provides the provisions regarding safety to the eyes of the workers. It also prohibits workers from engaging in duties where the fumes are likely to be inflammable without precautions. The Bangladesh Labour Act-2006 ensures some special provisions regarding the health issue as well as safety for the employees under chapter VII in sections 79-88. According to this chapter, the workers should be notified of such operations which are hazardous and also harmful to their health. The employee has the right to know the information of certain accidents and dangerous occurrences which might happen to their workplaces. The women workers are prohibited to work in motion of any part of the machinery near to the dangerous machine and underground and underwater. Under the provisions of this chapter of the BLA-2006, the Government can specify any operation that exposes workers to a serious risk of bodily injury, poisoning, or disease and declare those activities as hazardous. The Government can make rules for securing the safety of persons employed in a factory or

industrial establishments. Following is a chapter-based table regarding some important Sections under the Bangladesh Labour Act- 2006:

**Table 1:** Chapters and Sections of BLA-2006:

| <i>Chapter</i> | <i>Titles of the Chapter</i>   | <i>Sections</i>     |
|----------------|--|---------------------|
| 2              | Appointment and Condition of Employment  | Sections 3 to 33    |
| 3              | Employment of Adolescent Workers   | Sections 34 to 44   |
| 4              | Maternity Welfare Facility   | Sections 45 to 50   |
| 5              | Safety of Health and Hygiene   | Sections 51 to 60   |
| 6              | Safety   | Sections 61 to 78   |
| 7              | Special Provisions Relating to Health and Safety                                       | Sections 79 to 88   |
| 8              | Welfare Measures   | Sections 89 to 99   |
| 9              | Working Hour and Leave   | Sections 100 to 119 |
| 10             | Wages and Its Payment  | Sections 120 to 137 |
| 11             | Wage Boards  | Sections 138 to 149 |
| 12             | Workers Compensation for Injury by Accident  | Sections 150 to 174 |
| 13             | Trade Unions and Industrial Relations  | Sections 175 to 208 |
| 14             | Settlement of Disputes, Labour Court, Labour Appellate Tribunal, Legal Proceeding etc. | Sections 209 to 231 |
| 15             | Workers Participation in Companies Profits   | Sections 232 to 252 |
| 16             | Safety and Control of Employment of Dock Workers                                       | Sections 253 to 263 |
| 17             | Provident Fund   | Sections 264 to 273 |
| 18             | Apprenticeship   | Sections 274 to 282 |



|    |                                     |                        |
|----|-------------------------------------|------------------------|
| 19 | Offense, Penalty Procedure          | Sections 283<br>to 316 |
| 20 | Administration and Inspection, etc. | Sections 317<br>to 323 |
| 21 | Miscellaneous                       | Sections 324<br>to 354 |

**Table 2:** The Safety Provisions under Chapter VI the BLA-2006:

| <i>SL. No.</i> | <i>Safety Issue</i>   | <i>Relevant section</i> |
|----------------|---|-------------------------|
| 1              | Precautions in case of fire                                       | Section 62              |
| 2              | Fencing of Machinery  | Section 63              |
| 3              | Safe working next to machinery                                    | Section 64              |
| 4              | Suitable Striking gear  | Section 65              |
| 5              | Safe 'self-acting machines'                                       | Section 66              |
| 6              | Casing and guards for new machines                                | Section 67              |
| 7              | Precautions in relation to cranes, lifts and hoists               | Section 68-69           |
| 8              | Precautions relating to revolving machinery                       | Section 70              |
| 9              | Safe use of pressure plants                                       | Section 71              |
| 10             | Safe means of access  | Section 72              |
| 11             | Covering and fencing of dangerous spaces                          | Section 73              |
| 12             | Precautions relating to carrying of weights                       | Section 74              |
| 13             | Precautions against exposure to dangerous fumes in confined space | Section 77              |
| 14             | Safety measures relating to explosive or flammable gas            | Section 78              |

**Table 3:** The Maternity Welfare Facility under Chapter IV of the BLA 2006:

| <i>SL. No.</i> | <i>Maternity Welfare Facility</i>                                    | <i>Relevant section</i> |
|----------------|--|-------------------------|
| 1              | Employment of Women Worker Prohibited During Certain Period          | Section 45              |
| 2              | Right to, and Liability for, payment of Maternity Benefit            | Section 46              |
| 3              | Procedure Regarding Payment of Maternity Benefit                     | Section 47              |
| 4              | Amount of Maternity Benefit  | Section 48              |
| 5              | Payment of Maternity Benefit in case of the Woman's Death            | Section 49              |
| 6              | Prohibition on termination of Employment of a Woman in Certain Cases | Section 50              |

**Table 4:** The Safety of Health and Hygiene Provisions under Chapter V of the BLA 2006:

| <i>SL. No.</i> | <i>Health and Hygiene Issue</i> | <i>Relevant section</i> |
|----------------|---------------------------------|-------------------------|
| 1              | Cleanliness                     | Section 51              |
| 2              | Ventilation and Temperature     | Section 52              |
| 3              | Dust and Fume                   | Section 53              |
| 4              | Disposal of Wastage Substance   | Section 54              |
| 5              | Artificial Humidification       | Section 55              |
| 6              | Overcrowding                    | Section 56              |
| 7              | Lighting                        | Section 57              |

|    |   |            |
|----|---|------------|
| 8  | Drinking Water                            | Section 58 |
| 9  | Latrines and Urinals in Every Institution | Section 59 |
| 10 | Dust Bean and Spittoon                    | Section 60 |

**Table 5:** The Welfare Measures under Chapter VIII of the BLA 2006:

| <i>SL. No.</i> | <i>Welfare Measures</i>                                     | <i>Relevant section</i> |
|----------------|---|-------------------------|
| 1              | First-aid Appliance   | Section 89              |
| 2              | Maintenance of Safety Record Book                           | Section 90              |
| 3              | Washing Facilities  | Section 91              |
| 4              | Canteens  | Section 92              |
| 5              | Rest Hours etc.   | Section 93              |
| 6              | Rooms for Children  | Section 94              |
| 7              | Recreational and Education Facilities in the Tea Plantation | Section 95              |
| 8              | Housing Facilities in Tea Plantation                        | Section 96              |
| 9              | Facilities for daily Necessities, etc. in Tea Plantation    | Section 97              |
| 10             | Medical Facilities for the Newspaper Workers                | Section 98              |
| 11             | Opening Compulsory Group Insurance                          | Section 99              |

**Table 6:** Special Provisions Relating to Health, Hygiene and Safety under Chapter VII of the BLA 2006:

| <i>SL. No.</i> | <i>Provision</i>                                   | <i>Relevant section</i> |
|----------------|--|-------------------------|
| 1              | Dangerous operations                               | Section 70              |
| 2              | Notice to be given of accidents                    | Section 80              |
| 3              | Notice of certain dangerous occurrences            | Section 81              |
| 4              | Notice of certain disease                          | Section 82              |
| 5              | Restriction of employment of women in certain work | Section 87              |

#### **4.2.3 Shortcomings of the BLA-2006**

Though it is said that the Bangladesh Labour Act-2006 is a strong piece of legislation which covers the majority of the international standards, Bangladeshi workers continue to face dire conditions without effective enforcement of it. In fact, every year in Bangladesh thousands of workers either die or become injured in their workplaces. There are fatal problems in the enforcement of the existing labour laws. It is proved that the laws are inadequate to many extents to address the needs of the workers. Following are some Shortcomings of the BLA-2006:

- *Scope of Application Needs to Be Extended:* The BLA-2006 does not apply to most government bodies or certain kinds of non-for-profit organizations or educational and research institutions and thereby leaves a large number of workplaces outside the ambit of this Act. Moreover, the law has no clear provisions on (i) specific weight limit (for load carried by workers in any factory) according to age, condition, and sex; (ii) ratio of the alternative stair as

a precaution in case of fire and other apparatus against the number of workers; and (iii) workers-toilet ratio.

- *Inadequate Numbers of Inspectors and Lack of Training:* The BLA-2006 entrusts powers and functions to the factory inspectors for fulfilling the purposes of this Act. The duties of the inspectors cover inspection and examination of any workplace, investigation of registers, certificates, notices, and documents necessary for ensuring safety and security of workers, taking statements of any person to find out the causes in violation of the Act, lodging complaints to the Labour Court against any person with regard to the commission of any offense under this Act. But there are only a few inspectors employed who are solely responsible for health or safety issues within a huge number of factories for the whole of Bangladesh, which is merely a story of dismay.

Therefore, adequate numbers of inspectors should be appointed as per rule and proper training, transport facilities, equipment, etc. should be provided to them so that they can carry out their enforcement powers properly. Recently the Government has appointed Labour inspectors and short training to them has been carried out but neither the number of inspectors nor their training is sufficient.

- *Necessity of Additional Labour Courts:* The BLA-2006 empowers the Labour Courts to adjudicate disputes and offenses under this Act. But there are only seven labour courts in Bangladesh; three are based in Dhaka, two in Chittagong, one in Rajshahi, and one in Khulna. In addition, there is only one Labour Appellate Court based in Dhaka. The absence of an adequate number of courts and specially trained judges clearly constitutes a serious barrier to access to justice. The additional labour courts in other major industrial towns and cities

are necessary with the speedy end of disputes and appropriate resolution with satisfactory compensation.

- *Effectiveness of The Labour Court:* Only the increase of the number of labour courts is not enough, the effectiveness of the labour courts has to be improved. Special lawyers may be appointed who are skilled in labour laws and sufficient judicial officers may be appointed for the smooth functioning of the labour courts. Industrial police units in every police station may be formed that will investigate the industrial accidents and offenses related to this. The case log in labour courts must be removed by disposing of the cases quickly and effectively.

- *Culpability for the Deaths and Adequacy of Law:* It is really frustrating to find out that the law itself accounts for the death and injuries of workers. Deaths from electrocution in factories and whilst working outside the factory, excavating, collecting stones, deaths from falling heights outside of construction sites, etc. are not covered by the BLA 2006 or the BNBC. In case of deaths during loading and unloading of goods, partial protection is provided. There is protection in the BLA-2006 against carrying heavy loads, but there is no requirement for employers to establish safe methods of doing this work. In many cases, it was not clear whether the law covered the circumstances that resulted in the death e.g. fire from gas link, miscellaneous gas cylinder explosion.

- *Obligations to ‘Employers’ Not to ‘Occupiers’*

Instead of imposing obligations upon the occupiers of factories and their managers, the BLA-2006 imposes health and safety duties upon the employers. In Bangladesh, in factories or construction sites, workers are not employed directly by the ‘occupier’ of the premises, but by labour contractors who have no control at all over the establishment where their employees are working.

Requiring labour contractors to provide adequate ventilation or appropriate fire escapes or to ensure that there are guards on the machine is clearly irrelevant.

- *Provision Of Institutionalized Training and Issuance of Certificate on the Level of Training:* The BLA does not (a) impose a general duty upon occupiers to provide workers a safe place of work, (b) impose any duty to provide training, instruction, or supervision in relation to health and safety risks though it is clear from many of the investigations undertaken that the provision of training and instruction would have prevented many casualties.

- *Legal Reform Relating to Other Types of Works:* The BLA-2006 excludes workers involved in certain work activities from receiving compensation e.g. domestic workers, workers involved in loading and unloading, and cutting mud. The employers of these sectors are not bound to follow the safety instruction and amount of compensation if/when an accident occurs. So the workers of these sectors remain beyond the legal protection under the BLA-2006.

- *Amount of Compensation:* The amount of compensation that has to be paid is 1 lakh taka (100,000 BDT) irrespective of the income that the person was receiving. In the Workmen's Compensation Act 1923, the amount of compensation that had to be paid was linked to the monthly income of the worker. So if, for example, the worker received 300 takas per month, the dependents received 19,000 takas. This is a ratio of 1 to 63. In effect, this is five years of salary. This would suggest therefore that a worker receiving a taka equivalent of 2000 taka per month should receive 126,000 takas, and a worker receiving an equivalent of 3000 takas per month should receive 189,000 takas and so on. The level that is currently set is far less than the level set 85 years ago in 1923. Consideration should be given to linking levels of compensation to 64 times the monthly salary equivalent (i.e. five years of monthly salary) to a

maximum level of compensation set at something at 640,000 takas (which is five years of salary if the salary was 10,000 taka per month).

### **4.3 Bangladesh National Building Code-2006**

Alongside the BLA 2006, the law relating to the safety of construction workers is set out in the Bangladesh National Building Code 2006 (hereinafter referred to as the BNBC). Being initially drafted in 1993 by the Housing and Building Research Institute, the BNBC only finally became law 13 years later as a regulation under powers set out in section 18(A) of the Building Construction Act 1952.

The BNBC requires “the owner of the property” under construction to comply with the obligations in the Code. The owner includes not only private persons or government departments but also developers. In addition, engineers, architects, and planners must ensure compliance with the Code. The duties related to workers’ health, safety, and welfare are contained in four chapters in Part 7 of the BNBC. The national code also provides guidance for service-related facilities like electrical, mechanical, sanitary, and other services.

In 2010, the 2nd edition of BNBC was published. The new edition of the Code consists of three volumes instead of one volume, unlike the previous one, with a view to simplifying the relevant regulations. A new organization for building code administration has been proposed in the 2nd edition of the Code that was proposed in the 1993 Code. New forms of permit and inspection have been introduced. In modifying the building code, BNBC has taken into account the RAJUK (RajdhaniUnnoyonKartipaksha) regulations. Classification of occupation has been changed through consulting different international Codes.



Types of building construction have been broadly classified into two groups: noncombustible and combustible types. Precautionary requirements have been modified based on the revised building occupancy classification. Different designs have been considered. A new construction technology in the name of ‘confined machinery’ has been introduced in the chapter on machinery structures. Provisions for environmental protection and high-rise buildings have been introduced. Minor changes have been made regarding storage, handling practices, and supply issues of fuel and gas.

#### **4.3.1 Weaknesses of the Bangladesh National Building Code (The BNBC)**

The BNBC had been initially drafted in 1993 by the Housing and Building Research Institute, Bangladesh but did not have the force of law. 13 years later and without any consideration of whether any revisions were required, it was made into law. Only a very small part of the BNBC deals with issues of worker health, safety, and welfare and these are also rather undeveloped. Moreover, the Code has become very ineffective for a number of reasons which may be pointed out as follows:

- *No Agency for Enforcement:* At present, there is no agency empowered to enforce the Code. According to the BNBC, the Government will establish a new or designate an existing agency responsible for enforcement of this Code within a given area of jurisdiction. However this has not happened yet and RAJUK officials (responsible in Dhaka for enforcement of the 1952 Act, under which the Code was enacted) and Inspectors do not enforce the part of the Code relating to health and safety.

In a writ petition before the High Court Division of the Supreme Court of Bangladesh, several human rights groups have challenged the failure of the Government to establish such a body. Thus, the absence of regulatory authority

to care for all safety aspects of building as per the BNBC is a major concern. Section 2.6 of Part 2 of the BNBC only provides that violation of the Code will be an offense and the authority shall take legal action. However, it prescribes no procedure for institutions of legal proceedings, which need to be addressed.

- *Incorporation of Planning Aspects in the BNBC:* The BNBC has dealt only with construction, structure, material, geotechnical, seismic aspects, etc. of development. The BNBC has left out the planning aspects of development as is evident from section (f). All these planning and development factors need to be incorporated in the BNBC if it is to produce a safe and livable environment at all.
- *No Environmental Issue:* Apparently existing BNBC provides insignificant consideration on environmental influences on planning, design, construction, and selection of construction material for buildings.

#### **4.4 Public Interest Litigations (PIL) on Workplace Safety in Bangladesh**

To monitor the implementation of safety laws and regulations under the BLA 2006 and to hold state bodies responsible for worker's safety, different NGOs have filed Public Interest Litigations (PIL). Recent litigation included petitions regarding collapses and fires in garments factories and construction standards under the National Building Construction Code, 2006. In these petitions, the High Court Division of the Supreme Court of Bangladesh ordered the Government to ensure compliance with safety laws and investigate such incidents and prosecute those responsible for deaths and injuries of workers.

On 24.11.12, more than 110 people died due to a fire breaking out at the Tazreen Fashion Limited located at Nischintapur, Ashulia, Dhaka and a PIL was filed. In *ASK, BLAST and others vs. Bangladesh and others*

[TazreenGarments' Case], the petitioners argued that the concerned garments factory did not maintain any proper fire safety measures as mentioned in Fire Service Ordinance 1959, the Bangladesh Labour Code-2006. They also argued that the concerned government authorities failed to perform their service duties and that the failure of both were the main cause behind this accident. They prayed that effective enforcement of applicable laws on workplace safety is ensured with a view to preventing any future deaths and injuries of workers from fire. The petitioners also stated that these accidents violate the Constitutional rights of workers as guaranteed in Articles 11, 14, 15, 21, 27, 31, and 32 of the Constitution.

On 26th November 2012 the High Court Division of Bangladesh Supreme Court issued a Rule Nisi in response to the said writ petition by issuing Rule calling upon the respondents to show cause within four weeks as to why they should not be directed to prosecute and punish people responsible for the fire.

In ASK, BLAST, and others vs. Bangladesh and others [KTS Garments Fire Case], a four-storied building situated at the BSCIC Industrial Area in Chittagong and used as the factory of KTS Textile and Garments caught fire and 57 workers died. At the time of the fire, the main gate was closed as per the direction of the management and there was no emergency exit. Many of the workers, finding no route of escape, simply burned to death and their bodies were found in the staircase, on the floor, and on the window grilles.

The petitioners argued that the failure of the respondents to ensure compliance with fire safety measures, the failure to prosecute the persons responsible for the deaths and injuries suffered by the workers, and the failure of the statutory bodies to discharge their functions under health and safety, workers' rights and environmental laws constituted violations of the right to life and to be treated in accordance with law as guaranteed under Articles 31 and 32 of the Constitution.

The High Court issued a Rule Nisi 16.03.2006 calling upon the respondents to show cause as to why the authorities concerned should not be directed to take the necessary action as required by law to effectively investigate, prosecute and punish those responsible for deaths and injuries of the victims of the fire at KTS Garments in Chittagong. The Court also directed the KTS authorities to submit a report of a complete account of the amount paid to the victims as compensation. The Court further directed them to ensure medical treatment of the victims of the fire.

In *SramikNirapotta Forum and others v. Bangladesh and others (Collapse of Spectrum Sweater Factory Building)*, a writ petition was moved on 24 May 2005 seeking judicial intervention to redress the grievances of the victims of the collapse of the building of Spectrum Sweater Industries Ltd. at Palashbari, Savar that took place on the early hours of 11 April 2005. Filed at the instance of 4 injured workers and 9 rights-based organizations working under the umbrella of SramikNirapotta Forum, the petition further sought direction to prevent further disasters in the future.

Upon hearing the petitioner, a division bench of the High Court Division issued a Rule Nisi to be returnable within two weeks, calling upon all the Respondents to show cause as to why they should not be directed to take necessary measures and legal actions. The Court further passed interim orders to produce the investigation reports before the Court on the legality of the construction of the building, ownership of land, and safety conditions of the buildings.

Apart from these, through other PILs e.g. *BLAST and another vs. Bangladesh and others [Building Construction Code and Worker Safety Case]*; *Bangladesh Environmental Lawyers Association (BELA) vs. Bangladesh and others [Tannery case]*; *BELA v. Bangladesh and others [Ship Breaking to be Regulated by Law]*, *BELA v. Bangladesh and others (Prevention of the*

unlawful operation of AkijBidi Factory); Abdul Hamid and BELA v. Bangladesh and others (Polluting residential area by M/s. Bonoful Bread factory); BELA v. Bangladesh and others (Pollution caused by a polythene factory at Keranigonj); human rights organizations and the judiciary of Bangladesh have been trying to ensure worker's safety and security on workplaces (AHMED ET AL. 2015).

By reviewing the above-mentioned laws we found that each law has its own weakness and they need to be amended to cope with the changing situation and demand of the time and workplace environment. It is obvious that Bangladesh has been suffering from having poor trade union systems which are mostly politically motivated. As a result, the employers are getting advantages of it and trying to evade the legal obligations as imposed upon them by the BLA 2006. Though in 2013, the BLA 2006 had been amended and thereby provided more opportunities for forming trade unions; the government is yet to put in place a set of regulations for enforcement. So, it is more important to form effective and neutral trade unions with the assistance of the Bangladesh government for the protection of workers in Bangladesh.

To promote a decent workplace in Bangladesh, the International Labour Organisation (ILO) took its first comprehensive, results-based program under the Decent Work Country Programme (DWCP) from 2006-2009. At the time of undertaking the first DWCP 2006-09, key challenges to the decent work program in Bangladesh were identified as (i) low growth in wages; (ii) inadequate employment opportunities; (ii) persistent gender inequality, and (iv) decent work gaps with regard to child labour and trade union rights. All of these challenges are still very real, in spite of the fact that Bangladesh has progressed in each of four outcomes of DWCP. Under the second DWCP (2012-2015), ILO has identified four challenges: (i) To promote new jobs, mostly for young people, who enter the labour force for the first time (ii) To turn low skilled jobs

(ready-made garment sector, construction, etc.) and survival strategy-based work (informal sector) to decent work opportunities, (iii) To promote fundamental principles and rights at work which requires improved respect for freedom of association and collective bargaining rights, industrial relations and effective social dialogue, and (iv) To improve working conditions and eliminating discrimination at the workplace.

It has also been found that the PIL cases, mostly filed by the different Non-government Organizations, compel the owners of the factories to follow the BLA 2006 or the BNBC to some extent but often they ignore the order of the courts and it is almost impossible for the court to verify whether its orders have properly complied or not. Moreover, many PIL cases on workers' safety are still pending a hearing.

Hence, workplace safety may not be possible without proper monitoring by government officials and prompt implementation of laws. Furthermore, a great number of workers in Bangladesh are unaware of the safety rules. They need training, instructions, and guidance from employers that can reduce the number of deaths and injuries significantly.

The Government should immediately establish a National Council for Industrial Health and Safety to prepare national policy for ensuring safety in workplaces and frame guidelines to implement them. The provisions of the BLA-2006 are miserably scanty to prosecute a company for violation of criminal liability. Only one section of the Act (Section: 312) tells about the offenses done by companies. Therefore, it is necessary to study the concerned statutes of the UK and the USA and examine how we can incorporate the latest legal provisions in the BLA-2006 for the amelioration of workers' safety in Bangladesh.

*“Safety-Net Programs for Women Workers in Ready-Made Garment (RMG) Sector in Bangladesh”*

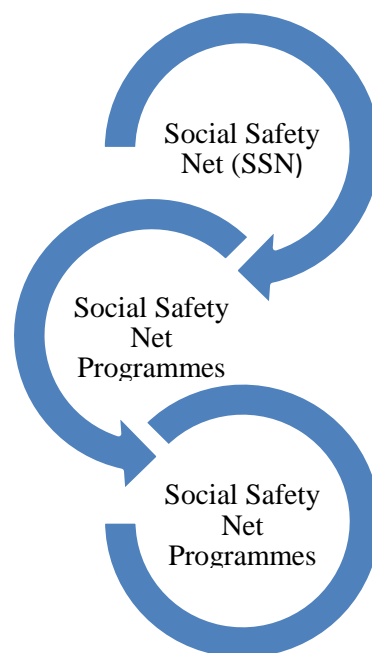
**Chapter V**

**Social Safety Net Programs of Bangladesh**

## 5.1 Social safety net (SSN)

Social safety net (SSN) has been defined differently by various scholars, organizations, or institutions differently because of an absence of a unified and exact definition of this concept. This concept is analyzed by the components rather than the term social safety net (SSN).

The social safety net (SSN) consists of non-contributory assistance existing to improve the lives of vulnerable families and individuals experiencing poverty and destitution. For example: SSNs are previously-contributory social pensions, in-kind and food transfers, conditional and unconditional cash transfers, fee waivers, public works, and school feeding programs (WIKIPEDIA, 2022). Based on the concept of the Social safety net (SSN), various programs and plans have been made in many countries which are known as the Social Safety Net Programmes (SSNPs). Also in Bangladesh, there are many Social Safety Net Programmes (SSNPs) for ensuring the advancement of different sectors/sections. Following is a diagram representing the progressive development of the Social Safety Net Programmes (SSNPs) in Bangladesh:

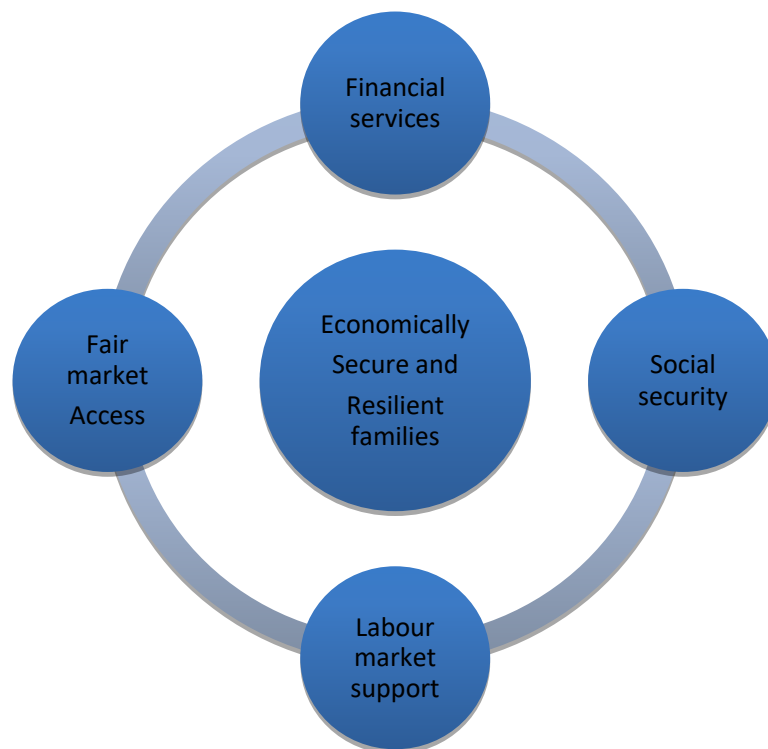


**Fig:** progressive development of the Social Safety Net Programmes (SSNPs) in Bangladesh



## 5.2 Social Safety Net Programmes (SSNPs)

Social Safety Net Programmes (SSNPs) are a set of public measures, which a society provides for its members to protect them from various types of economic and social hardships, resulting from a substantial decline in income due to various types of contingencies such as loss of cultivable land, crop failure, land and homestead loss due to river erosion, unemployment, sickness, maternity, invalidity, old age or death of earning household members (KHUDA, 2011). Social Safety Net Programmes (SSNPs) covers risk, poverty as well as vulnerability also. Proficiency consideration and equity both provoke the social safety net programmes. The social safety-net programmes have been classified into 2 categories (like; social protection programs and social empowerment programs) by the government of Bangladesh (ILO, 2019). Following is a diagram representing the interaction between labour force, poverty reduction, and build resilience:



**Fig:** Four Spheres of Support to the Labour Force to Reduce Poverty and Build Resilience

Source: NSSS of BD.pg.43

There are many social safety net programmes (SSNPs) available in Bangladesh for coping and improving the living standard of people of this country. Broadly these social safety net programmes (SSNPs) can be classified into categories like; natural disaster and shock-related coping programs, programs related to employment generation, child's education incentives related programs and health service related programs, etc. These programs can involve cash transfer (like; Food-for-Education Programme, Primary Education Stipend Programme, Female Secondary School Assistance Project, Old Age Allowance, and Rural Maintenance Programme) or food transfer (like; (Food-for Work Programme, Vulnerable Group Development Programme, Vulnerable Group Feeding Programme, Test Relief, and Gratuitous Relief) or both depending on nature of programs and aim at ensuring the rights of a disadvantaged group of people especially the poor people of rural and urban areas. These programs have high importance in those countries which have densely populated populations with limited resources. Social safety net programmes (SSNPs) have significant contributions to economic growth, employment generation, increase in school enrollment and attendance, increased access to health facilities, crisis intervention, minimizing gender gap as well as infrastructure building. So considering the importance of the social safety net programmes (SSNPs), these programs seek importance in proper project monitoring and management, financial contribution, necessary steps for gaps, political commitment, targeting proper beneficiaries, etc. The SSNPs have lifetime benefits and high returns from individuals and society. The present social security system of Bangladesh has been shaped by the long historical background of the formal social safety-net programmes.

### 5.3 Social Safety Net Programmes in Bangladesh

The social safety net measures are broadly divided into four types: (i) provision of special allowances for the various underprivileged sections of the population so that the poor and disadvantaged people can tackle the poverty effectively; (ii) employment generation through micro-credit and different fund management programs; (iii) food security based activities to better manage the consequences of natural disasters; and (iv) provision of education, health and training to make the new generation more capable and self-reliant (KHUDA, 2011). There are enormous social safety net programs in Bangladesh among which most of the programs suffer from improper implementation strategies and thus affect the targeted benefit and beneficiaries. Some social safety net programs of Bangladesh are going to display in the following chart:

| <i>Sectors</i>                         | <i>Projects/ Programs of SSNPs</i>  |
|--|---|
| Poverty alleviation and gender equity. | Food for Works (FFW) Programme, Vulnerable Group Feeding (VGF), Vulnerable Group Development(VGD), Test Relief (TR Food), Gratuitous Relief (GR Food), and for food Assistance in Chittagong Hill Tracts, Old Age Allowance, Maternal Health Voucher Scheme (MHVS) and the National Nutrition Programme (NNP), Rural Roads Maintenance Project, creating employment for poor labourers, protection of Government Assets, Rural Employment Project, employment for the hardcore poor of Monga areas, raising the living standards of char area's people. |
| Employment Generation Programmes       | Food-for-Work (FFW) Programme, Rural Development (RD) Programme, 100-day  |

|  |   |
|--|---|
|  | Employment Generation Programme (EGP).  |
| Programmes to Cope with Natural Disasters and other Shocks | Vulnerable Group Development (VGD) programme, Gratuitous Relief (GR) programme, Vulnerable Group Feeding (VGF) programme.   |
| Incentives for Children's Education                        | Food-for-Education Programme (FEP), the Primary Education Stipend programme (PESP), the School Feeding Programme (SEP), and the Reaching Out-of-School Children Project (ROSC), School Feeding Programme (SFP), Female Education Scholarship Programme (FESP), Female Secondary School, Assistance Project (FSSAP), Female Secondary Stipend Project (FSSP), Female Secondary Education Stipend Project (FSEP), Secondary Education Development Project (SEDP). |
| Incentives for Improved Health Status                      | Maternal Health Voucher Scheme (MHVS).It includes three ANC visits, safe delivery, one PNC visit within 6 weeks of delivery, services for obstetric complications, a subsidy of Taka 500 for transport cost for institutional services, up to Taka 500 for referral to district hospital, and cash of Taka 2,000 to the mother. Specified services are provided by designated providers and facilities from the public and the private sectors and NGOs.        |
| social safety-net programmes for reducing child labour     | Food-For Education Programme (FFE), Primary School Stipend, The Higher Secondary Stipend Project, Vulnerable Group Development (VGD), the Vulnerable Group Feeding (VGF) programmes, The School feeding (SF) programmes, Reaching Out-of-   |

|  |   |
|--|---|
|  | <p>School Children; Secondary Education Sector Investment Programme; Child Protection and Child Welfare; Establishment of a hostel for Government ShishuParibar, Urban Social Protection Initiative to Reach the Unreachable and Invisible and Ending Child Labour (2012-2016), Child Sensitive Social Protection Project (2012-2016), Enabling Environment for Child Rights, Child Help Line 1098, Street Children Rehabilitation Programme, Services for Children at Risk, Child Development Centre, Eradication of Child Labour in Bangladesh, Elimination of hazardous child labour in Bangladesh, etc.</p> |
|--|---|

In the NSSS, the strategy for working-age consists of restorative training and education programs for adolescents; youth, and older workforce for gathering necessary skills; implementing workfare program for unemployed poor; looking for insurance under National Social Insurance Scheme (NSIS) for maternity and accidental insurance, sickness, and unemployment; implementing financial support program for vulnerable and destitute women; spreading the Maternal Health Voucher Scheme (MHVS) for expanding women access to labour market.

In NSSS, there are ten Social Security schemes for working-age people. Programs under this scheme are divided into two categories; workfare schemes and programs for women. Following is a diagram representing subprograms under these two broad programs:

The social safety net programs of Bangladesh are suffering from poor implementation strategies. Proper management and coordination between related divisions, financial support, proper monitoring and evaluation of programs/projects, government support, proper selection of target and beneficiaries, etc. are needed for the fruitful achievement of the benefits of all the social safety net programs.

*“Safety-Net Programs for Women Workers in Ready-Made Garment (RMG) Sector in Bangladesh”*

**Chapter VI**

**Presentation of the Findings**

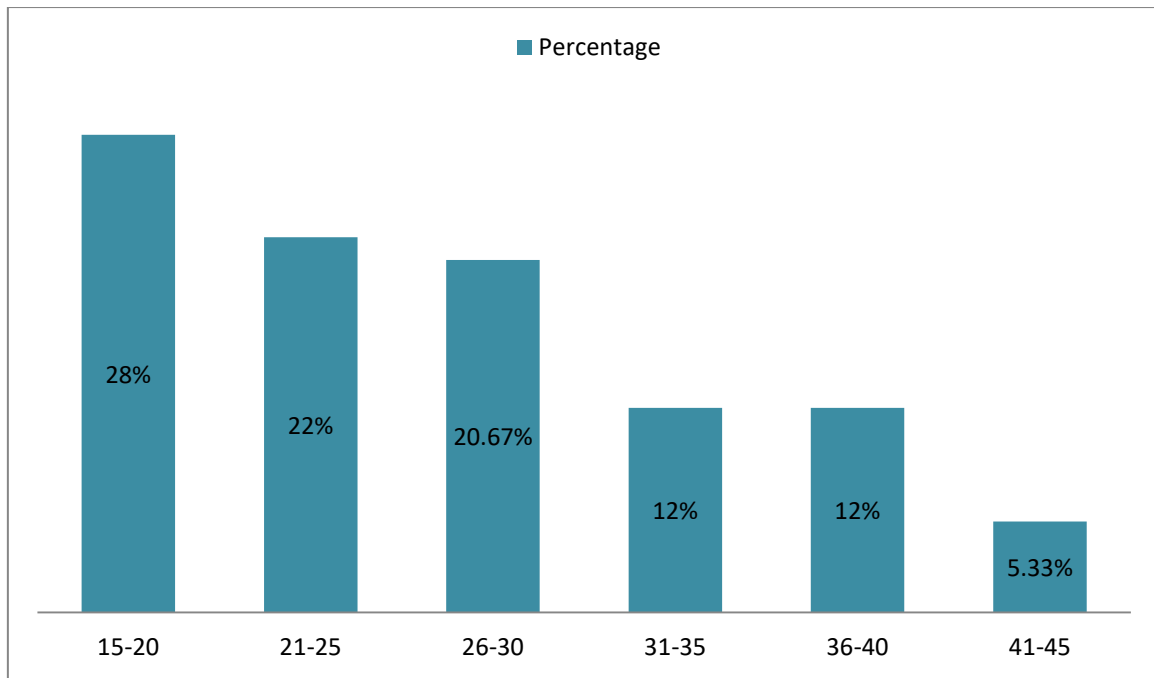
### 6.1 Distribution of Socio-economic and Demographic Information of Respondents

**Table-1:** *Frequency and percentage distribution of information regarding the age limit of respondents:*

| <b>Age (Years)<br/>C.I</b> | <b>Frequency<br/>(F)</b> | <b>Percentage<br/>(%)</b> |
|----------------------------|--------------------------|---------------------------|
| 15-20                      | 42                       | 28                        |
| 21-25                      | 33                       | 22                        |
| 26-30                      | 31                       | 20.67                     |
| 31-35                      | 18                       | 12                        |
| 36-40                      | 18                       | 12                        |
| 41-45                      | 8                        | 5.33                      |
| <b>Total</b>               | <b>N=150</b>             | <b>100</b>                |

Table 1 reveals the frequency and percentage distribution of the respondents by their age group in the RMG sector of the study. It shows that among the respondent's 20.67 percent of women are between the ages of 26 to 30 years. 22 percent are in the age range between 21 to 25 years and 12 percent of target respondents are found between 31 to 35 years old. Only 5.33 percent of respondents are found between the age ranges of 41 to 45 years. Again 122 percent was found between 36 to 40 years. The highest percentages (28 percent) of women were found between the ages of 15 to 20 years. It indicates that young aged female workers constitute the majority portion of manpower in the RMG sector in our country. Following is the graphical presentation of the age distribution of the respondents of the study:



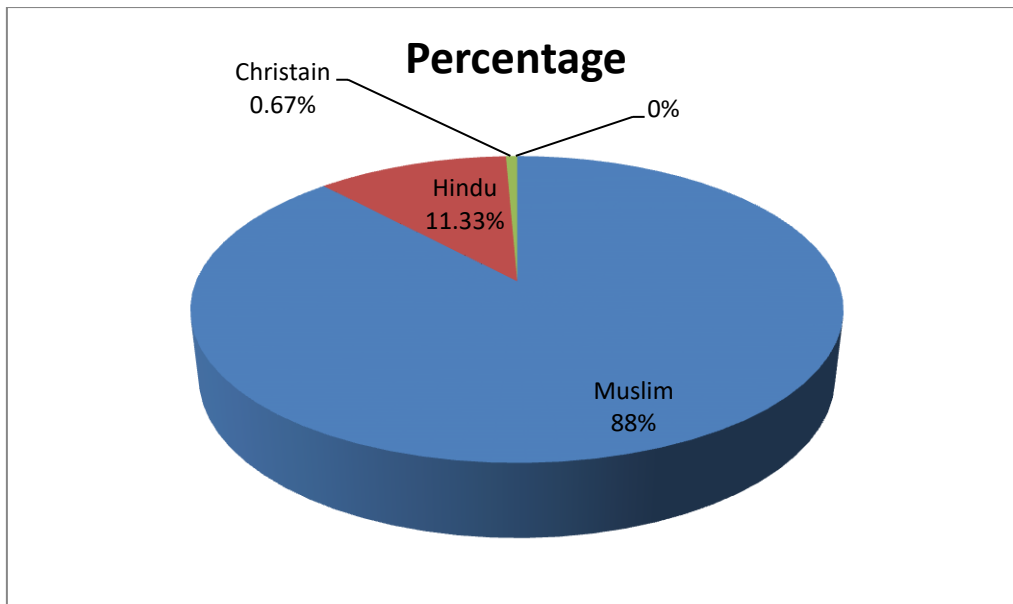


**Fig1:** Age distribution of the respondents

**Table-2:** Frequency and percentage distribution of information regarding the religious status of respondents:

| <b>Religion</b> | <b>Frequency (F)</b> | <b>Percentage (%)</b> |
|-----------------|----------------------|-----------------------|
| Muslim          | 132                  | 88                    |
| Hindu           | 17                   | 11.33                 |
| Christian       | 1                    | 0.67                  |
| <b>Total</b>    | <b>N=150</b>         | <b>100</b>            |

Table no. 2 discloses the religious background of all the respondents of this study. It indicates that the majority (88 percent) of respondents are found from Muslim religious backgrounds. 11.33 percent of women were found from Hindu background the lowest percentage (0.67 percent) was found from a Christian background. Respondents from other religions like- Buddhist or any other have not been found during data collection. Following is the graphical presentation of respondent's religious status:



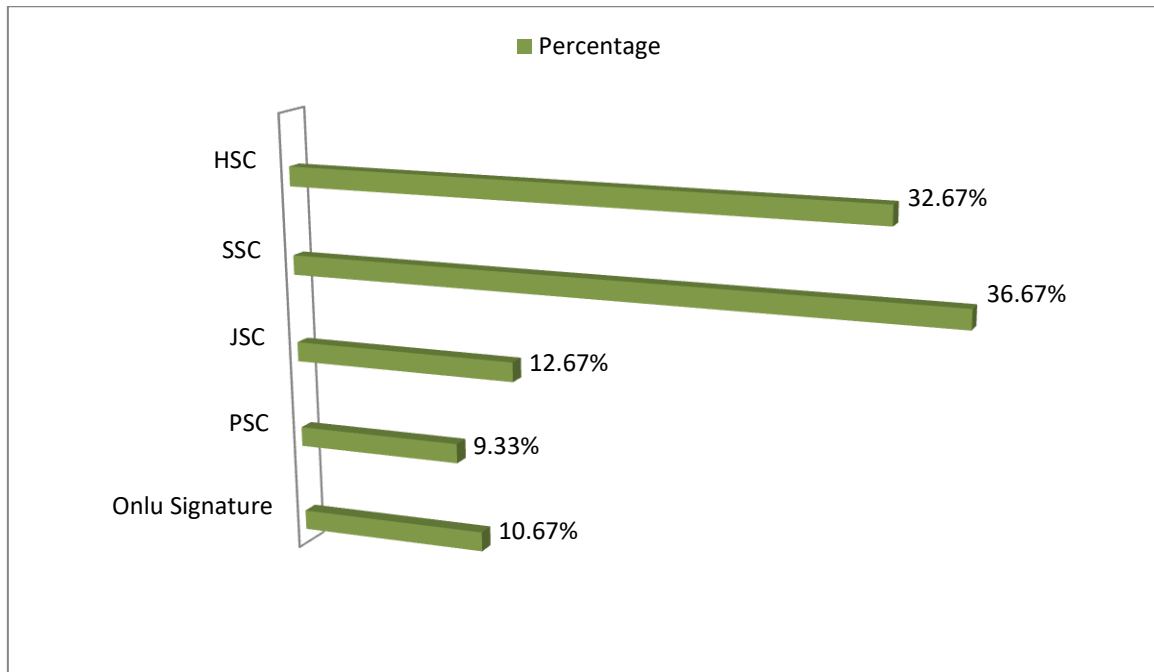
**Fig 2:** Religious status of respondents

**Table-3:** *Distribution of findings regarding the educational background of respondents:*

| <b>Educational background</b> | <b>Frequency (F)</b> | <b>Percentage (%)</b> |
|-------------------------------|----------------------|-----------------------|
| Only signature                | 16                   | 10.67                 |
| PSC                           | 14                   | 9.33                  |
| JSC                           | 19                   | 12.67                 |
| SSC                           | 55                   | 36.67                 |
| HSC                           | 49                   | 32.67                 |
| <b>Total</b>                  | <b>N=150</b>         | <b>100</b>            |

The table explores the status of the educational background of the respondents. It is found that among the respondent's 9.33 percent of women were from PSC background whereas 12.67 percent of respondents are found who have a JSC educational background but didn't complete full secondary education. 36.67 percent are found who have completed SSC followed by 32.67 were found had HSC educational background. Due to financial insolvency, ignorance of parents, and lack of educational institutions they didn't get the proper opportunity of an

education. It has been found that 10.67 percent of respondents can give a signature only but a maximum of them don't know how to properly write down their own name. Information about educational background has been collected from respondents by direct questioning by the data collector of this study. Following is a bar diagram representing the educational background of the respondents:



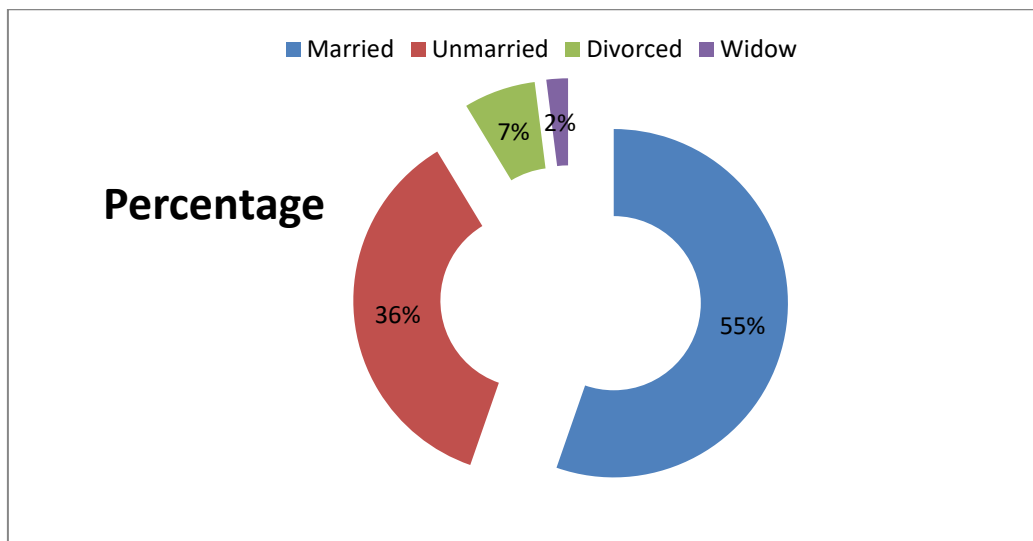
**Fig 3:** Educational background of the respondents

**Table-4:** Percentage distribution of marital status of respondents:

| Marital status | Frequency (F) | Percentage (%) |
|----------------|---------------|----------------|
| Married        | 83            | 55.33          |
| Unmarried      | 54            | 36             |
| Divorced       | 10            | 6.67           |
| Widow          | 3             | 2              |
| <b>Total</b>   | <b>N=150</b>  | <b>100</b>     |

The target population of this study is only the female population of the selected study areas. Table no. 4 uncovers the present marital status of all respondents of

the study. It shows that 55.33 percent of the respondents are married and are living their conjugal lives. 36 percent are found unmarried among the respondents. 6.67 percent are found divorced and living separately now and only 2 percent are widowers among the respondents from whom the information has been collected. The following chart shows the percentage distribution of marital status of all respondents of the study:



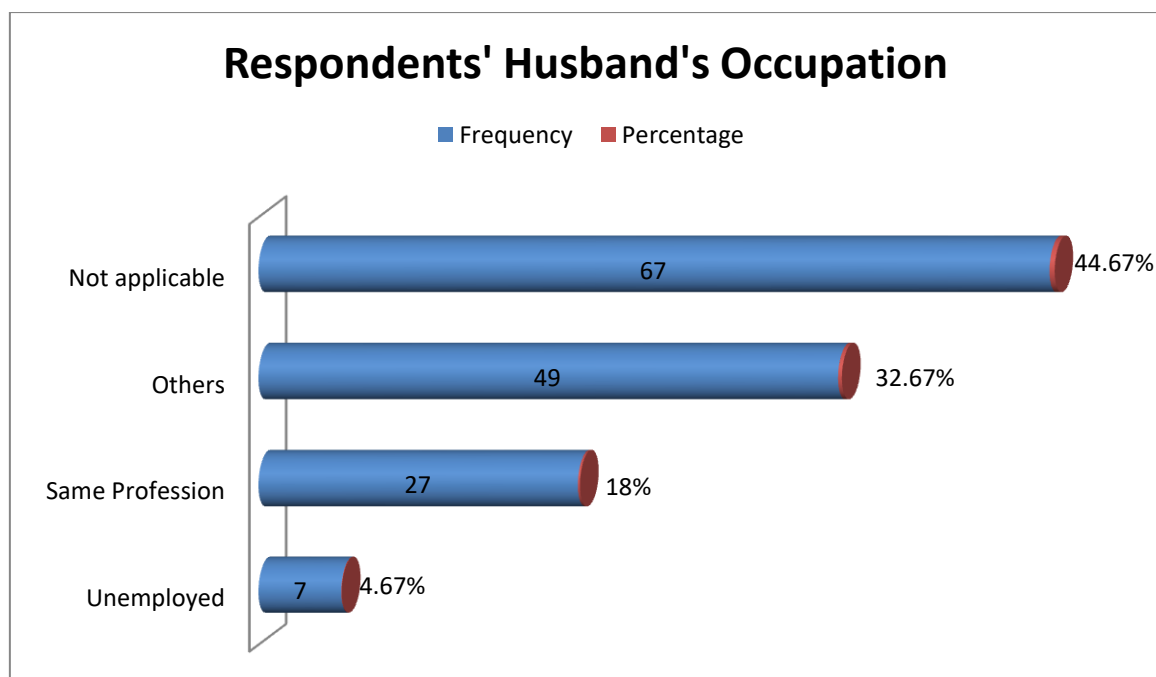
**Fig 4:** Percentage distribution of marital status of all respondents

**Table-5:** *Percentage distribution regarding husbands' occupational/working status of respondents' husband:*

| <b>Working status</b> | <b>Frequency (F)</b> | <b>Percentage (%)</b> |
|-----------------------|----------------------|-----------------------|
| Unemployed            | 7                    | 4.67                  |
| Same profession       | 27                   | 18                    |
| Others (if)           | 49                   | 32.67                 |
| Not applicable        | 67                   | 44.67                 |
| <b>Total</b>          | <b>N=150</b>         | <b>100</b>            |

Above table represents the information regarding husbands' occupational/working status of respondents. It shows that among the total

respondents only 4.67 percent were found whose husbands' are currently unemployed and was not involved with any kind of income-generating activities. 18 percent were involved in the same profession with the respondents followed by 32.67 percent were found related to different kinds of income-generating activities and were participating in family expenses. 44.67 percent of respondents were also found for whom this question was not applicable due to being unmarried or widow or divorced. Following is a graphical display of the working status of respondents' husband:

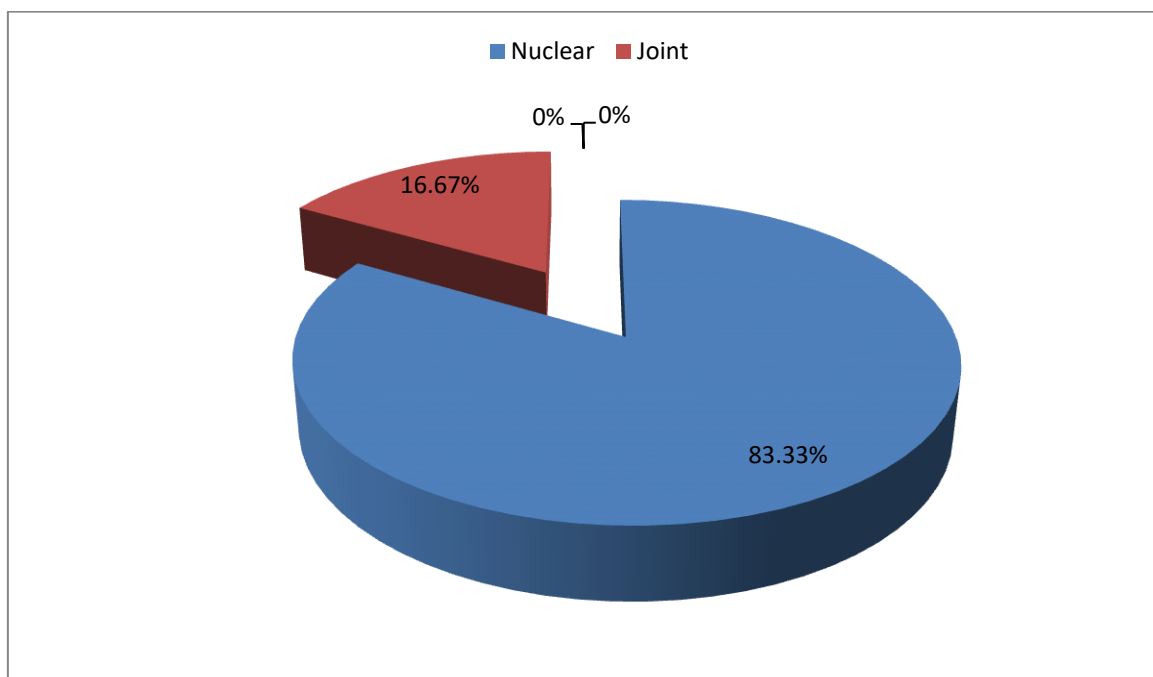


**Fig 5:** Working status of respondents' husband

**Table-6:** *Distribution of information regarding the family structure of respondents:*

| Type of family | Frequency (F) | Percentage (%) |
|----------------|---------------|----------------|
| Nuclear        | 125           | 83.33          |
| Joint          | 25            | 16.67          |
| <b>Total</b>   | <b>N=150</b>  | <b>100</b>     |

Above table explores the present family structure of all respondents where they are living during data collection of the study. It shows that 16.67 percent of women respondents belong to nuclear families where they are living with their children and life partner. Maximum respondents (83.33 percent) are living in a joint family where there are more than 3 family members. They generally live with their parents, siblings, and sibling's wife or children. The following pie chart shows the family structure of respondents where they are living now:

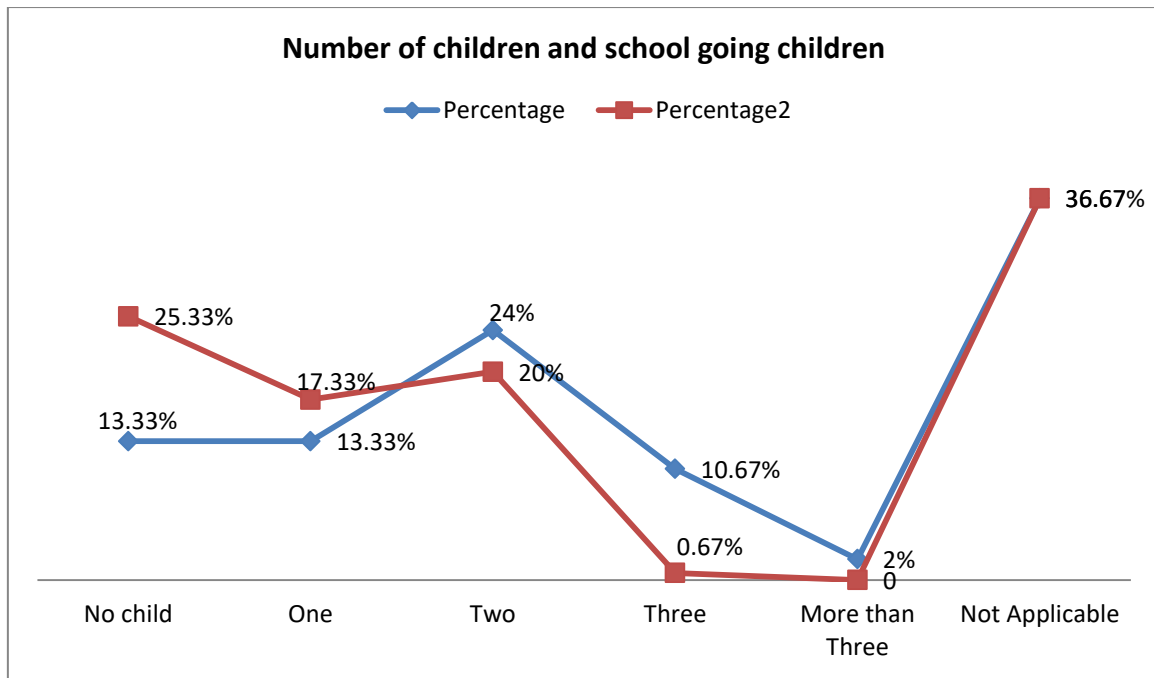


**Fig 6:** Family structure of respondents

**Table-7:** *Percentage distribution of findings regarding the number of children and school-going children of respondents:*

| <b>Number of children</b> | <b>Frequency (F)</b> | <b>Percentage (%)</b> | <b>Number of school-going children</b> | <b>Frequency (F)</b> | <b>Percentage (%)</b> |
|---------------------------|----------------------|-----------------------|--|----------------------|-----------------------|
| No child                  | 20                   | 13.33                 | No child                               | 38                   | 25.33                 |
| 0-1                       | 20                   | 13.33                 | 0-1                                    | 26                   | 17.33                 |
| 1-2                       | 36                   | 24                    | 1-2                                    | 30                   | 20                    |
| 2-3                       | 16                   | 10.67                 | 2-3                                    | 1                    | 0.67                  |
| 3 to more                 | 3                    | 2                     | 3 to more                              | -                    | -                     |
| Not applicable            | 55                   | 36.67                 | Not applicable                         | 55                   | 36.67                 |
| <b>Total</b>              | <b>N=150</b>         | <b>100</b>            | <b>Total</b>                           | <b>N=150</b>         | <b>100</b>            |

In this study target respondents are working female workers of the RMG sector. Table 7 presents the frequency and percentage distribution of the number of respondent's children as well as the number of school-going children. It shows that there is 13.33 percent of respondents do not have any children. Again 13.33 percent of respondents are found who have 1 child and 24 percent have 2 children. The table shows that 10.67 percent of the total respondents have 3 children whereas only 2 percent of respondents have more than 3 children. Regarding the number of school-going children the table also shows that 25.33 percent of respondents reported not having any school-going child followed by 17.33 and 20 percent reported having 1 and 2 school-going children respectively whereas only 0.67 percent of respondents were found having 3 school-going children. And 36.67 percent of respondents were found not applicable for this term of question. Following is the graphical presentation of the percentage distribution regarding the number of children and school-going children of respondents:



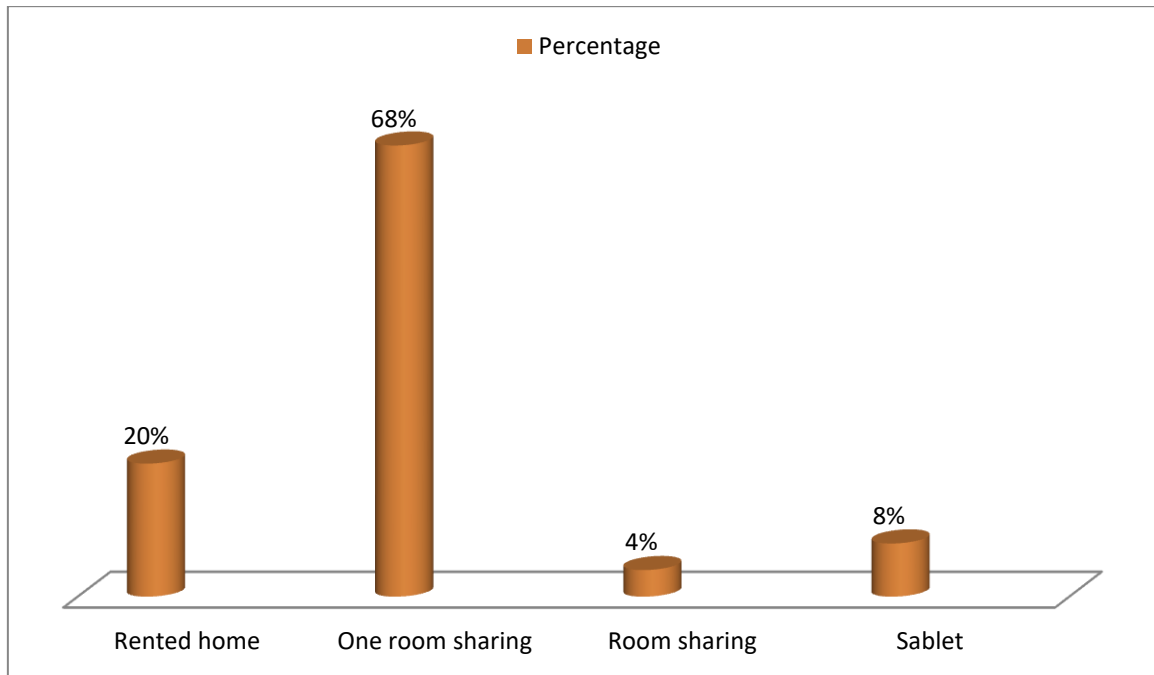
**Fig 7:** Number of children and school-going children of respondents

**Table-8:** Information regarding the residential status of respondents:

| Type of residence | Frequency (F) | Percentage (%) |
|-------------------|---------------|----------------|
| Rented home       | 30            | 20             |
| One room rented   | 102           | 68             |
| Room sharing      | 6             | 4              |
| Sublet            | 12            | 8              |
| <b>Total</b>      | <b>N=150</b>  | <b>100</b>     |

This table displays information regarding the residential status of respondents of the study where they have been living during data collection. It shows that 20 percent of respondents were living in a rented home whereas 4 percent and 8 percent of respondents were found living in room sharing and sublet respectively. Maximum respondents (68 percent) were found living in a rented one room. Following is a diagram of the percentage distribution of the residential status of respondents:





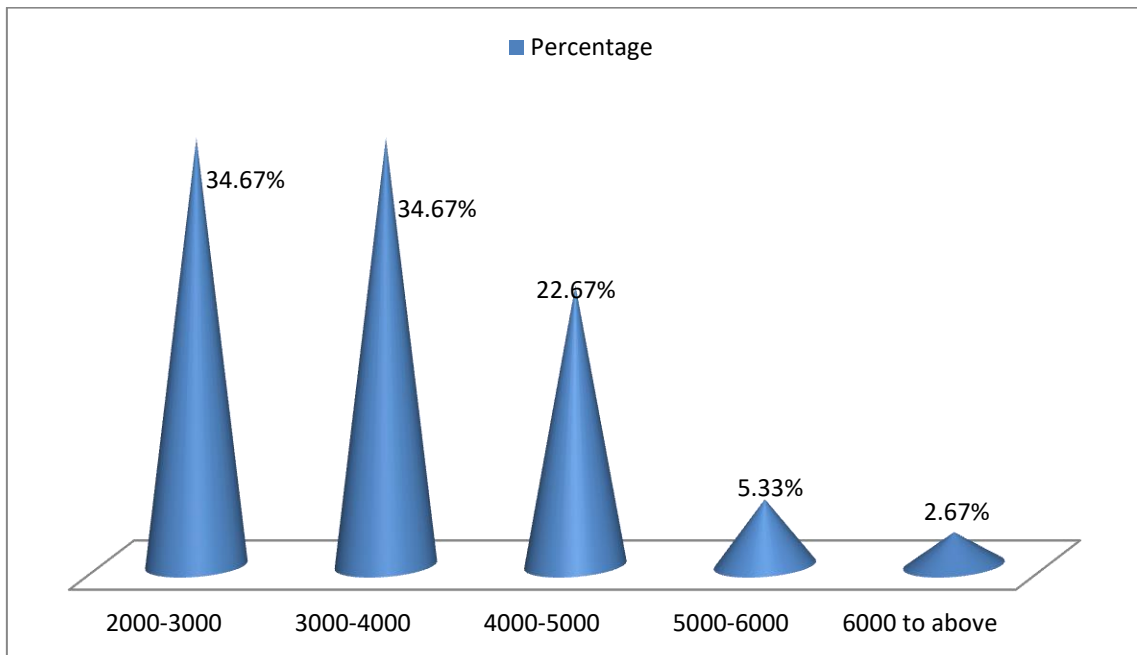
**Fig 8:** Residential status of respondents

**Table-9:** *Distribution of information regarding monthly house rent of respondents:*

| Rent (BDT)     | Frequency (F) | Percentage (%) |
|----------------|---------------|----------------|
| Less than 2000 | -             | -              |
| 2000-3000      | 52            | 34.67          |
| 3000-4000      | 52            | 34.67          |
| 4000-5000      | 34            | 22.67          |
| 5000-6000      | 8             | 5.33           |
| 6000 to Above  | 4             | 2.67           |
| <b>Total</b>   | <b>N=150</b>  | <b>100</b>     |

Table no. 9 represents the information regarding monthly house rent of respondents where it shows that out of total respondents 34.67 and again 34.67 percent replied of giving rent between BDT 2000 to 3000 and 3000 to 4000 respectively followed by 22.67 and 5.33 percent of respondents giving between BDT 4000 to 5000 and BDT 5000 to 6000 respectively whereas only 2.67 percent respondents were found giving house rent of BDT amount 6000 or above. It indicates that the majority of respondents choose to spend the

minimum amount of salary for house rent. The following chart shows the graphical presentation of the monthly house rent of respondents:



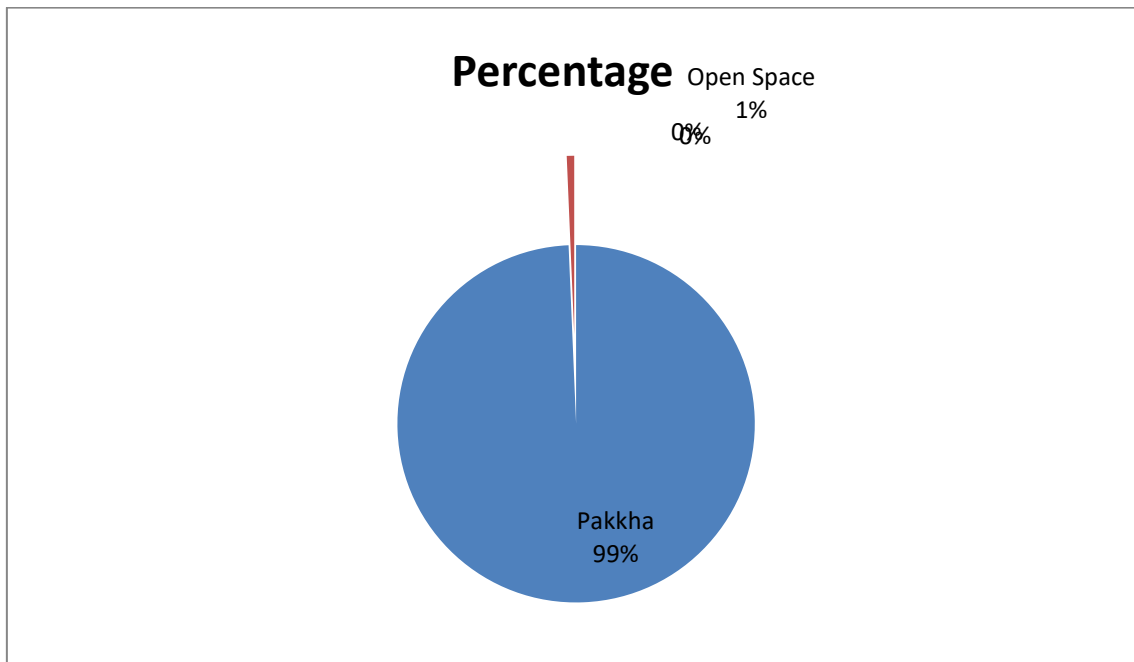
**Fig 9:** Monthly house rent of respondents

**Table-10:** *Distribution of information regarding the latrine facilities of respondents:*

| Type of latrine | Frequency (F) | Percentage (%) |
|-----------------|---------------|----------------|
| Katcha          | -             | -              |
| Pakkha          | 149           | 99.33          |
| Semi pakkha     | -             | -              |
| Sanitary        | -             | -              |
| Open space      | 1             | 0.67           |
| <b>Total</b>    | <b>N=150</b>  | <b>100</b>     |

The above table shows the latrine facilities of the respondents at home. It was found that maximum respondents (99.33 percent) were found using pakkha latrine at home followed by only 0.67 percent who were found using open space for the latrine. It should be noted that all this information indicates the residential status and latrine facilities of respondents at home which means outside factory premises. No respondent was found using Katcha, semi pakkha,

or sanitary latrine at home. The following pie chart represents the percentage distribution of latrine facilities of respondents:



**Fig 10:** Latrine facilities of respondents

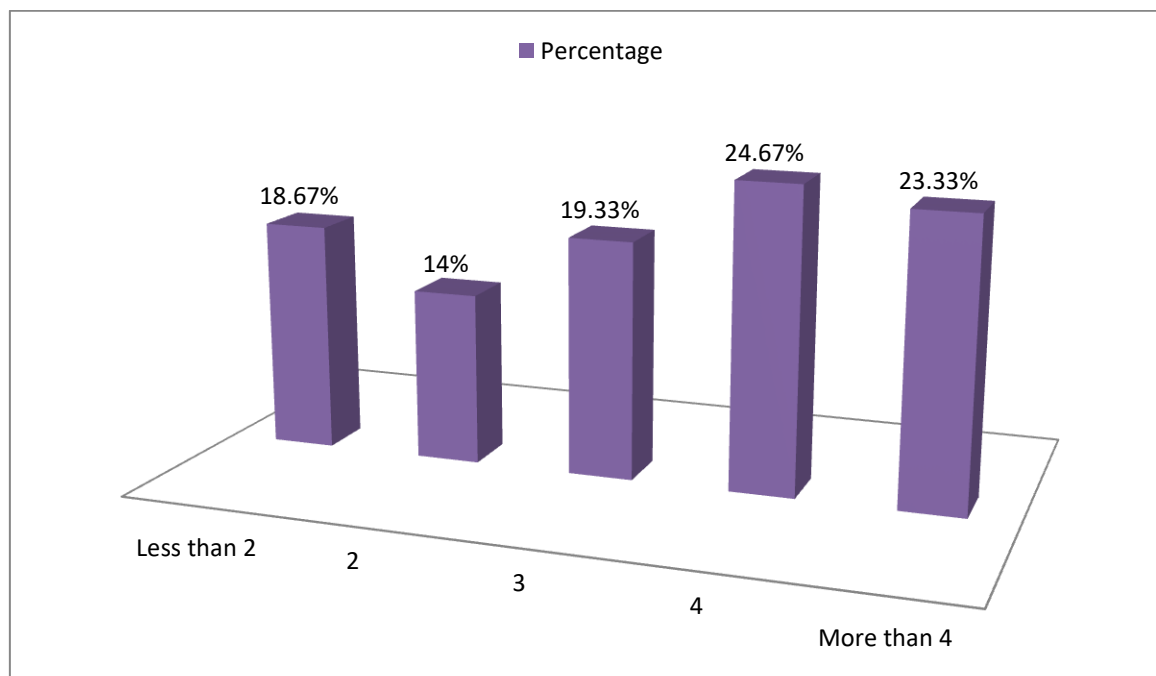
**Table-11:** *Distribution of information regarding the number of family members of respondents:*

| Number of person | Frequency (F) | Percentage (%) |
|------------------|---------------|----------------|
| Single           | 28            | 18.67          |
| 2                | 21            | 14             |
| 3                | 29            | 19.33          |
| 4                | 37            | 24.67          |
| 4+               | 35            | 23.33          |
| <b>Total</b>     | <b>N=150</b>  | <b>100</b>     |

Table no. 11 reveals the number of family members of the respondents. Generally, two members are needed to form a family. The above table shows that 18.67 percent of respondents belong to a family of fewer than 2 members which means only 1 member. It means they are living separately and single headed families. It is also seen that 14 percent of respondents belong to a

family of 2 members. The highest percentage of the table shows that 24.67 percent of respondents have 4 family members whereas 19.33 percent have 3 members in a family followed by 23.33 percent of respondents who have more than 4 members in their family. During data collection, it has been found that most of the respondents of this study belong to a nuclear family and lead their lives with more than 2 family members.

Following is the graphical presentation of percentage distribution regarding family members of respondent's family:

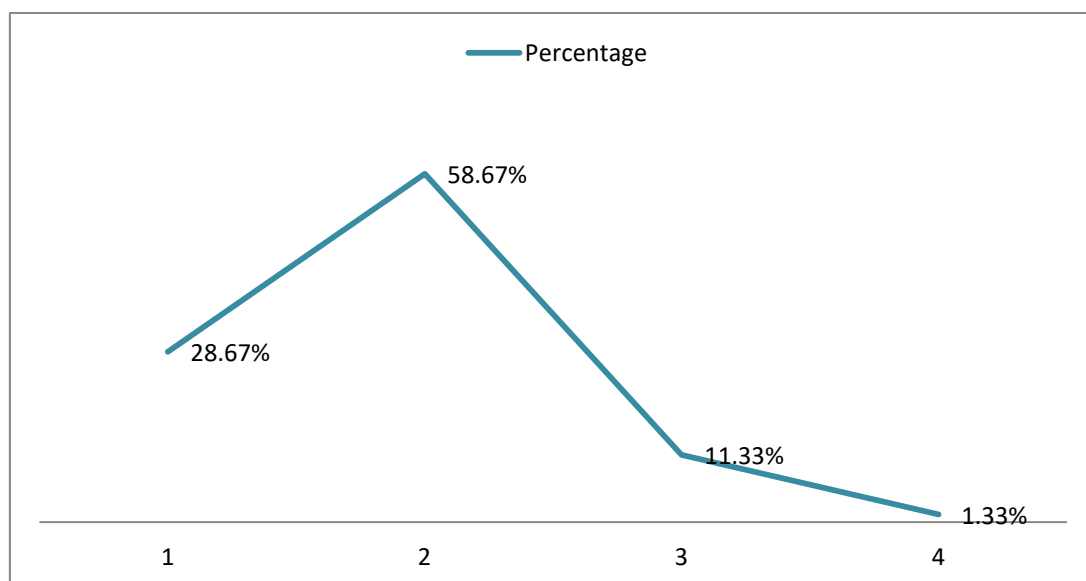


**Fig 11:** Number of family members of the respondents

**Table-12:** Information regarding the number of earned person in the family of respondents:

| Number of earned person | Frequency (F) | Percentage (%) |
|-------------------------|---------------|----------------|
| Single                  | 43            | 28.67          |
| 2                       | 88            | 58.67          |
| 3                       | 17            | 11.33          |
| 4                       | 2             | 1.33           |
| <b>Total</b>            | <b>N=150</b>  | <b>100</b>     |

The previous table brings out information regarding the earning members of the respondent's family. It shows that 28.67 percent of respondents belong to families where the respondent herself is the earning member. A family of 58.67 percent of the total respondents has been found where there were two earning members. 11.33 percent of respondents were found with three earning members in the family followed by only 1.33 percent of respondents were found where four earning members had in the family. From the data, it is clear that more than one earning member is present in some respondents' families. Following is the graphical presentation of earning members of the respondent's family:

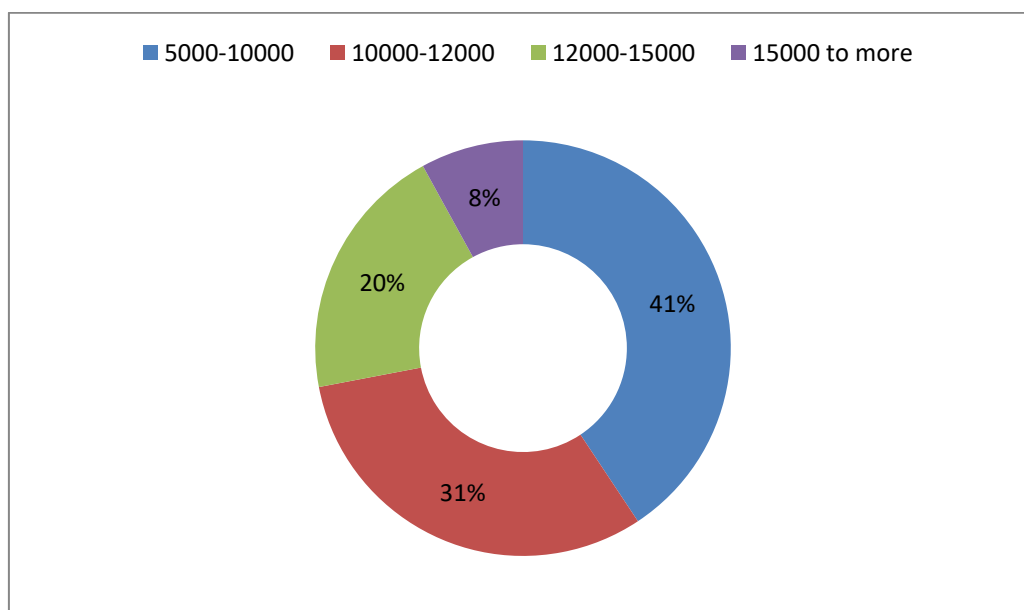


**Fig 12:** Earning members of the respondent's family

**Table-13:** *Distribution of information regarding monthly family expenses of respondents:*

| <b>Taka (BDT)</b> | <b>Frequency (F)</b> | <b>Percentage (%)</b> |
|-------------------|----------------------|-----------------------|
| 5000-10000        | 61                   | 40.67                 |
| 10000-12000       | 47                   | 31.33                 |
| 12000-15000       | 20                   | 20                    |
| 15000 to above    | 8                    | 8                     |
| <b>Total</b>      | <b>N=150</b>         | <b>100</b>            |

Table 13 discloses information regarding the monthly family expenses of the respondents of the study. Family expenses also indicate the living standard of respondents from whom data has been collected for study purposes. During data collection, it was found that 40.67 percent of respondent’s monthly family expenses was BDT 5000 to 10000 followed by 31.33 percent and 20 percent of the family were found with BDT 10000 to 12000 and BDT 12000 to 15000 respectively where only 8 percent of total respondents’ family has BDT 15000 to above. The findings indicate that the majority of families (40.67 percent) were leading a life with nominal expenses. Following is the graphical presentation of the percentage distribution of respondents’ monthly family expenses:

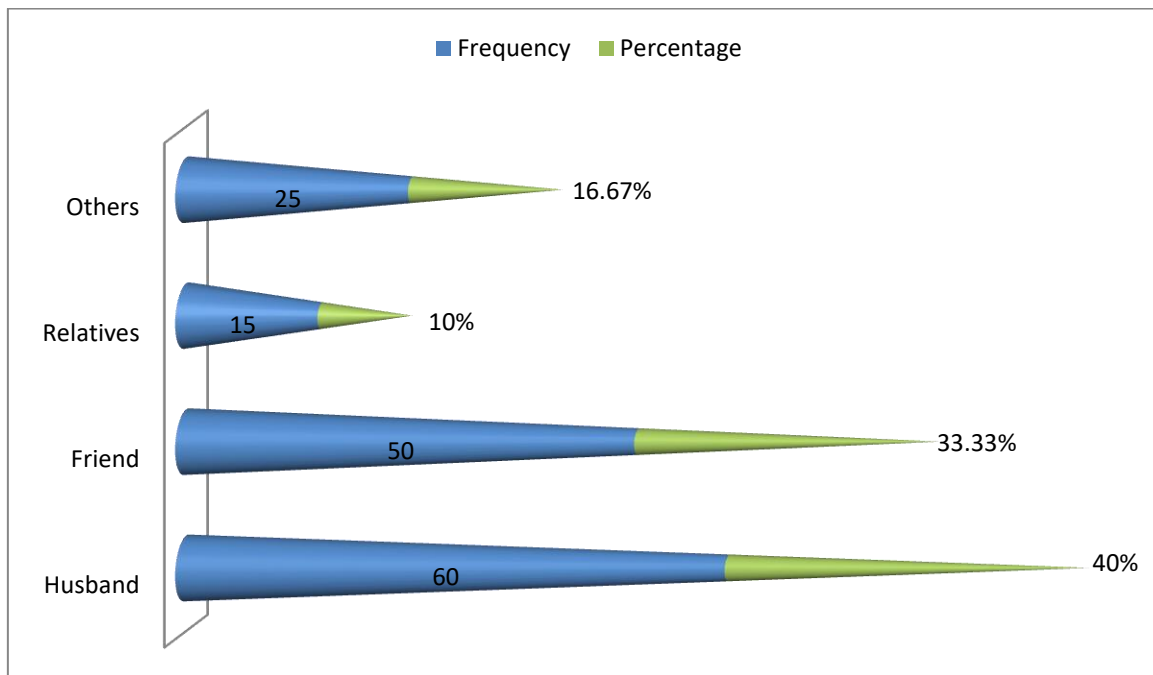


**Fig 13:** Respondents’ monthly family expenses (BDT)

**Table-14:** *Distribution of information regarding the person who helped respondent to get the job:*

| Person       | Frequency (F) | Percentage (%) |
|--------------|---------------|----------------|
| Husband      | 60            | 40             |
| Friends      | 50            | 33.33          |
| Relatives    | 15            | 10             |
| Others (if)  | 25            | 16.67          |
| <b>Total</b> | <b>N=150</b>  | <b>100</b>     |

The table displays information regarding the person who helped the respondent to get the job in the RMG factory. The table shows that the highest percentage (40 percent) of respondents replied that their husbands helped them to get the job followed by 33.33 percent and 10 percent of respondents who were helped by friends and relatives respectively. Also, 16.67 percent of respondents were found who were helped by other persons like; broker, well-wisher or well-known person, etc. following diagram represents information regarding the person who helped respondent to get the job in the RMG factory:



**Fig 14:** Respondents helped by persons to get the job

*Distribution of information regarding the support of family in continuation of respondents' job:*

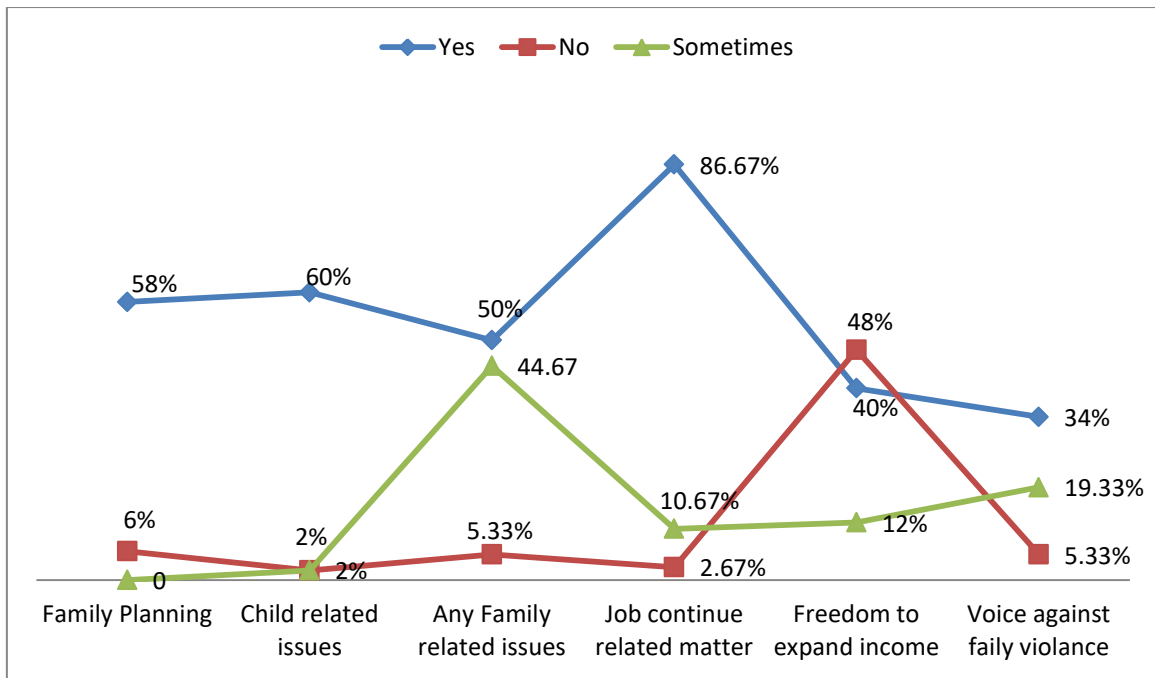
In response to the question regarding the support of family in continuation of respondents' job it was found during data collection that majority of respondents were found who had support from their family to do the job followed by the lowest number of respondents were found whose family does not know about doing job in RMG factory rather doing some other kinds of job. Nominal numbers of respondents were found facing problems on behalf of the family for doing and continuing the job. The problems they were facing were mainly due to maintaining and rearing children in the family.

**Table-15:** *Distribution of information regarding decision making power of respondents' in her family:*

| Types of decision                                  |            | Frequency (F) | N   | Percentage (%) | Total % |
|--|------------|---------------|-----|----------------|---------|
| Family planning                                    | Yes        | 87            | 150 | 58             | 100     |
|  | No         | 9             |     | 6              |         |
|  | NA         | 54            |     | 36             |         |
| Child's related issues (Education, Marriage, etc.) | Yes        | 90            | 150 | 60             | 100     |
|  | No         | 3             |     | 2              |         |
|  | Sometimes  | 3             |     | 2              |         |
|  | NA         | 54            |     | 36             |         |
| Any family related issues                          | Yes        | 75            | 150 | 50             | 100     |
|  | No         | 8             |     | 5.33           |         |
|  | Sometimes  | 67            |     | 44.67          |         |
| Job continue related matter                        | Yes        | 130           | 150 | 86.67          | 100     |
|  | No         | 4             |     | 2.67           |         |
|  | Sometimes  | 16            |     | 10.67          |         |
| Freedom to expand own Income                       | Yes        | 60            | 150 | 40             | 100     |
|  | No         | 72            |     | 48             |         |
|  | Sometimes  | 18            |     | 12             |         |
| Voice against family torture/violence              | Yes        | 51            | 150 | 34             | 100     |
|  | No         | 8             |     | 5.33           |         |
|  | Sometimes  | 29            |     | 19.33          |         |
|  | No opinion | 7             |     | 4.67           |         |
|  | NA         | 55            |     | 36.67          |         |



Decision making power is an indicator of empowerment. To measure or understand the empowerment situation of women it's important to know their decision-making power in the family and everyday life situations. Table 15 represents information regarding respondents' decision-making power in their families. The table shows that out of total respondents 58 percent of respondents have decision-making power in family planning matters followed by 6 percent who do not have any say at all and 36 percent of respondents found it not applicable in this question due to being unmarried. 60 percent of respondents were found who take decisions in Child's related issues like; (Education, Marriage, etc.) followed by only 2 percent who gave their voice sometimes in these issues, and again 2 percent have no decision-making power in these issues of their own children. Also, 50 percent of respondents were found who always put their decision in any family related issues followed by 2 percent of respondents who participate with their decision sometimes followed by 5.33 percent have no decision making power in any issue of family. A majority (86.67 percent) of respondents have decision-making power in their job-related matters followed by only 10.67 percent who take their decision sometimes. Again 2.67 percent of respondents reported having no decision-making power in their own job. And 40 percent of total respondents enjoy full freedom to expand their own income where 12 percent of respondents can some time and the majority (48%) has no freedom at all. 34 percent of women respondents were also found to have a voice against any family torture or violence followed by only 19.33 percent who can protest sometime against family torture or violence upon them. again 5.33 percent reported having no voice against torture or violence they face from their families. Following is a diagram representing the findings of the above table:



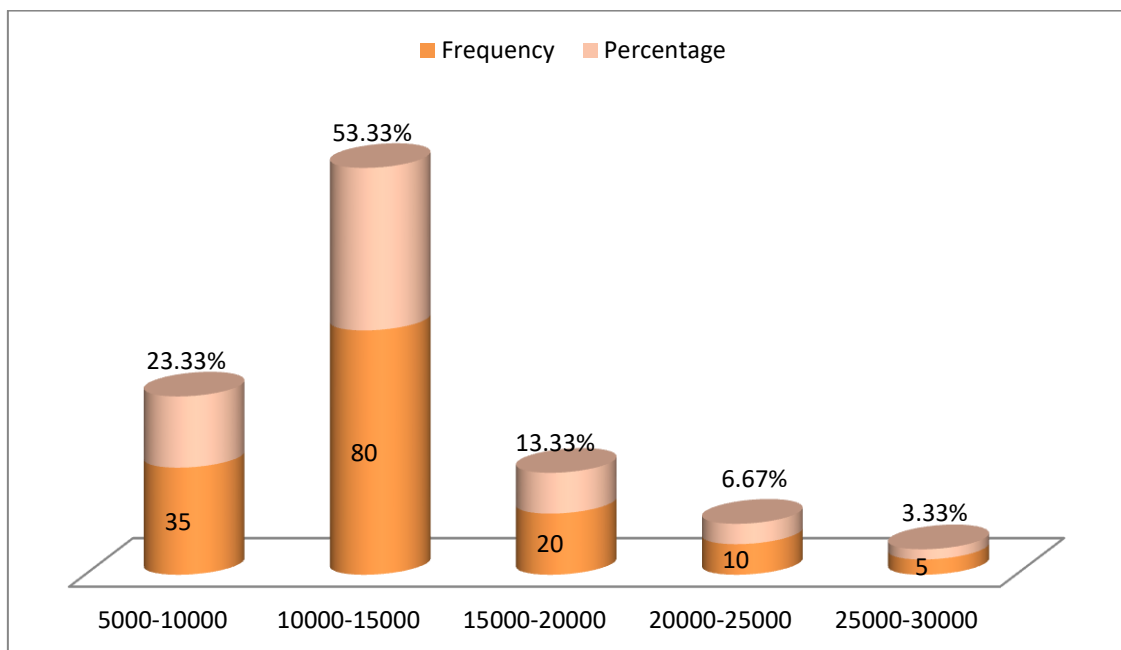
**Fig 15:** Respondents' decision making power

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**Table-16:** Information regarding monthly salary/wages of respondents:

| <b>Taka (BDT)</b> | <b>Frequency (F)</b> | <b>Percentage (%)</b> |
|-------------------|----------------------|-----------------------|
| 5,000-10,000      | 35                   | 23.33                 |
| 10,000-15,000     | 80                   | 53.33                 |
| 15,000-20,000     | 20                   | 13.33                 |
| 20,000-25,000     | 10                   | 6.67                  |
| 25,000-30,000     | 5                    | 3.33                  |
| <b>Total</b>      | <b>N=150</b>         | <b>100</b>            |

Above table shows the monthly salary/wages of respondents of the study. It brought to light that 23.33 and 13.33 percent of total respondents of the study received a monthly salary of BDT 5000 to 10000 and 15000 to 20000 respectively. 10 percent of respondents were found receiving BDT 20000 to 25000 monthly followed by only 3.33 percent of respondents with monthly BDT 25000 to 30000 whereas the highest percentage (53.33 percent) of respondents were found receiving monthly BDT 10000 to 15000.

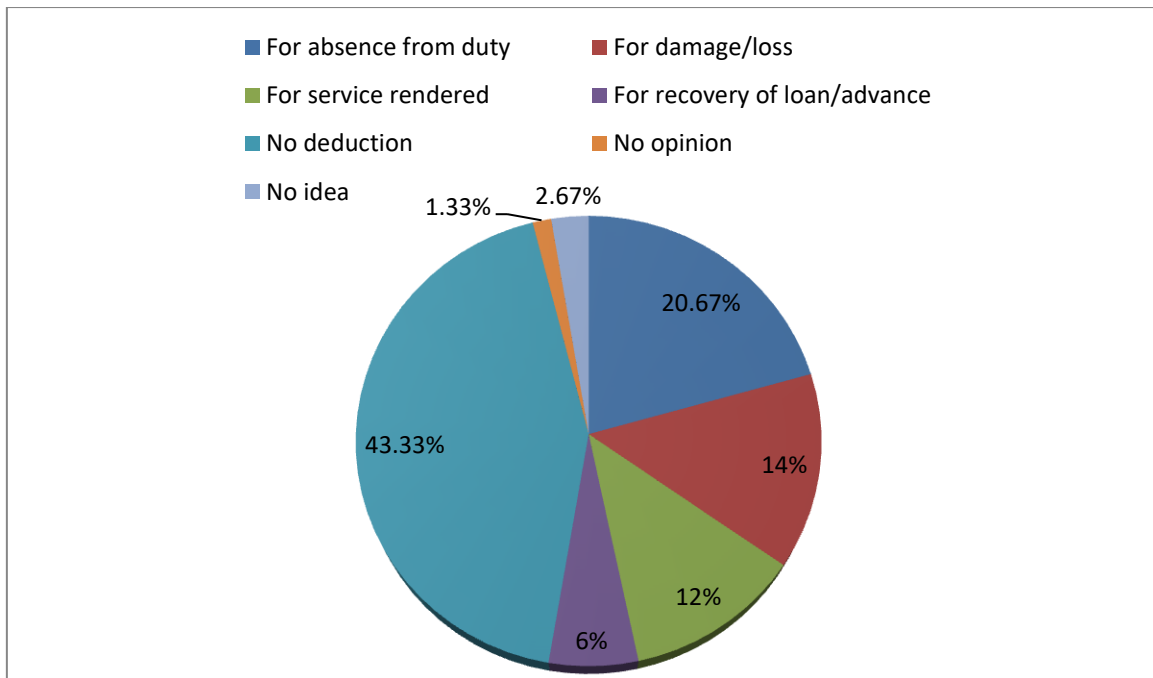


**Fig 16:** Monthly salary/wages of respondents

**Table-17:** *Information regarding wage deduction of workers in respondent's factory:*

| <b>Wage deduction</b>          | <b>Frequency (F)</b> | <b>Percentage (%)</b> |
|--------------------------------|----------------------|-----------------------|
| For absence from duty          | 31                   | 20.67                 |
| For damage/loss                | 21                   | 14                    |
| For services rendered          | 18                   | 12                    |
| For recovery of loan/ advances | 9                    | 6                     |
| Others (if)                    | -                    | -                     |
| No deduction                   | 65                   | 43.33                 |
| No opinion                     | 2                    | 1.33                  |
| No idea                        | 4                    | 2.67                  |
| <b>Total</b>                   | <b>N=150</b>         | <b>100</b>            |

Above table represents information concerning wage deduction of workers in their factories. It shows that 20.67 percent of total respondents reported wage deduction due to absence from duty followed by 14 percent reported wage deduction due to damage or loss followed by 12 percent for services rendered on behalf of factories. 6 percent of respondents reported wage deduction for recovery of loans or advances whereas 43.33 percent reported no deduction. Again 1.33 percent of respondents gave no opinion in this matter followed by 2.67 percent of respondents who were found to have no opinion in this matter at all. Following is a pie chart representing information about wage deduction of respondents of the study:



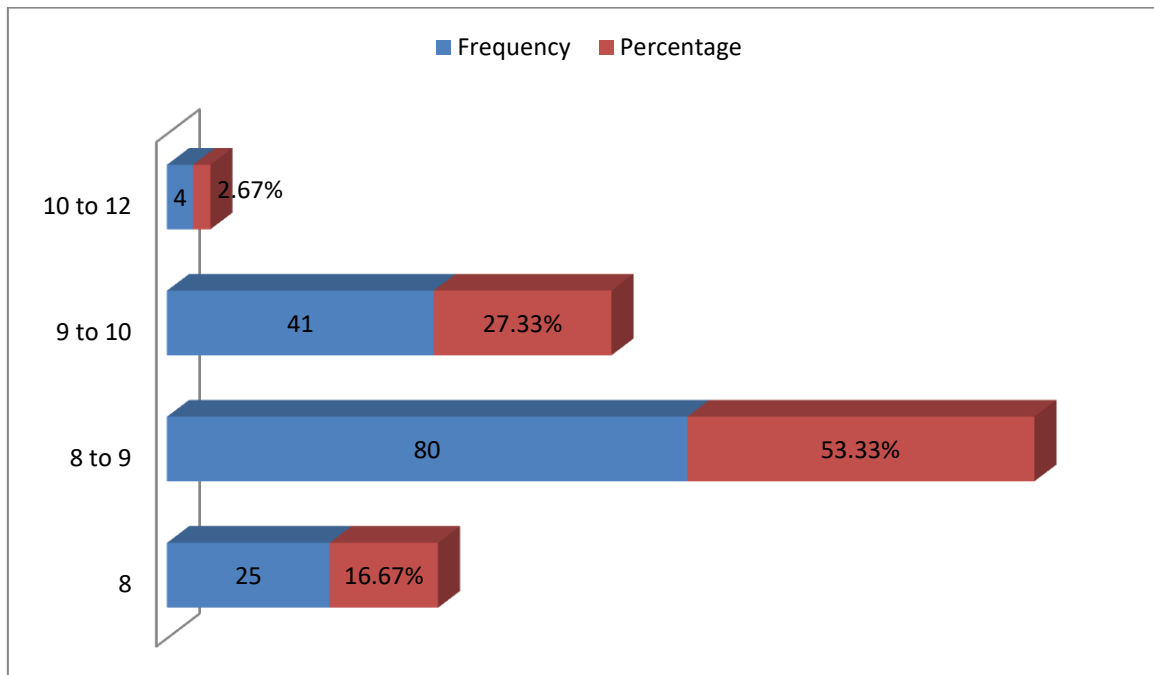
**Fig 17:** Information concerning wage deduction of respondents

**Table-18:** *Distribution of information regarding daily working hours of respondents in the factory:*

| Daily working hours | Frequency (F) | Percentage (%) |
|---------------------|---------------|----------------|
| 8                   | 25            | 16.67          |
| 8-9                 | 80            | 53.33          |
| 9-10                | 41            | 27.33          |
| 10-12               | 4             | 2.67           |
| <b>Total</b>        | <b>N=150</b>  | <b>100</b>     |

Above table elicits the daily working hours of the respondents from whom the information has been collected for the study purpose. The table shows that 16.67 percent of respondents work regularly 8 hours a day in the factory and 27.33 percent of respondents work from 9 to 10 hours. The highest percentage of this table shows that 53.33 percent of respondents work from 8 to 9 hours in a factory followed by 2.67 percent of all respondents working for a long duration of 10 to 12 hours in a day. This hour represents the factory working hours only, not the household working hours of respondents.

Following is the Graphical presentation of daily working hours of respondents from whom the information has been collected:



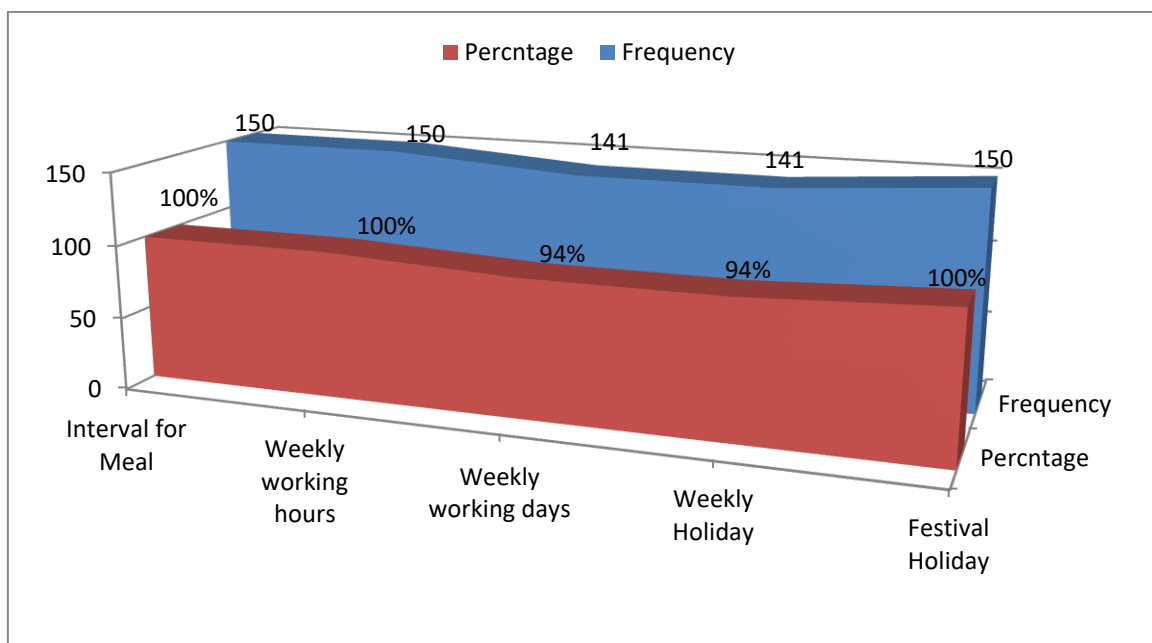
**Fig 18:** Daily working hours of the respondents

**Table-19:** Distribution of information regarding working hours and holidays of respondents in the factory:

| Working hours          | Hours/Days | Frequency (F) | N   | Percentage (%) | Total % |
|------------------------|------------|---------------|-----|----------------|---------|
| Daily hours*           | -          | -             | -   | -              | -       |
| Interval for rest/meal | 30 min     | 150           |     | 100            | 100     |
| Weekly hours**         | 6x8=48     | 150           | 150 | 100            | 100     |
| Weekly working days*** | 6 days     | 141           | 150 | 94             | 100     |
|                        | 7 days     | 9             |     | 6              |         |
| Weekly holiday         | 1 day      | 141           | 150 | 94             | 100     |
|                        | No leave   | 9             |     | 6              |         |
| Festival holidays      | -          | 150           | 150 | 100            | 100     |
| Night shift****        | -          | -             | -   | -              | -       |

\*See table no.18, \*\*without overtime, \*\*\*BLA 2006, \*\*\*\* See table no.31

Above table represents information regarding working hours and holidays of respondents in their respective factories. It shows that all respondents (100 percent) replied of receiving 30 minutes (as per law) as rest and tiffin time. 94 percent of respondents replied about six days as weekly working days followed by 6 percent of respondents who replied that they work seven days of the week in factories as working days without any weekly holiday. Regarding weekly hours it was found that all the respondents work daily eight hours in all working days (8x6=48 hours) without overtime. Some respondents reported working daily overtime, as well as some respondents, replied of working more than forty-eight hours weekly when there is a workload in the factory. Out of total respondents, 94 percent reported enjoying a weekly 1 day holiday followed by 6 percent of respondents who reported having no weekly holidays when there is the workload in the factories with receiving a double amount of salary for each hour. And they receive holidays later with full payment of wages. 100 percent of respondents reported enjoying festival leave as per present law (BLA-2006) from their respective factories. Following is a diagram presenting the findings of the table:

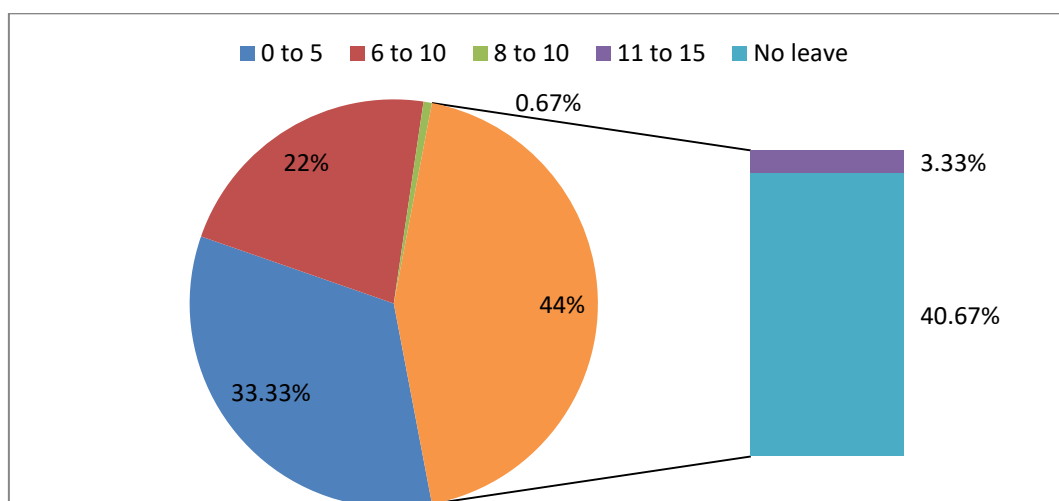


**Fig 19:** Frequency and percentage distribution of working hours and holidays

**Table-20:** *Distribution of information regarding available leaves for workers in respondent's factory:*

| Types of leave | Days      | Frequency (F) | N   | Percentage (%) | Total % |
|----------------|-----------|---------------|-----|----------------|---------|
| Casual leave   | 0-5       | 50            | 150 | 33.33          | 100     |
|                | 6-10      | 33            |     | 22             |         |
|                | 8-10      | 1             |     | 0.67           |         |
|                | 11-15     | 5             |     | 3.33           |         |
|                | No leave  | 61            |     | 40.67          |         |
| Sick leave     | Yes       | 146           | 150 | 97.33          | 100     |
|                | No        | 1             |     | 0.67           |         |
|                | Sometimes | 3             |     | 2              |         |

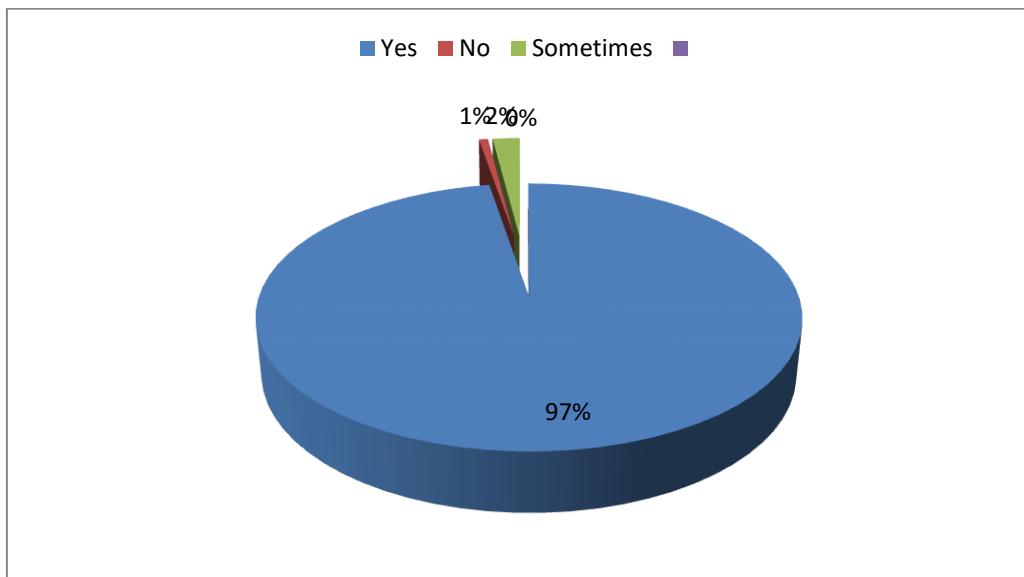
Leave is claimed as a right of work. The above table is the exhibition of the findings of the study where respondents were asked about their leaves (casual and sick). The table shows that among the respondents 33.33 percent replied of 0 to 5 days casual leave yearly followed by 22 percent was found with 6 to 10 days and again 0.67 percent replied about 8 to 10 days whereas 3.33 percent said about 11 to 15 days leave. A significant number of respondents said that they don't enjoy any casual leave from their factory. Here is the graphical presentation of percentage:



**Fig 20:** Yearly casual leaves of respondents



In response to the question of sick leave majority of respondents (97.33 percent) were found who provided positive answers in this question. 17.33 percent said they enjoyed this sick leave when they became so sick followed by 0.67 percent who replied of both leave and allowance during sickness. Again 0.67 percent of respondents were found enjoying no sick leave whereas 2 percent were found enjoying leaves sometimes when they are sick. Here is the graphical presentation of percentage:



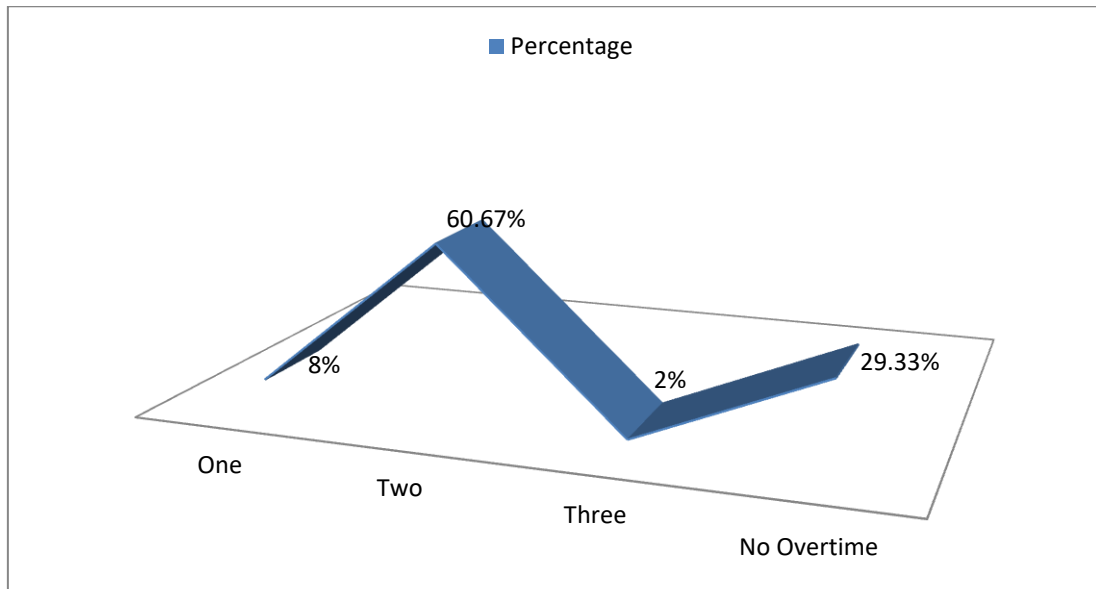
**Fig 21:** Sick leave of respondents

**Table-21:** *Distribution of information regarding daily overtime working hours of respondents in the factory:*

| Daily overtime (hours) | Frequency (F) | Percentage (%) |
|------------------------|---------------|----------------|
| 1                      | 12            | 8              |
| 2                      | 91            | 60.67          |
| 3                      | 3             | 2              |
| No overtime            | 44            | 29.33          |
| <b>Total</b>           | <b>N= 150</b> | <b>100</b>     |

The above table represents information regarding daily overtime working hours of respondents in the factory. It shows that among the respondents 8 percent

were found who spend daily 1 hour as overtime in the factory followed by 2 percent spend 3 hours and the highest percentage (60.67 percent) respondents were found with daily 2 hours overtime in the factory. During data collection, it was also found that a significant amount of respondents (29.33 percent) were found spending no overtime in the factory. Following is the graphical presentation of the findings of the study:

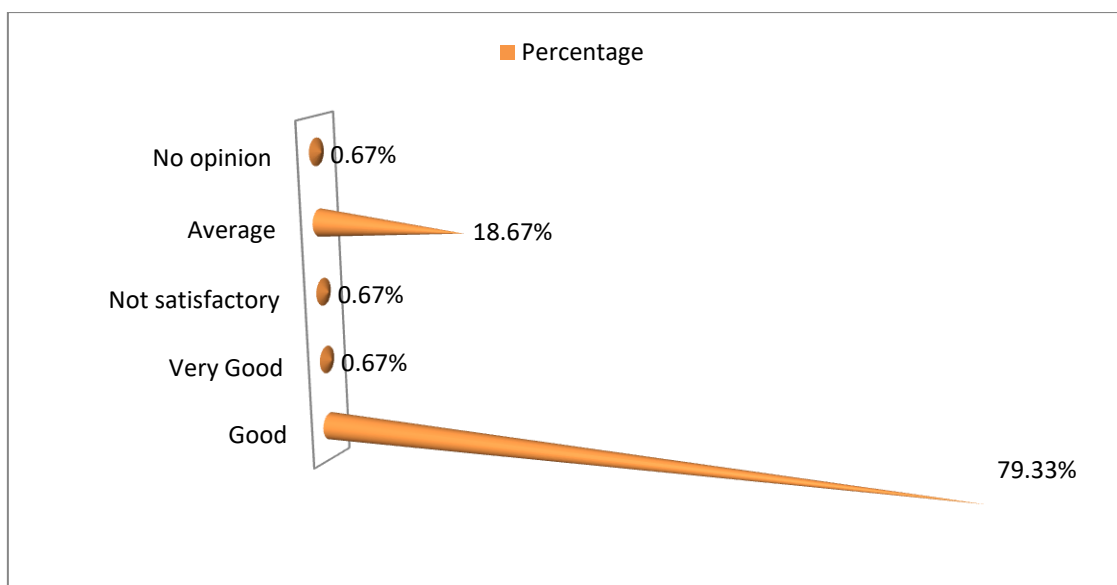


**Fig 22:** Daily overtime working hours of respondents in factory

**Table-22:** Distribution of findings regarding the working environment and job satisfaction of respondents in the factory:

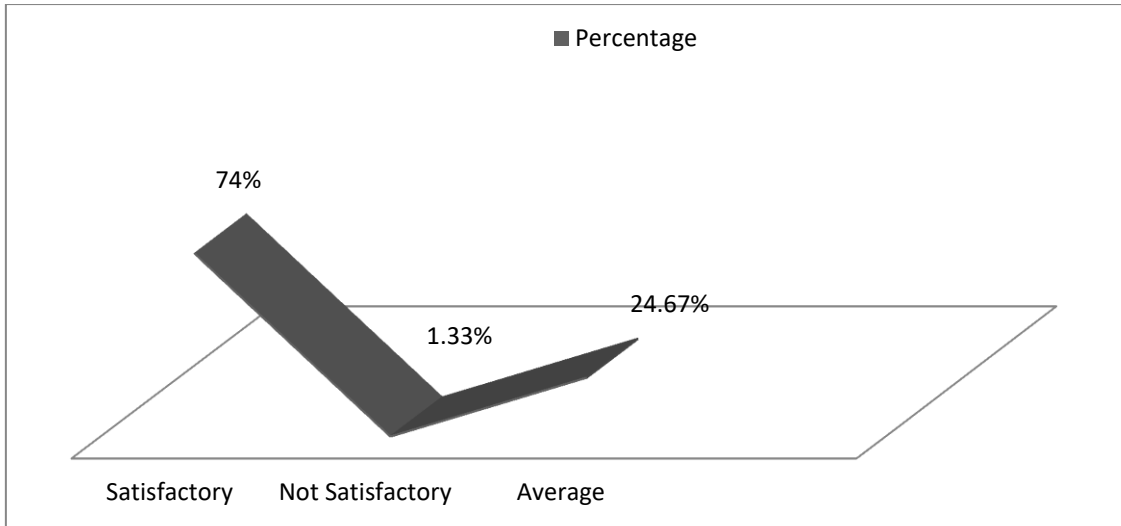
| Working environment  | Frequency (F) | Percentage (%) | Job satisfaction (F) | Percentage (%) |
|----------------------|---------------|----------------|----------------------|----------------|
| Good/Satisfactory    | 119           | 79.33          | 111                  | 74             |
| Very Good            | 1             | 0.67           | -                    | -              |
| Bad/Not satisfactory | 1             | 0.67           | 2                    | 1.33           |
| Average              | 28            | 18.67          | 37                   | 24.67          |
| No opinion           | 1             | 0.67           | -                    | -              |
| <b>Total</b>         | <b>N=150</b>  | <b>100</b>     | <b>N= 150</b>        | <b>100</b>     |

The previous table represents information of respondents regarding their working environment and job satisfaction as well. The working environment is also an indicator of job satisfaction. The table elicits that among the total respondents' majority (79.33 percent) expressed satisfactory response followed by 0.67 and again 0.67 percent replied very good as well as not satisfactory regarding their working environment respectively. Also 18.67 percent of respondents replied on average whereas only 0.67 percent of respondents were found with no opinion. Here is the graphical presentation of the findings:



**Fig 23:** Percentage distribution of respondents' regarding working environment

In response to the question of job satisfaction, the majority (74 percent) respondents expressed satisfaction followed by 24.67 percent respondents were found with average replies followed by only 1.33 percent respondents out of total expressed not satisfactory opinion. Following is the graphical presentation of the percentage distribution of respondents' job satisfaction:



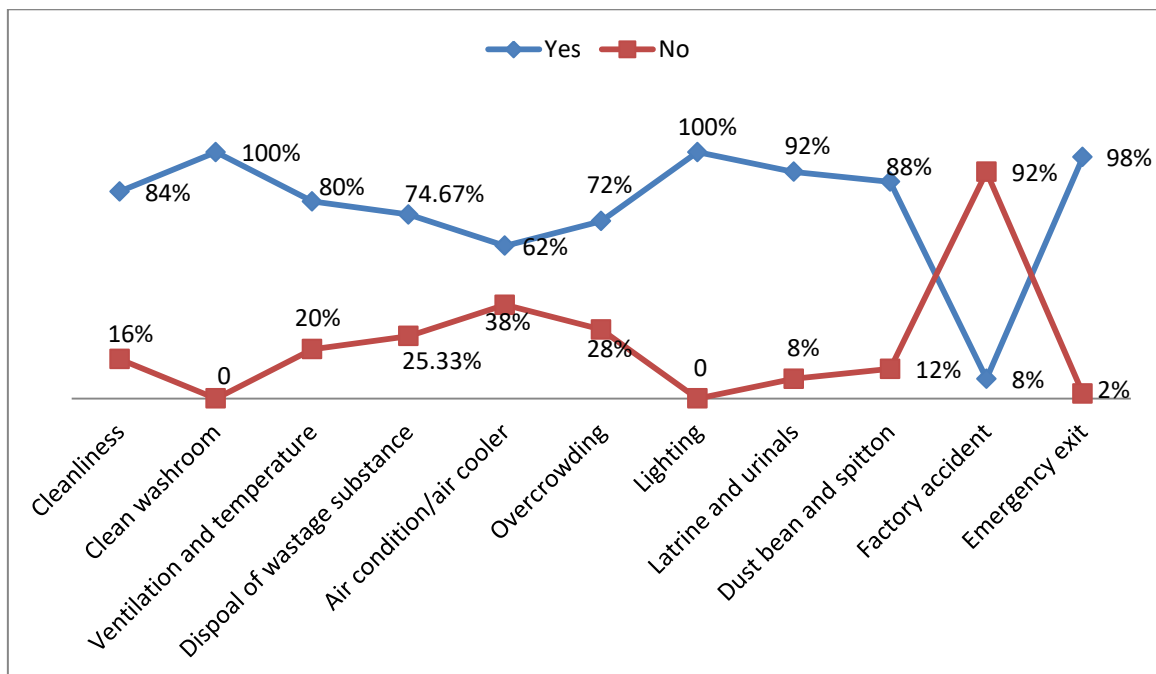
**Fig 24:** Percentage distribution of respondents' job satisfaction

**Table-23:** *Distribution of information regarding work environment of respondents in factories:*

| <b>Working environment-related issues</b> | <b>Frequency (F)</b> | <b>N</b>   | <b>Percentage (%)</b> | <b>Total (%)</b> |
|---|----------------------|------------|-----------------------|------------------|
| Cleanliness                               | Y=126                | <b>150</b> | 84                    | <b>100</b>       |
|   | N=24                 |            | 16                    |                  |
| Clean washroom                            | Y= 150               | <b>150</b> | 100                   | <b>100</b>       |
|   | N= 0                 |            |                       |                  |
| Ventilation and temperature               | Y=120                | <b>150</b> | 80                    | <b>100</b>       |
|   | N=30                 |            | 20                    |                  |
| Disposal of wastage substance             | Y=112                | <b>150</b> | 74.67                 | <b>100</b>       |
|   | N=38                 |            | 25.33                 |                  |
|   | No idea              |            | -                     |                  |
| Air condition/Air cooler                  | Y=93                 | <b>150</b> | 62                    | <b>100</b>       |
|   | N=57                 |            | 38                    |                  |
| Overcrowding                              | Y=108                | <b>150</b> | 72                    | <b>100</b>       |
|   | N=42                 |            | 28                    |                  |
| Lighting                                  | Y=100                | <b>150</b> | 100                   | <b>100</b>       |
|   | N=0                  |            | -                     |                  |
| Latrine and urinals                       | Y=138                | <b>150</b> | 92                    | <b>100</b>       |
|   | N=12                 |            | 8                     |                  |
| Dust bean and spittoon                    | Y=132                | <b>150</b> | 88                    | <b>100</b>       |
|   | N=18                 |            | 12                    |                  |
| Accident in factory                       | Y=12                 | <b>150</b> | 8                     | <b>100</b>       |
|   | N=138                |            | 92                    |                  |
| Emergency exit                            | Y=147                | <b>150</b> | 98                    | <b>100</b>       |
|   | N=3                  |            | 2                     |                  |

The table elicits information regarding the work environment of respondents in their factories. It shows that the majority of respondents (84 percent) gave a positive opinion about the cleanliness of their factories followed by 16 percent giving a negative response. 100 percent of respondents told about clean washroom facility followed by 80 percent gave positive responses about proper ventilation and temperature in their factories followed by 20 percent of respondents who gave negative answers in this matter. Again 74.67 percent of

total respondents told about the proper disposal of wastage substances by their factories followed by 25.33 percent of respondents who had negative opinions on this issue. 62 percent of respondents talked about having air conditioning or air coolers for workers in their factories followed by 72 percent of respondents who reported facing overcrowding in the workplace of factories. 100 percent of respondents told about having proper and enough lighting facilities in their factories followed by 92 and 88 percent of respondents told about having proper latrine and urinals as well as dust bean and spittoon respectively. Only 8 percent of total respondents recorded a statement in favor of the last record of a factory accident. They generally mention sudden fire accidents in factories followed by 98 percent of respondents reporting having emergency exits in factories to avoid sudden huge damage to the lives of workers. Following is a line diagram representing all this information:

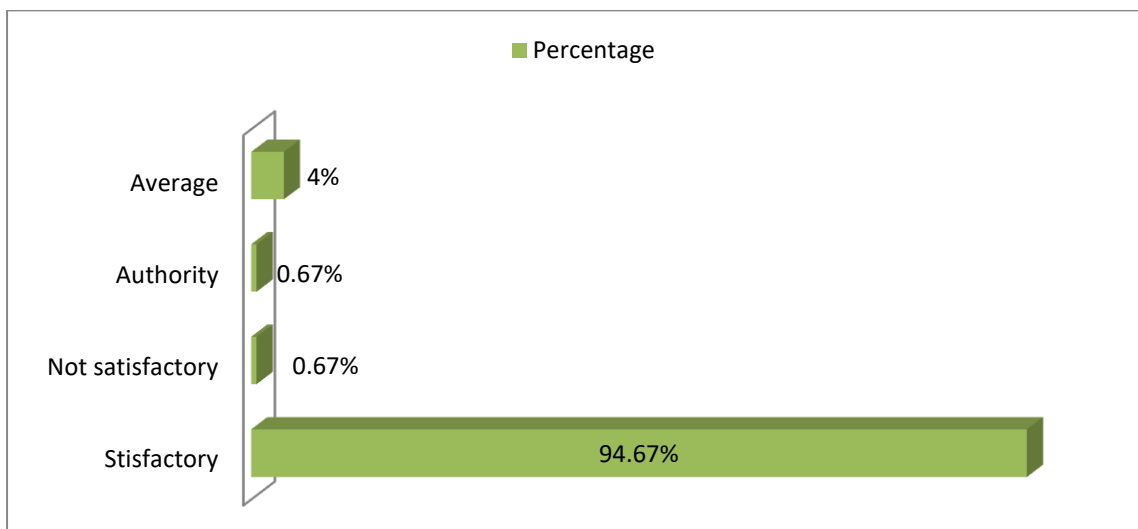


**Fig 25:** Percentage distribution of information regarding work environment of respondents

**Table-24:** Information regarding the applicability of the rules of Bangladesh Labor Law-2006 in the respective organization of respondents:

|                         | <b>Frequency (F)</b> | <b>Percentage (%)</b> |
|-------------------------|----------------------|-----------------------|
| Good/Satisfactory       | 142                  | 94.67                 |
| Bad/Not satisfactory    | 1                    | 0.67                  |
| Authority imposes rules | 1                    | 0.67                  |
| Average                 | 6                    | 4                     |
| <b>Total</b>            | <b>N=150</b>         | <b>100</b>            |

Table no. 25 represents the respondent's idea regarding the maintenance of the provisions of the Bangladesh Labor Law-2006 by their factory. It shows that a maximum (94.67 percent) of respondents replied affirmatively in this issue. They said that their factories followed, more or less, all the provisions laid down in the Bangladesh Labor Law-2006. Again 0.67 and also 0.67 percent respondents were found to have replied that their factory does not follow all the provisions of the Bangladesh Labor Law-2006 as well as that the factory is run by rules imposed by the factory authority respectively. Also, 4 percent of respondents gave an average opinion which means sometimes their factories follow labor law-related rules as stated in the law. Here is the graphical presentation of the findings:



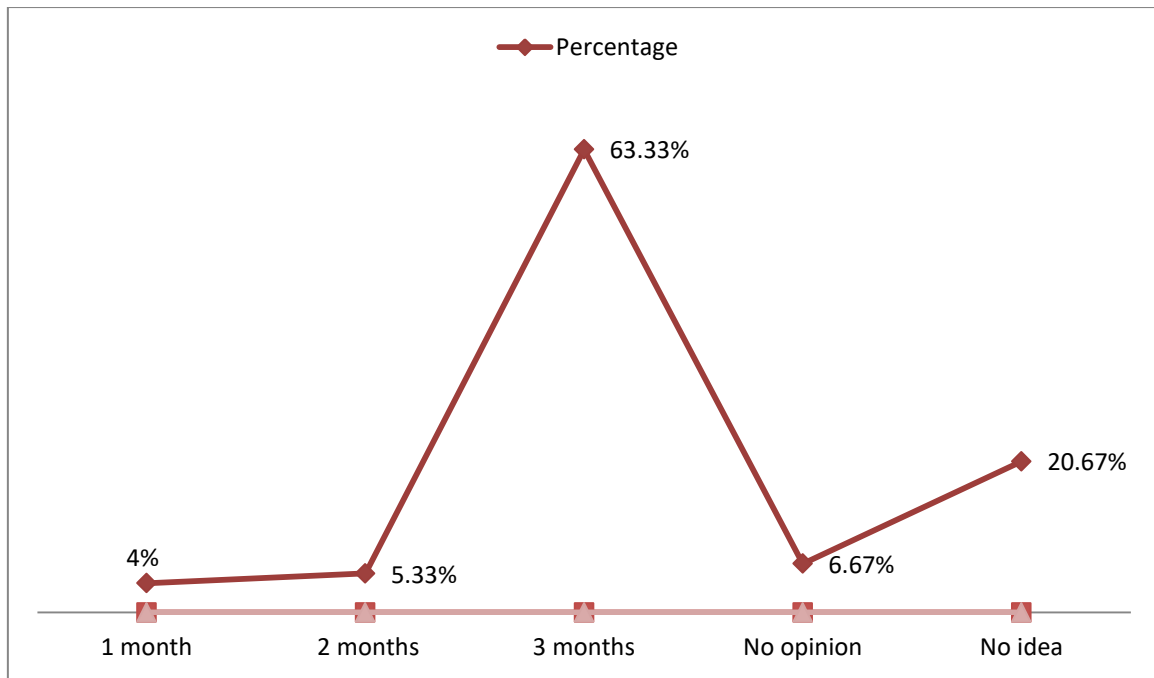
**Fig 26:** Applicability of labor law related rules in factory

**Table-25:** *Information regarding maternity leave for pregnant female workers in the respective organization of respondents:*

| <b>Maternity leave</b> | <b>Frequency (F)</b> | <b>Percentage (%)</b> |
|------------------------|----------------------|-----------------------|
| 1 month                | 6                    | 4                     |
| 2 months               | 8                    | 5.33                  |
| 3 months               | 95                   | 63.33                 |
| No opinion             | 10                   | 6.67                  |
| No idea                | 31                   | 20.67                 |
| <b>Total</b>           | <b>N=150</b>         | <b>100</b>            |

Maternity leave and allowance can be claimed as a right of pregnant female workers. The organization or factory owner is liable to ensure this leave and allowances to the eligible workers as per provisions of law. The above table shows information regarding maternity leave for pregnant female workers in the respective organization of respondents. In this study, it was found during data collection that 4 percent of respondents got one month as maternity leave followed by 5.33 percent and 63.33 percent of respondents reported enjoying two months and three months as maternity leave respectively. Out of total respondents, 6.67 percent of respondents were found who did not provide an opinion in this matter whereas 20.67 percent of respondents were also found who had no idea on this issue at all. Generally, these portions of respondents were from unmarried; newly married, divorced, or widow respondents. Following is a line diagram representing all this percentage distribution:





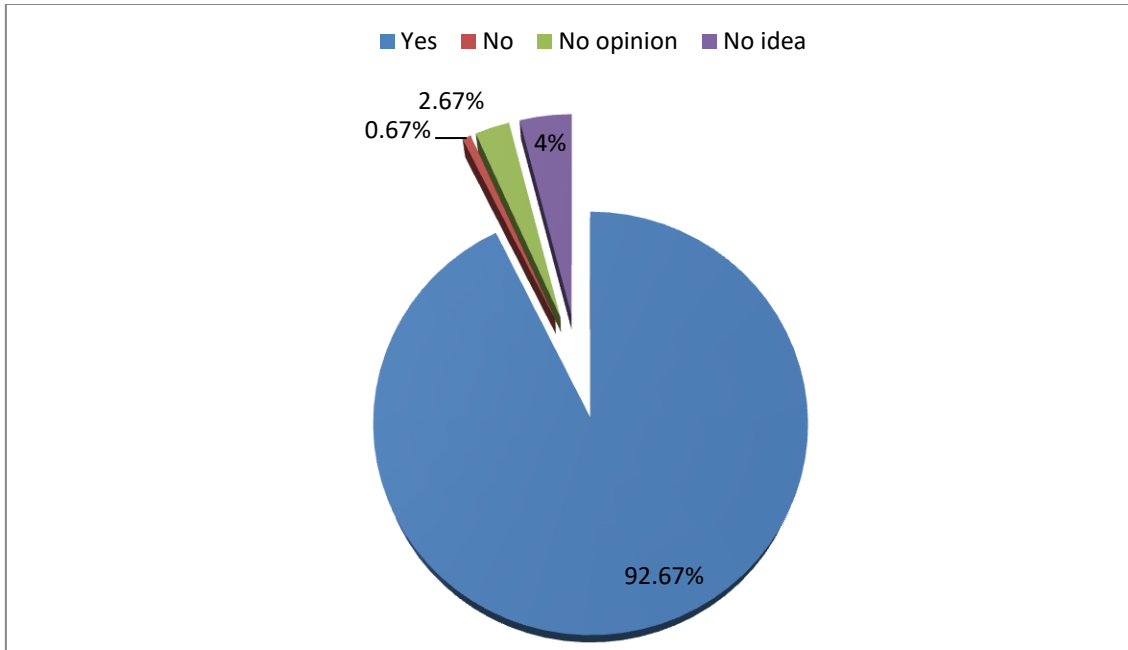
**Fig 27:** Maternity leave for pregnant female workers in the respective organization

**Table-26:** Information regarding maternity allowance for pregnant female workers in the respective organization of respondents:

| Maternity allowance     | Frequency (F) | Percentage (%) |
|-------------------------|---------------|----------------|
| Has maternity allowance | 139           | 92.67          |
| No maternity allowance  | 1             | 0.67           |
| No opinion              | 4             | 2.67           |
| No idea                 | 6             | 4              |
| <b>Total</b>            | <b>N=150</b>  | <b>100</b>     |

Workers are entitled to receive various kinds of allowances from their employers as per provisions of law. The above table highlights the frequency and percentage distribution of maternity allowances available for respondents from their respective organizations. It shows that the majority of respondents (92.67 percent) recorded their opinion in favor of receiving maternity allowance

from their owners followed by 2.67 percent of respondents with no opinion whereas 6 percent of respondents had no idea in this matter. Following is a pie chart representing the percentage distribution of these findings:

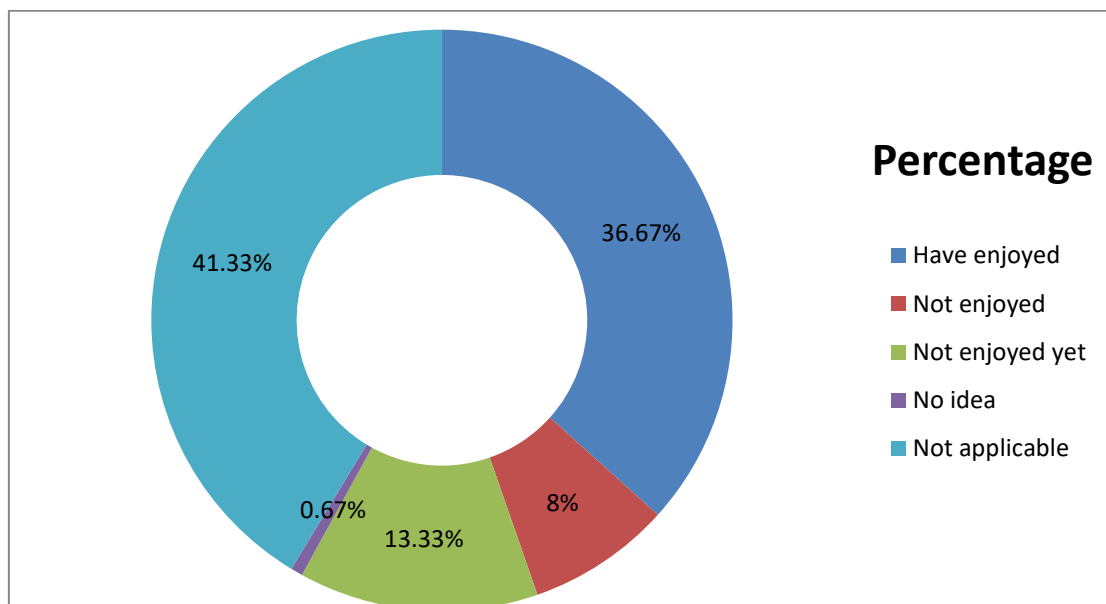


**Fig 28:** Maternity allowances for respondents from their respective organizations

**Table-27:** Information regarding the enjoying of maternity leaves and allowance by respondents in the respective working organization:

| <b>Enjoyment of maternity leave and allowance</b> | <b>Frequency (F)</b> | <b>Percentage (%)</b> |
|---|----------------------|-----------------------|
| Have enjoyed both leave and allowance             | 55                   | 36.67                 |
| Did not enjoyed bothleave and allowance           | 12                   | 8                     |
| Not enjoyed yet                                   | 20                   | 13.33                 |
| No idea   | 1                    | 0.67                  |
| Not applicable                                    | 62                   | 41.33                 |
| <b>Total</b>                                      | <b>N=150</b>         | <b>100</b>            |

The previous table elicits information about enjoyment of maternity leaves and allowance by respondents from whom data has been collected for study purpose. The table shows that out of total respondents 36.67 percent of respondents were found who enjoy both maternity leaves and allowances from their respective organizations during their pregnancy period followed by 8 percent of respondents who did not enjoy both leave and allowance. Again 13.33 percent of respondents were found who did not enjoy these maternity benefits yet because of newly married or not conceiving a child. They may be called potential maternity beneficiaries. A majority (41.33 percent) of respondents were also found inapplicable for these benefits. They were generally unmarried, divorced and widow female respondents of the study followed by only 0.67 percent of respondents who had no idea about these issues at all. Following is a representing this percentage distribution of the study:



**Fig 29:** Enjoyment of maternity leaves and allowance by respondents

**Table-28:** *Distribution of findings regarding available allowances, incentives, bonus and gratuity for workers in the factory:*

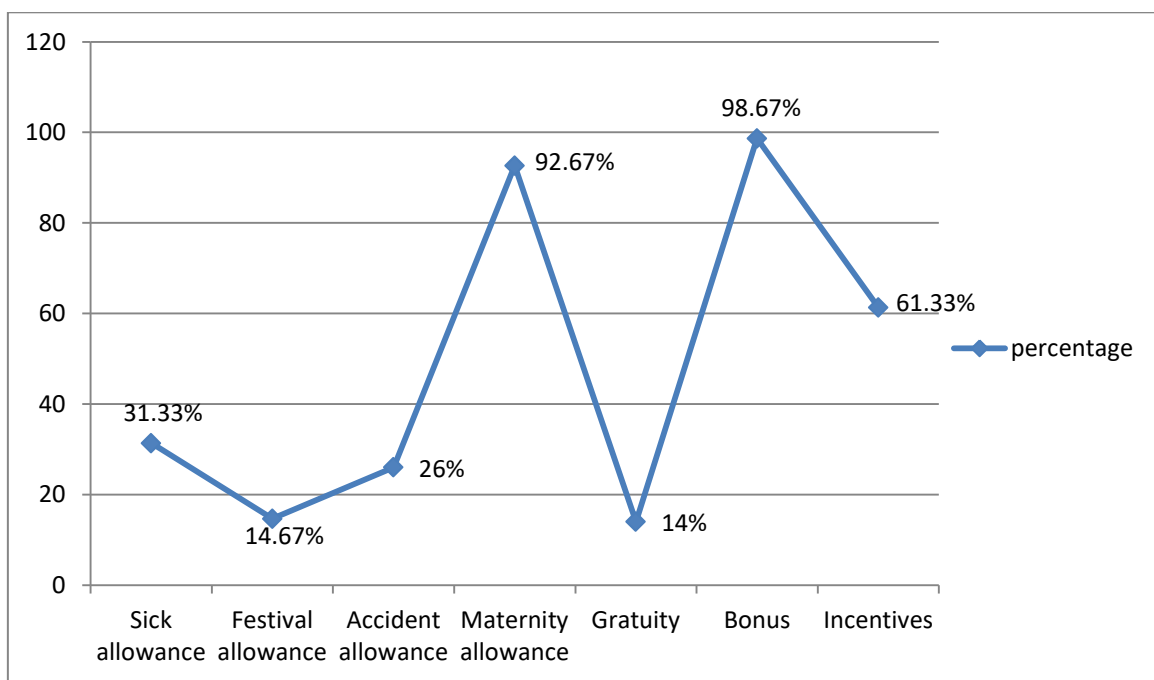
| Type of allowances     | Frequency (F) | N   | Percentage (%) | Total (%) |
|------------------------|---------------|-----|----------------|-----------|
| Allowance for sickness | Y=47          | 150 | 31.33          | 100       |
|                        | N=103         |     | 68.67          |           |
| Festival allowance     | Y=22          | 150 | 14.67          | 100       |
|                        | N=128         |     | 85.33          |           |
| Allowance for accident | Y=39          | 150 | 26             | 100       |
|                        | N=110         |     | 73.33          |           |
|                        | No idea=1     |     | 0.67           |           |
| Maternity allowance    | Y=139         | 150 | 92.67          | 100       |
|                        | N=1           |     | 0.67           |           |
|                        | No opinion=4  |     | 2.67           |           |
|                        | No idea=6     |     | 4              |           |
| Gratuity               | Y=21          | 150 | 14             | 100       |
|                        | N=129         |     | 86             |           |
| Bonus                  | Y=148         | 150 | 98.67          | 100       |
|                        | N=2           |     | 1.33           |           |
| Incentives             | Y=92          | 150 | 61.33          | 100       |
|                        | N=58          |     | 38.67          |           |

The above table elicits information about available allowances, incentives, bonus and gratuity for workers in their respective factories. It shows that in response to the question of sick allowances 31.33 percent of respondents gave positive answers among which 7.33 percent confirmed getting both leave and allowances during sickness followed by 68.67 percent of respondents who received no allowances during sickness. Again 14.67 percent of respondents replied getting festival allowances followed by 85.33 percent replied getting no festival allowances.

For accidents in factories, 26 percent of respondents told that they were entitled to receive accident allowances in case of an accident followed by 73.33 percent

were found not entitled to get accident allowances if in case of an accident followed by only 0.67 percent were found with having no idea in this matter.

In the case of gratuity, only 14 percent of respondents replied affirmatively followed by 86 percent who replied not entitled to get gratuity. And 98.67 percent were found getting a bonus from the factory followed by 1.33 percent who did not receive a bonus on behalf of the factory. Again 61.33 percent of respondents were found getting incentives from factories followed by 38.67 percent of respondents with no incentives. Following is a line diagram of representing this information:



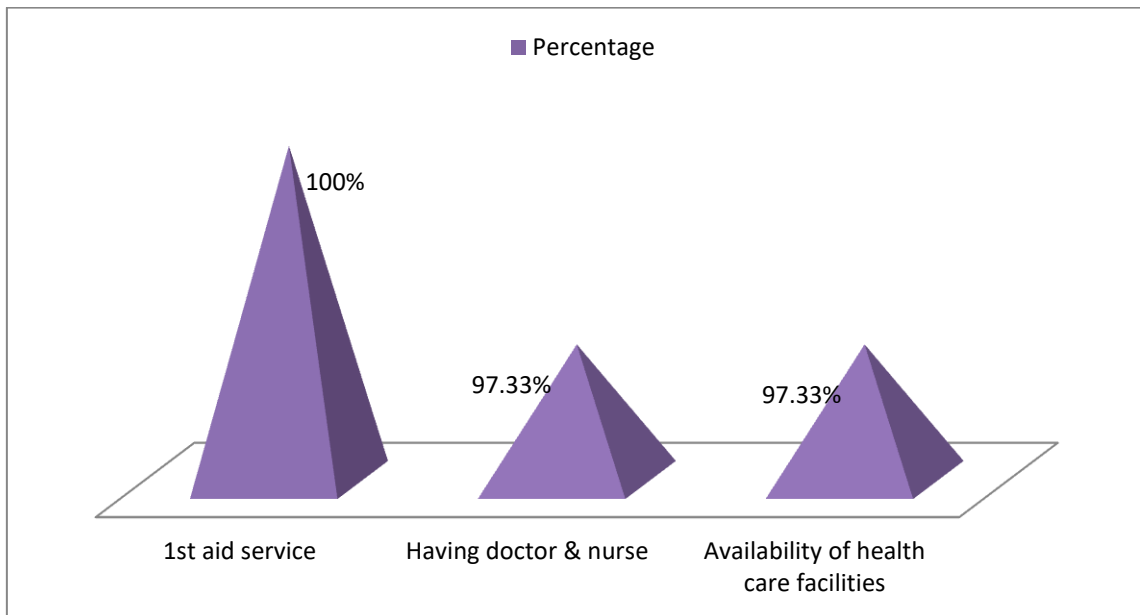
**Fig 30:** Available allowances, incentives, bonus and gratuity for workers in factory

**Table-29:** *Distribution of information regarding available health care services for workers in the factory:*

| Type of services  | Frequency (F)        | N          | Percentage (%) | Total (%)  |
|---|----------------------|------------|----------------|------------|
| First aid service   | Y= 150               | <b>150</b> | 100            | <b>100</b> |
|   | N=0                  |            | 0              |            |
| Have doctor and nurse   | Y=146                | <b>150</b> | 97.33          | <b>100</b> |
|   | N=1                  |            | 0.67           |            |
|   | Sometimes=2          |            | 1.33           |            |
|   | Only nurse=1         |            | 0.67           |            |
| Special health facilities for The Covid-19 (ex: mask, sanitizer etc.) | Yes=97               | <b>150</b> | 64.67          | <b>100</b> |
|   | Mask=35              |            | 23.33          |            |
|   | Mask & soap water=18 |            | 12             |            |
| In response to health care facilities                                 | Y=146                | <b>150</b> | 97.33          | <b>100</b> |
|   | N=3                  |            | 2              |            |
|   | Sometimes=1          |            | 0.67           |            |

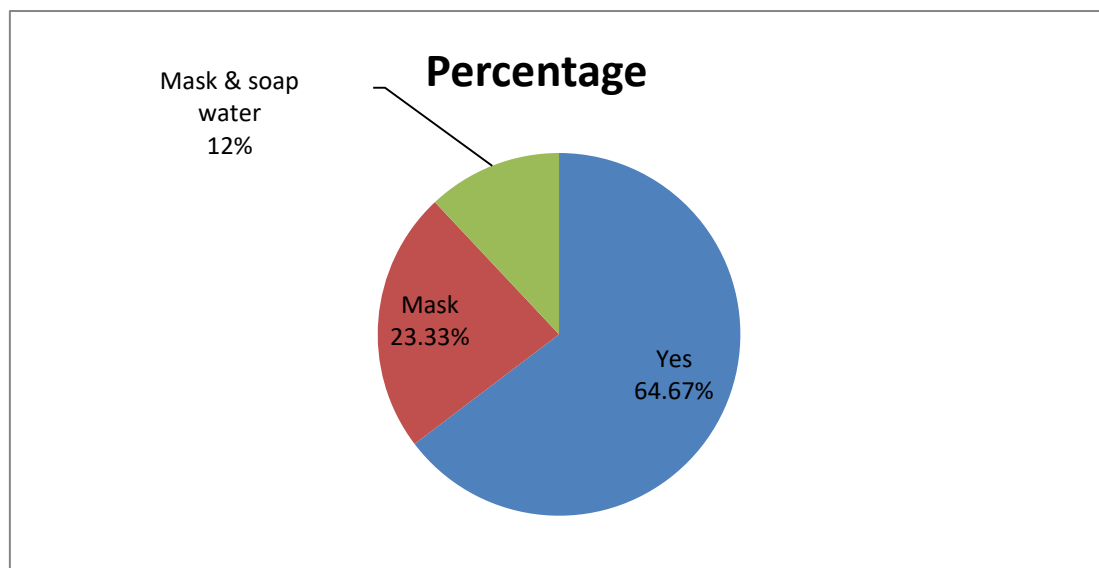
The above table is the representation of the available health care services for workers in factories. It is seen from the table that 100 percent of respondents reported getting first aid services from their factories followed by 97.33 percent of respondents reported having permanent both doctor and nurse in their factory followed by 1.33 percent reported temporary doctor and nurse whereas only 0.67 percent of respondents told about having an only nurse in their factory. In response to occupational health care facilities (such as; mask, hand sanitizer, indoor sound protection, etc.) available in the factories, 64.67 percent of total respondents gave positive response whereas 23.33 percent and 12 percent of respondents reported using mask mandatory as well as the use of mask and soap water respectively. Finally, in response to health care facilities, the majority (97.33 percent) of respondents responded affirmatively, followed by only 0.67 percent of all respondents who said that sometimes they receive health care facilities from their factory. The following diagram represents percentage

distribution of first aid service, having doctor and nurse and availability of healthcare facilities in factories:



**Fig 31:** Having first aid service, doctor and nurse, and availability of health care facilities in factories

Following is a diagram representing special health facilities for the Covid-19 (ex: mask, sanitizer etc.) in respondents' factories:



**Fig 32:** Special health facilities for the Covid-19 in factories

**Table-30:** Information regarding welfare measures for workers in the respective organization of respondents:

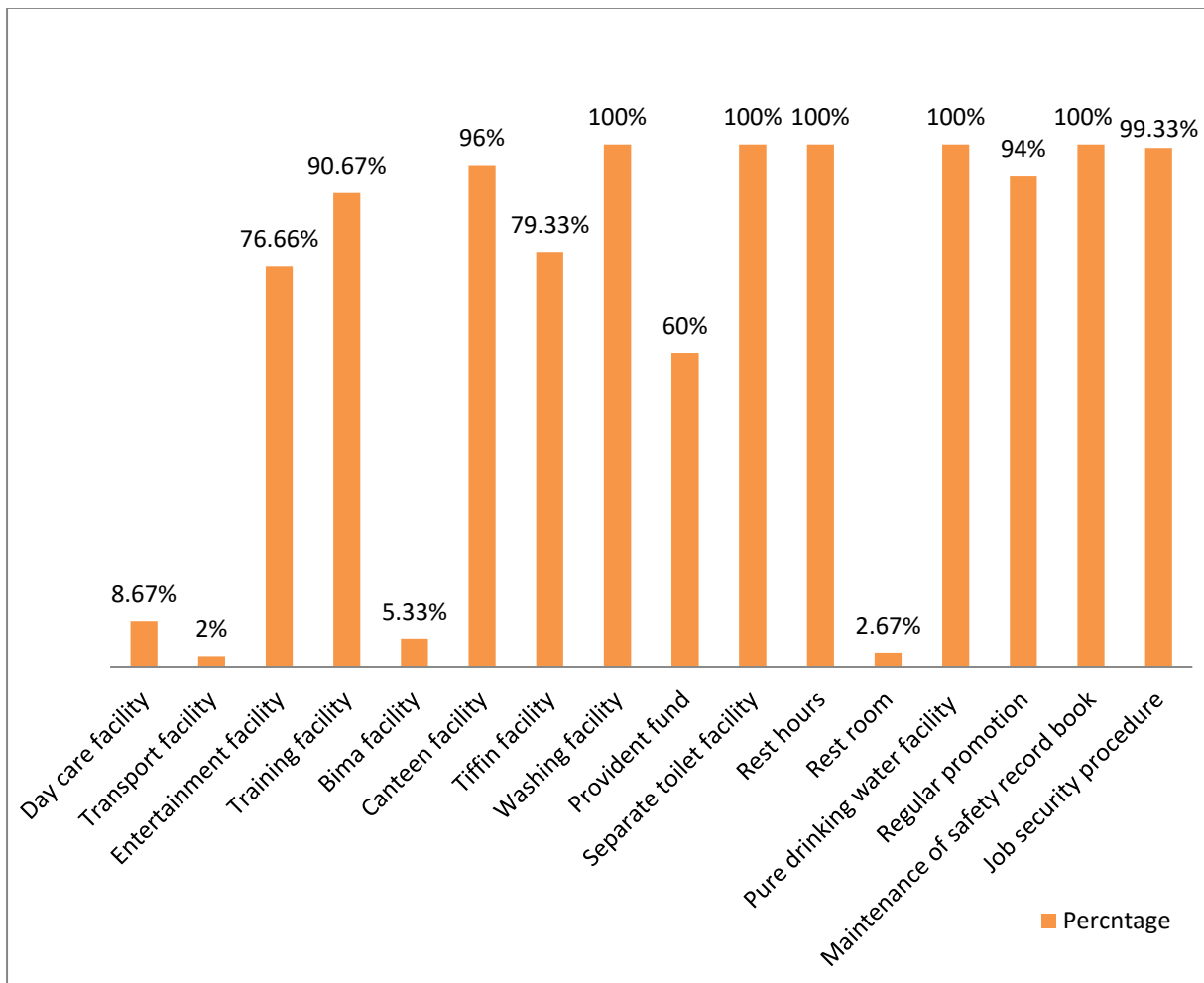
| Type of facilities                | Frequency (F) | N   | Percentage (%) | Total (%) |
|-----------------------------------|---------------|-----|----------------|-----------|
| Day care facility                 | Y=13          | 150 | 8.67           | 100       |
|                                   | N=137         |     | 91.33          |           |
| Transport facility                | Y=3           | 150 | 2              | 100       |
|                                   | N=147         |     | 98             |           |
| Housing facility                  | Y=0           | 150 | 0              | 100       |
|                                   | N=150         |     | 100            |           |
| Entertainment facility            | Y=56          | 150 | 37.33          | 100       |
|                                   | Picnic=59     |     | 39.33          |           |
|                                   | N=34          |     | 22.67          |           |
|                                   | No opinion=1  |     | 0.67           |           |
| Training facility                 | Y=90          | 150 | 60             | 100       |
|                                   | N=14          |     | 9.33           |           |
|                                   | FT=46         |     | 30.67          |           |
| Bima facility                     | Y=8           | 150 | 5.33           | 100       |
|                                   | N=141         |     | 94             |           |
|                                   | No opinion=1  |     | 0.67           |           |
| Canteen facility                  | Y=144         | 150 | 96             | 100       |
|                                   | N=6           |     | 4              |           |
| Tiffin facility                   | Y=119         | 150 | 79.33          | 100       |
|                                   | N=31          |     | 20.67          |           |
| Washing facility                  | Y=150         | 150 | 100            | 100       |
|                                   | N=0           |     | 0              |           |
| Separate toilet facility          | Y=150         | 150 | 100            | 100       |
|                                   | N=0           |     | 0              |           |
| Pure drinking water facility      | Y=150         | 150 | 100            | 100       |
|                                   | N=0           |     | 0              |           |
| Maintenance of safety record book | Y=150         | 150 | 100            | 100       |
|                                   | N=0           |     | 0              |           |
| Rest hours                        | Y=150         | 150 | 100            | 100       |
|                                   | N=0           |     | 0              |           |



|                        |             |            |       |            |
|------------------------|-------------|------------|-------|------------|
| Rest room              | Y=4         | <b>150</b> | 2.67  | <b>100</b> |
|                        | N=146       |            | 97.33 |            |
| Pension facility       | Y=0         | <b>150</b> | 0     | <b>100</b> |
|                        | N=150       |            | 100   |            |
| Provident fund         | Y=90        | <b>150</b> | 60    | <b>100</b> |
|                        | N=60        |            | 40    |            |
| Regular promotion      | Y=141       | <b>150</b> | 94    | <b>100</b> |
|                        | N=7         |            | 4.67  |            |
|                        | Sometimes=2 |            | 1.33  |            |
| Job security procedure | Y=149       | <b>150</b> | 99.33 | <b>100</b> |
|                        | N=1         |            | 0.67  |            |

Table no. 30 displays detailed information regarding the welfare measures for workers available in their respective organizations. It represents that 8.67 percent of respondents of the study enjoy daycare facilities in their organizations followed by only 2 percent of respondents enjoy transport facilities on behalf of their organizations. In response to the question of entertainment facilities, 39.33 percent of all respondents said that they only enjoy a yearly picnic from the factory as an entertainment facility followed by 37.33 percent of respondents who said that their organizations were well arranged with all kinds of entertainment facilities like; TV room, yearly picnic, etc. again 60 percent of total respondents reported of receiving training (any kind of training) from their organization followed by 30.67 percent of respondents reported about receiving only ‘fire training’ from their organization. Only 5.33 percent of respondents were found receiving bima facilities from their factory followed by 96 percent and 79.33 percent of respondents recorded receiving canteen and tiffin facilities respectively from their organization. 100 percent of respondents reported having washing and separate toilet facilities for female workers in the factories where they were working. In the study, 2.67 percent of respondents said that their factory has separate restroom facilities for female workers followed by 100 percent of respondents who said that their factory has arranged separate pure drinking

water facilities for female workers of their factories as well as maintenance of safety records books and more or fewer rest hours for workers. Point to be noted that no respondents were found receiving pension and housing facilities from their factories followed by 60 percent of respondents saying that they are entitled to receive provident funds from their organizations. It was also found that 99.33 percent of respondents reported that their organization followed job security procedures followed by 94 percent of respondents who said that their organization maintains regular promotions for employees (both male and female). Here is a bar diagram representing the percentage distribution of welfare measures for workers in the respective organization of respondents:



**Fig 33:** Welfare measures for workers in the respective organization of respondents

## Problems of women workers in RMG sectors of Bangladesh

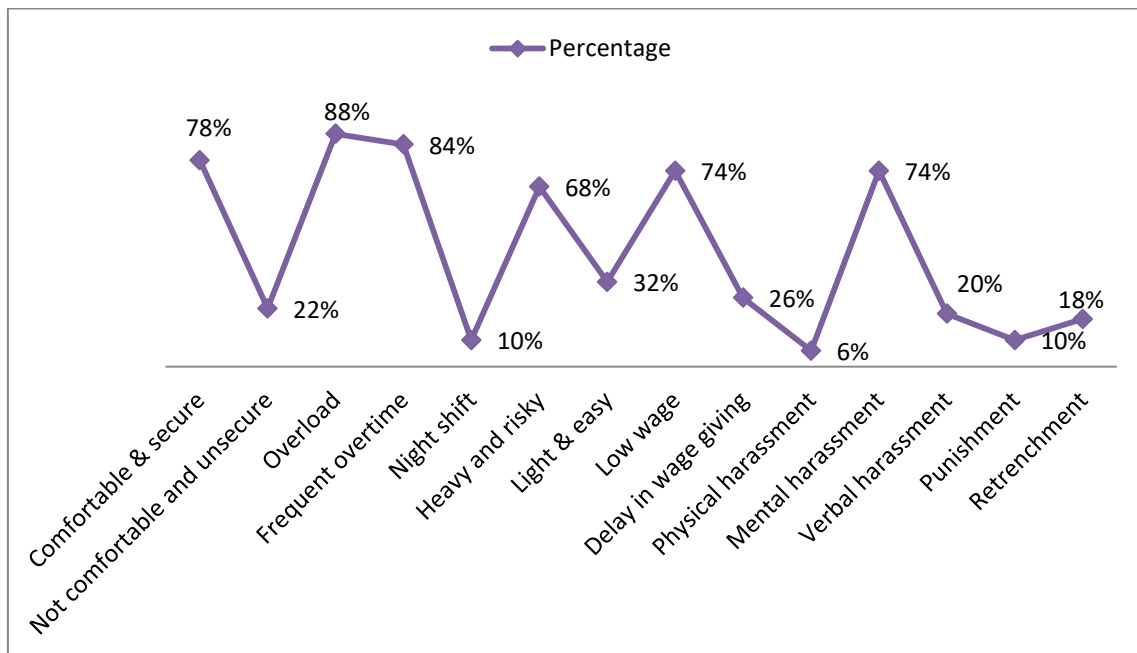
**Table-31:** *Distribution of information regarding the problems encountered by women workers in the factory:*

| Type of problems       |                            | Frequency (F) | N          | Percentage (%) | %          |
|------------------------|----------------------------|---------------|------------|----------------|------------|
| Work environments      | Comfortable and secure     | 117           | <b>150</b> | 78             | <b>100</b> |
|                        | Not comfortable and secure | 33            |            | 22             |            |
| Working* hours         | Overload                   | 132           | <b>273</b> | 88             | <b>182</b> |
|                        | Frequent overtime          | 126           |            | 84             |            |
|                        | Nightshift                 | 15            |            | 10             |            |
|                        | Others(if)                 | -             |            | -              |            |
| Type of work           | Heavy and risky            | 102           | <b>150</b> | 68             | <b>100</b> |
|                        | Light and easy             | 48            |            | 32             |            |
| Wage related problems* | Low wage                   | 111           | <b>150</b> | 74             | <b>100</b> |
|                        | Delay in wage giving       | 39            |            | 26             |            |
|                        | Others(if)                 |               |            | -              |            |
|                        | No problem                 |               |            | -              |            |
| Workplace harassment   | Physical                   | 9             | <b>150</b> | 6              | <b>100</b> |
|                        | Mental                     | 111           |            | 74             |            |
|                        | Verbal                     | 30            |            | 20             |            |
|                        | No                         | -             |            | -              |            |
| Punishment             | Yes                        | 15            | <b>150</b> | 10             | <b>100</b> |
|                        | No                         | 135           |            | 90             |            |
| Retrenchment           | Yes                        | 27            | <b>150</b> | 18             | <b>100</b> |
|                        | No                         | 123           |            | 82             |            |

\*Multiple answers

Table no. 31 displays information regarding the problems encountered by women workers in factories. It shows that 78 percent of total respondents reported a comfortable and secure work environment followed by 22 percent of respondents reporting their work environment was not comfortable and secure.

It was also found out that 88 percent of respondents told about the overload of work pressure followed by 84 percent reported frequent overtime and 10 percent of respondents told about night shift of work. 68 percent of respondents reported that their work is heavy and risky, followed by 32 percent who said that they do light and easy types of work. Again 74 percent of respondents reported receiving low wages followed by 26 percent told about a delay in wage giving on behalf of factory owners. 6 percent and 74 percent of respondents reported facing physical and mental harassment at their workplace followed by 20 percent reporting facing verbal abuse as a name of harassment. Only a minimal number of respondents (10 percent) reported giving punishment to the accused on behalf of management followed by the majority (90 percent) do not face any kind of punishment for their misconduct. Again 18 percent of respondents reported facing retrenchment followed by the majority portion (82 percent) facing no retrenchment until the data collection for this study. Following is a line diagram representing the percentage distribution of this information:



**Fig 34:** Percentage distribution of information regarding the problems encountered by women workers in factory

**Table-32:** Representation of respondents' information regarding the expectation beyond available services for the betterment of women workers in RMG sectors in Bangladesh:

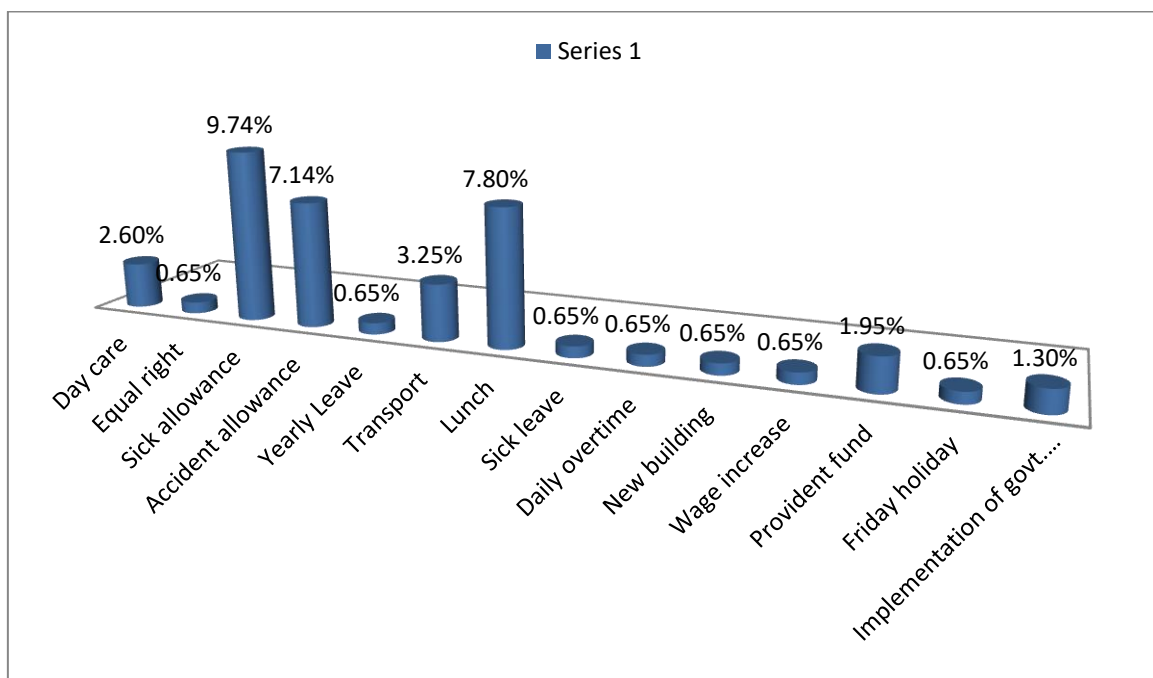
| <b>Opinions</b>                                      | <b>Frequency (F)</b> | <b>Percentage (%)</b> |
|--|----------------------|-----------------------|
| Nothing  | 94                   | 61.04                 |
| Day care   | 4                    | 2.60                  |
| Equal right  | 1                    | 0.65                  |
| Sick allowance                                       | 15                   | 9.74                  |
| Accident allowance                                   | 11                   | 7.14                  |
| Yearly leave   | 1                    | 0.65                  |
| Transport  | 5                    | 3.25                  |
| Lunch  | 12                   | 7.80                  |
| Sick leave   | 1                    | 0.65                  |
| Daily overtime                                       | 1                    | 0.65                  |
| New building   | 1                    | 0.65                  |
| Wage increase  | 1                    | 0.65                  |
| Provident fund                                       | 3                    | 1.95                  |
| Friday holiday                                       | 1                    | 0.65                  |
| No opinion   | 1                    | 0.65                  |
| Implementation of all government declared facilities | 2                    | 1.30                  |
| <b>Total</b>   | <b>N= 154</b>        | <b>100</b>            |

\*Multiple answers

The above table displays respondent's opinions for improving factory's activities for their (workers) welfare. In the study, respondents have recommended some suggestions for government activities to reduce their vulnerability caused by natural and man-made disasters and for their betterment. The above table shows that 2.60 percent of respondents recommended establishing a daycare center in the factory so that the childbearing mothers can work at the factory with their infant; 0.65 percent have recommended establishing equal rights of males and females in the workplace environment; 9.74 percent and 7.14 percent of respondents suggested about sick and accident allowances respectively whereas 0.65 percent demanded yearly leave with wage

from factory followed by 3.25 percent and 7.80 percent of respondents suggested to arrange transport and lunch facility on behalf of respective factories. Again 0.65 percent of respondents claimed about sick leave; 0.65 percent suggested daily overtime facilities; 0.65 percent of respondents recommended new building for factory instead of old and risky one; 0.65 percent of respondents also suggested for wage increase whereas 1.95 percent of total respondents suggested for provident fund followed by 0.65 percent of respondents claimed Friday as holiday and 1.30 percent of all respondents recommended for implementation of government-sanctioned facilities for worker's welfare.

Following is the graphical presentation of percentage regarding respondent's opinions for improving the situation of women workers in the RMG sector:



**Fig 35:** Recommendations by respondents

## 6.2 Presentation of Qualitative Findings

In addition to quantitative findings ten case studies have been conducted in different ready-made garments factories located in the selected study areas of three Districts to explore the safety net programs for women workers employed in different RMG factories. Case studies have also uncovered how the working lives and livelihood patterns have been affected by working life and the environment. Following is the presentation of qualitative findings:

### Case study #1

Rahela Begum is forty years old Muslim married woman living at Charag Ali in Tongi of Gazipur district. Her husband SaifulAlam works as a day laborer. They have two sons and among them, one is a primary school-going child. All of them live together in a nuclear family structure. There are only four members in her family now.

Rahela Begum did not receive any institutional educational qualification in her childhood. She can give only a signature. She has also gained religious knowledge and can read the holy Quran. She lives in a rented house with her family whose monthly rent is about five to six thousand takas. She and her husband both are related with income-generating activities and both have a contribution to pay monthly house rent as well as family expenses which is monthly around BDT ten to twelve thousand.

They both remain busy with their job/works outside the home and it's very tough to manage family and work together as she has two children. Rahela Begum said that

Maintaining a family and taking care of children at the same time creates pressure on her. She has to work in a factory from nine to ten hours daily with

extra two hours of overtime. She works six days a week with a one-day holiday. She decided to work overtime so that she can properly support her family financially. There is a daycare facility in her factory and she takes her younger child with her to the factory and could pay more time and attention to work. She remains worried about her elder child while working in the factory. Her husband is so supportive and helps her to fulfill all her needs. They both work hard so that they can ensure a secure and good life for their children.

Rahela Begum gave a positive answer regarding her working environment as well as recommended to shift the factory to a new building as her present factory is in an old and risky building and she feels fear of unexpected tragedy as she is well known about Rana Plaza Tragedy. She also added that her factory follows Labor-related laws and rules as well as job security procedures. She also added there is a regular promotion system, emergency exit, fair training facility, provident fund and sick leave, permanent doctor and nurse with first aid and occupational health care facilities for workers, casual leave (up to 5 days), maternity leave, and allowances, separate drinking water and wash room facilities, rest hour, etc.

She also provided information regarding having no entertainment facility, transport, incentive, rest room, pension or *bima* facility, and sick allowances. She also added that she never faced any workplace harassment as well as enjoyed one-month maternity leave with allowance during her pregnancy period. Overall she expressed her satisfaction towards job and factory owners. She said that

Despite lacking in services she is happy to be a part of this factory and the earnings she got from here help her to contribute to the family financially. After joining in income generating activities here, her voice was getting priority in family matters.



## Case study #2

Johura Khatun is twenty-eight years old Muslim married woman living in Mill Gate, Tongi, Gazipur. Her husband Mazharul Islam is a security guard of a factory. They both have a child and they all live together in a nuclear family structure. There are two earned persons in a total of three members of the family but still, they face hindrance to support the family financially.

Johura Khatun has completed Secondary School Certificate examination. They all live in a one-room rented house with a monthly rent of about two to three thousand takas. At home, they have pure drinking water and a pakkha washroom facility. Their family has only basic furniture like bed, almirah, utensils, etc. in their home. Their rented one-room means a house to them.

She works nine to ten hours daily with two hours overtime. She receives no weekly holiday or any casual leave. There is no permanent doctor or nurse in her factory. There is no daycare facility in her factory and she remains worried about her infant while working in the factory. She said that

In her family there are only three members with an infant. She kept the baby to her husband or a relative. Very often her husband works the night shift so that he can take care of the baby and support her. Their husband-wife bonding is so supportive and he helps her to continue the job. She feels the need for a daycare center in the factory so that she can take her child along with her. She keeps worrying about her infant while working in the factory. Besides, there is no transport facility on behalf of the factory. She faces no problem on behalf of her husband to continue the job.

She gave average opinion on factories working environment as well as job satisfaction. She also reported that her factory does not follow labor law-related

rules and provisions properly. There is no doctor and nurse for workers in her factory as should be as per law. Also added, workers get sick leave in case of major sickness with no sick allowance. There is no emergency exit, fair training, entertainment, tiffin, transport, festival allowance, restroom, incentives, bima, or provident fund in her factory. Her factory follows job security and regular promotion procedure, pension, and occupational health care facilities and provides wages and bonuses on time. There are also good arrangements for pure drinking water and clean washroom facilities for workers. For female workers, there is a separate washroom and restroom also. Maternity leave and allowance are available for eligible female workers in her factory and she received one month of maternity leave during her pregnancy period. Entertainment and health care facilities are absent in the respondent's factory. She deeply feels the need for services for workers. She also said that she never face workplace harassment in her working environment. And if the authority ensures more facilities and services for workers as provisions of law then it would be easier, secure, and comfortable for workers, especially for female workers, to work in factories alongside maintaining families.

As per the respondent's knowledge she never witnessed or heard about any accident in her factory. But there is an arrangement of accident allowance for workers. She provides an average opinion regarding her job satisfaction and recommended ensuring all government-declared facilities for workers in her and other factories also.

### Case study #3

Mst. Jaheda Begum is a Muslim married woman living in Sastapur, Fatulla, Narayangong. She is forty-one years old having three children followed by two school-going children among them. Her husband Boduizzaman is a CNG driver. The respondent lives with her family in a nuclear family structure. Both husband and wife share a good bonding of care and responsibilities. Her husband always provides her with possible support to take care of her family and job. She never faces any kind of family or workplace harassment in her life.

Jaheda Begum has completed PSC and could not continue study due to family insolvency though she had a great desire to study. Now she tries her best to educate her children and make them well established in the future. Though there are two earning members in her family, they all live in a one-room rented home which costs four to five thousand takas monthly. She faces privacy-related problems living in a room with four other members. Both in the factory and in the house she uses a pakkha latrine facility. She works in a factory six days a week with extra two hours daily overtime, though working long hours makes her try to maintain family and children. Weekly she receives only one day holiday with six to ten days of casual leave in a year. There are facilities for permanent doctors and nurses for workers in her factory.

She reported that the working environment in her factory is good enough and the management provides workers with available facilities as per laws. Though she receives it in due time, she faces financial problems every month due to her monthly expenses of over fifteen thousand taka. Her factory follows job security procedures for workers along with providing incentives to workers. There are also facilities of regular promotion, sick leave, occupational health care facilities for workers' safety, emergency exit, fair training facility, canteen, and

tiffin facilities. There are also arrangements of TV rooms, yearly picnics under entertainment facilities for workers. The factory also provides its workers with festival allowances and bonuses. Clean washroom, pure drinking water is an issue of concern in factories, and the respondent reported having these facilities in her factory with male and female separate systems. All the eligible female workers are allowed to enjoy maternity leave and allowance from the factory. She said that pregnant female workers receive three months of maternity leave with an allowance. During pregnancy, she also received this leave and allowance on behalf of this factory. She said that

She is satisfied with the services provided by the factory owner. It would be better if there would be a housing allowance with a transport facility for workers. These services would help them for savings and they could plan better for their children's future.

She expresses her satisfaction towards her job though there are some lacking like; there are no child care and provident fund facility, no sick allowance, pension or gratuity, no transport or housing allowances, no accident allowance, etc. she also mentions having first aid services, and restroom for workers especially for female workers of the factory. She also added that all the workers irrespective of male and female both work together in a sound working environment. She feels the need for a child care room in a factory so that mothers like her can bring their infant to the factory which will relieve them from worries and contribute to paying more attention and hours to work.

#### **Case study #4**

Mst. Soma Akter is thirty-three years old Muslim married woman living in Sastapur, Fatulla, Narayangong. Her husband works under a private company in the same area of Narayanganj. They have two children out of which one is a high school-going child. They all together live in a rented house which costs about three to four thousand takas each month. Soma Akter does not have any institutional educational qualifications. She only can give the signature. She came to this factory with her husband's help. There is a total of four members in her family followed by two earning persons. Her family's monthly cost is around ten to twelve thousand takas.

In the garment factory, she used to work eight to nine hours daily with an extra one hour of overtime. She works six days a week with one day of the holiday. Yearly she got a maximum of five days of casual leave. In her factory, there is a permanent doctor and nurse as per provisions of the labor law. She uses a pakkha toilet both in the factory and at home. She said that the working environment of her factory is satisfactory. More or less her factory follows labour rules. Certain facilities she and others get from the factory includes; sick leave and allowance, job security procedure, regular promotion, occupational health care service, fair training facility, emergency exit in case of a factory accident, maternity leave and allowance, etc. she reported that her factory provided herself only two months maternity leave. There is no bima facility in her factory along the factory does not provide an incentive to her.

She also reported that as a mother she feels the need for a daycare center in the factory because there is no such facility. She also mentioned that other working women also faced such a need because of having infants and no person at home to take care of the child. This is identified as a common problem of childbearing working women.

Respondent also said that she never faced family or workplace violence or harassment. Her family is so supportive in continuing her job though she finds it difficult because of having an infant. She keeps worrying about her children while working in the factory and it gives her mental pressure.

She also said that there is a provision of accident allowance for workers on behalf of factory owners in case of factory accidents through her factory has no record of facing any kind of factory accidents. She mentioned that fire training rehearsal is done with the workers on a regular basis and the emergency fire exit route is checked carefully on a regular basis to avoid any kind of unexpected situation. As per her knowledge, there is no pension or provident fund facilities available in her factory.

The factory provides a canteen facility but there is no tiffin facility. Along with this, it was also found during data collection that there is no arrangement of entertainment facilities for workers. Also, festival allowances are absent. She said that her factory management made a full arrangement so that the workers can get wages on time.

There is no record of getting housing or transport facilities by workers on behalf of factories. Workers get rest hours but there is no restroom for workers with available facilities. She feels the need for a separate restroom for female workers.

There is a good arrangement of drinking water and toilet facilities for female workers in the factory according to the respondent's statement. Female workers also get maternity allowance and leave during pregnancy time from the factory. The respondent reported receiving two months of maternity leave during her last pregnancy time.

She expressed an average opinion on factory-provided facilities and recommended ensuring all kinds of facilities for all workers as provided by laws.

### **Case study #5**

Nupur Akter is thirty-six years old Muslim divorcee woman living in Kayaampur, Fattulla, Narayangong. She got divorced recently from her husband following religious and legal procedures. She does not have any institutional educational qualification but she can only give signatures. Due to financial insolvency and the ignorance of her parents, she was unable to acquire institutional education in her childhood. But she has gained religious knowledge from moktab.

She has three children followed by one school-going child. There are a total of four members in her family where she is the only earning member. Her whole family depends on her wages received from the garments factory where she works. She lives in a nuclear family structure with her children in a rented one-room apartment which costs three to four thousand takas monthly. Her monthly family expenses are about ten thousand takas. For being a single mother it becomes a hardship for her to maintain her family as well as the job at the same time.

She said that she works six days a week with a one-day holiday. She works eight hours daily at the factory with no overtime. Because she has to do all family tasks side by side and also has to take care of all the children. There is no other person in her family to take good care of her children. So she remains worried while she works at the factory.

She expressed her satisfaction towards her job and factory because of which she can feed herself and her children. She said that year she received a maximum of five days of casual leave from the factory. The factory maintains more or less labour related rules and provisions. It provides a good working environment for all workers so that they can engage more time in factory work. There is a permanent doctor and nurse as per law for taking good care of factory workers. Also, the workers get sick leave and allowance while it is needed and confirmed by the factory doctor. Though the factory does not provide incentives or provident fund facilities, it follows job security procedures, regular promotion along with maintaining occupational health care services like; using a face mask, hand sanitizer, controlling indoor sound in the workplace, etc. there is no daycare facility in the factory but has emergency fire exit way to tackle any kind of unexpected accidents happens in factories. She said that she feels the need for day care centers in factories and suggested that all factory owners should consider this issue for working mothers. She never heard about any accidental record of her factory. Also, she added that the management makes necessary arrangements for regular rehearsal of fire training with the workers. There is also an arrangement for accident allowance for workers if any unexpected man-made disasters happen in the factory.

The respondent said that in her factory tiffin and canteen facilities are available with pure drinking water and clean washroom facilities. They got enough rest hours though there is no arrangement of entertainment facilities for workers. Though the factory provides bonuses to the workers, it does not provide a festival allowance or gratuity. She gave no response regarding the bima facility.

First aid services are available by professional doctors and nurses. There is no arrangement of transport facility or allowance for workers on behalf of factories. But the management follows good procedure for workers' job security. Pregnant women working in factories are entitled to maternity leave and



allowance. The respondent has enjoyed two months of maternity leave during her pregnancy period. She never faced any kind of workplace harassment. She recommended that transport and daycare facilities on behalf of owners can contribute to minimizing the sufferings of working women. She also gives importance to workers' entertainment facilities in the factory so that the workers can get rid of monotonous workload during working time.

### **Case study #6**

Helena Begum is thirty-eight years old Muslim married woman living in Bolivadra, Asulia, Savar. Her husband Ripon Ahmed engaged in another job other than RMG factories. They both live in a nuclear family structure. They have no child yet but they are planning to have a child. Helena Begum said that she has a voice in family planning decisions. Her husband values and considers her every suggestion. She also said that her husband is so supportive in continuing her job. Perhaps her husband made all possible acts for her job.

Helena Begum has completed PSC and could not continue studying due to family insolvency and parents' ignorance. She lives with her husband in a one-room rented house whose monthly cost is around two to three thousand takas. As both of them are engaged in income-generating activities, she finds not much financial problem in running family expenses. Her monthly family expenses are up to ten thousand takas only. She uses a pakkha latrine in her house.

She said that she works six days a week with eight to nine hours daily with an extra two hours of overtime. She receives a weekly one-day holiday. She receives no yearly casual leave. But she added that workers get sick leave if

needed but there is no provision of sick allowance. There is a permanent doctor and nurse in her factory for ensuring workers' health safety. First aid services are always available for workers during working time. Occupational health care facilities like; using masks, hand sanitizer, etc. is maintained in her factory to avoid health-related hazards.

She replied that there is a good working environment in her factory where they can work comfortably. She said that her factory provides good facilities for workers. The factory follows job security procedures for its workers and also provides incentives to workers.

The respondent said that she does not enjoy any bima facility but there are provident fund facilities for workers in the factory. The factory also provides regular promotions along with administrative and fire training to workers. She said that she never heard any record of an accident happening in her factory and the factory will not provide an accident allowance in case of an accident. According to her, regular rehearsal for fire training is done with workers, and the emergency exit is checked on a regular basis.

There is no pension, daycare center facility, and transport, housing, or festival allowance for factory workers. But the workers get enough rest hours, with tiffin and canteen facilities. Entertainment facilities like; TV room, yearly picnic, etc. are also arranged for workers for refreshing their minds so that productive work from them can be ensured. Regular bonuses and wages in due time are also ensured for workers on behalf of the owner. Drinking water and a clean washroom are also available for workers. For female workers, there is also a system of separate drinking water facilities and washrooms. The factory provides three months of maternity leave to pregnant women workers. The respondent said nothing in response to having a maternity allowance. During data collection, it has found that the respondent has a lack of knowledge

regarding this matter. Arrangement of orientation sessions regarding this issue along with other labor law-related provisions with women workers was found important.

The respondent also said that she never face workplace harassment or family violence. She expressed her satisfaction towards job and factory owner as well as recommended to ensure sick allowances for workers.

### **Case study #7**

Mst. Beauty Akter is twenty years old Muslim young girl working in a garments factory. She lives in Nabinagar, SavarAshulia. She is unmarried and lives in a single-headed family. Her parents live in a village. In this city, she lives in a rented one-room house whose monthly cost is about two to three thousand takas. Her monthly family expenses are about five to ten thousand takas. She supports her old parents financially living in the village. She gets this job with the help of a broker living in her village. She has completed HSC and could not continue study due to family insolvency.

In the factory, she works nine to ten hours daily with no overtime. She works in the factory six days a week with one day of the holiday. She receives no casual leave within a year from the factory. She said that workers get sick leave if needed and recommended by factory doctors but there is no provision of sick allowance for workers. There is a permanent doctor and nurse in her factory for ensuring workers' health safety. First aid services are always available for workers during working time. Occupational health care facilities like; using masks, hand sanitizer, etc. is maintained in her factory to avoid health-related hazards.

She said that there is a good working environment in her factory where they can work comfortably. She said that her factory provides good facilities for workers. The factory follows job security procedures for its workers and also provides incentives to workers.

She also added that she does not enjoy any bima facility but there are provident fund facilities for workers in the factory. The factory also provides regular promotions along with administrative and fire training to workers. She said that she never heard any record of an accident (like; fire, building collapse, etc.) happening in her factory and the factory will not provide an accident allowance if in case of an accident. According to her, regular rehearsal for fire training is done with workers, and the emergency exit is checked on a regular basis for safety.

The respondent said that there is no pension, daycare center facility, and transport, housing, or festival allowance for factory workers. But the workers get enough rest hours, tiffin and canteen facilities. Entertainment facilities like; TV room, yearly picnic, etc. are also arranged for workers for refreshment. Regular bonuses and wages in due time are also ensured for workers on behalf of the owner. Drinking water and a clean washroom are also available for workers. For female workers, there is also a system of separate drinking water facilities and washroom. The factory also provides maternity leaves and allowances to female workers. She added that pregnant women workers receive three months as their maternity leave.

Providing positive expression towards the job, the respondent also said that she never faces workplace harassment in the factory. She said that it would be better if there was an arrangement of transport facilities for workers, especially for female workers.

## Case study #8

Rehana Begum is forty-two years old Muslim married woman living in Vadail, Asulia, Savar. Her husband Morshad Islam is doing a small business. They both have more than three children among them three are school-going children. They all live in a nuclear family structure. They live in a one-room rented house which costs three to forty thousand takas monthly. There are only two earning persons in her family. More than ten thousand takas is required for her monthly family expenses and she finds it hard to maintain this family with both incomes. She has no institutional educational qualification. She can give signatures only and has religious knowledge. It was insolvency and ignorance that did not allow her to continue her study in childhood. She also exposes during data collection that she has little voice in family planning decisions. Pure drinking water and pakkha toilet facilities are available in her house. Living in one room with all children creates privacy-related problems in her conjugal life.

In a week she works six days in a factory with one day of the holiday. She works daily eight to nine hours in the factory with an extra one hour of overtime. She does overtime for extra income but she cannot invest more hours in the factory because of maintaining her family and children.

She recorded no yearly casual leave. A permanent doctor and nurse are available in her factory for sick and wounded workers with first aid services. Her factory does not provide sick allowance though it ensures sick leave for workers as per the recommendation of the doctor. Also, maternity leave and allowances are sanctioned for female workers during their pregnancy period. Three months are given as maternity leave to each female worker. The respondent reported enjoying both maternity leave and allowance during her pregnancy period.

According to the respondent, the factory follows regular promotions and good job security procedures for workers. Incentives, bonus, and gratuity, provident fund, canteen and tiffin facilities are also provided to all workers. Also, a very good working environment and rest hours are ensured for workers on behalf of the factory. For female workers, there are also arrangements of separate washrooms and restrooms along with separate drinking water facilities. Also found that yearly picnics are arranged with all workers as a name of an entertainment facility. More or fewer facilities according to labour law provisions are present in the factory.

Besides providing occupational health care facilities, the factory management makes the face mask mandatory for all workers as a requisite of the Covid-19 protection.

Workers are given training (both administrative and fire training) on the behavior of factory management. Regular rehearsal fire training is done with workers and regular checking of an emergency exit is ensured as a pre-condition of avoiding heavy loss.

There is no daycare facility along with any record of factory occurrences like; fire or collapse. Bima facility and accident allowance are also absent as per the statement of the respondent. Pension, transport, and festival allowances are not provided to workers on behalf of factories.

Respondents gave negative responses in facing workplace harassment and also ensured that bonuses and wages are paid in due time on behalf of the owner. She recommended ensuring daycare facilities for childbearing women workers so they can bring their children to factory care units to ensure their full care and safety while working.

## **Case study #9**

SrimotiJoya is a twenty-nine years old Hindu married woman living in PolliBiddut, Asulia, Savar. She works in a garment factory there. She has completed SSC and after that could not continue study because of some family-related issues. Her husband is also related to some other kind of income-generating activity. She got a job in a garment factory with one of her relatives' help. She has a school-going child. There are a total of three members in her family. They all live together in a nuclear family structure in a one-room rented house whose monthly rent is about three to four thousand takas. Her monthly family expenses are between ten to twelve thousand takas. There are two earning members in her family and they both contribute to family expenses. Her husband is so supportive and she is happy with her family.

In the factory, the respondent was found to work weekly for six days with a holiday. She works daily eight to nine hours with no overtime. Yearly she receives six to ten days of casual leave. There is also a provision of sick leave in her factory in case of emergency with no sick allowance. There is a permanent doctor and nurse in her factory for ensuring good health for workers. As per her statement, sick leave and maternity leave are approved by the doctor's suggestion. Each pregnant woman is sanctioned with three months of maternity leave as per the rule of the factory. During data collection, the respondent was found to be a beneficiary of maternity leave and allowance and she said that these leave and services helped her a lot physically and financially.

There is a good working environment in the factory for workers with enough rest hours and entertainment facilities like; separate restroom, TV room, yearly picnic, etc. the factory follows good job security procedures for workers and

ensures regular promotion for encouraging employees to be more dedicated and hard workers.

The factory also provides regular wages, bonuses, and gratuity to all employees with provident fund facilities. It also provides a festival allowance to all workers. All kinds of occupational health care facilities (like; use of face masks, hand sanitizer, controlling indoor sound, etc.) are strongly maintained in her factory to keep workers safe and smooth running of production.

She also said that there is no bima facility she enjoyed and the factory does not provide her any incentives. No transport and accident allowance is provided to workers on behalf of the factory. There is also no daycare facility in her factory for child-bearing mothers. As per her knowledge, there is no accidental record of her factory. The factory management provides training facilities (both administrative and fire training) to workers. Rehearsal of fire training is practiced with all workers on a regular basis with regular checking of emergency exit.

The respondent also said that workers are also provided with canteen and tiffin facilities, separate restroom and drinking water facility as well as a toilet facility. First aid services are available for wounded and sick workers during the working period.

The respondent also said that she had no knowledge about pension facilities for workers. She reported facing no family and workplace-related violence and harassment. She identifies her workplace as secure and friendly. She expressed her satisfaction towards the job with the expectation of application of all labour law-related provisions for the betterment of all workers in all garments factories of Bangladesh.



### **Case study #10**

Rokeya Begum is twenty-nine years old Muslim married woman living in choytala, Asulia, Savar. She has completed Higher Secondary Examination. Her husband is doing the same job as her in the same factory. She got the job with the help of her husband. They both have two children among which one is a school-going student. He lives with her in-laws in a joint family structure of more than four family members. They live in a rented house with a monthly cost of about four to five thousand takas. Nearly twelve to thirteen thousand takas are needed for her monthly family expenses. There are only two earning persons in her family and she finds it difficult to maintain financially.

She said that she has to work in a factory six days a week. She receives only one day of holiday weekly with no yearly casual leave. She works in the factory regularly from nine to ten hours. She provides no response to the question of overtime working.

She reported having sick leave in case of emergency with no sick allowances. Even there are no bima, festival, or accident allowances for workers in her factory. Workers are also not provided with pension facilities. Even no transport or daycare facilities are provided to workers. She said that she receives incentives and bonuses from the factory as well as wages in due time.

There are permanent doctors and nurses in her factory for ensuring good health for workers. As per her statement, sick leave and maternity leave are approved by the doctor's suggestion. Each pregnant woman is sanctioned with three months of maternity leave as per the rule of the factory. During data collection, the respondent was found to be a beneficiary of maternity leave and allowance and she said that these leave and services helped her a lot physically and financially.

There is a good working environment in the factory for workers with enough rest hours and entertainment facilities like; separate restroom, TV room, yearly picnic, etc. the factory follows good job security procedures for workers and ensures regular promotion for encouraging employees to be more dedicated and hard workers.

All kinds of occupational health care facilities (like; use of face masks, hand sanitizer, controlling indoor sound, etc.) are strongly maintained in her factory to keep workers safe and smooth running of production.

As per the respondent's knowledge, there is no accidental record of her factory. The factory management provides training facilities (both administrative and fire training) to workers. Rehearsal of fire training is practiced with all workers on a regular basis with regular checking of emergency exit.

The respondent also said that workers are also provided with canteen and tiffin facilities as well as separate restroom and drinking water facility and toilet facility for women workers. First aid services are available for wounded and sick workers during the working period.

The respondent also said that she had no knowledge about pension facilities for workers. She reported facing no family and workplace-related violence and harassment. She identifies her workplace place as secure and friendly. She expressed average satisfaction towards the job and also added that it would be better if lunch facilities were provided to workers on behalf of the factory.

### **6.3 Summary of the Findings**

This study paper is documentary evidence regarding the safety net programs available in ready-made garments (RMG) industries of Bangladesh for its millions of working women employed there. The study was based on a mixed-method approach and data has been collected through using a number of data collection tools and techniques. Three districts named Dhaka, Narayanganj and Gazipur were selected as the study areas for this study. Sample survey design and case study were done with purposefully selected respondents for collecting data and information. Different kinds of tabular and graphical presentations have been done with the collected raw data to make it meaningful as per the requirements of the objectives of the study. Along with capturing the real working condition of garments workers this study especially gave focus on the safety and welfare measures adopted and ensured by garments owners in their factories for avoiding factory-related unexpected hazards as well as following the provisions of the available rules and laws of the republic state. This study showed a reflection of the changing livelihood pattern of millions of working women due to the applicability of safety and welfare-related issues by factories. Findings of the study were broadly categorized by objectives like; socio-economic and demographic information, working environment and safety net programs, workplace-related problems of the respondents, finally with comparing the findings in light of the application of applied laws and provisions for garments workers in Bangladesh. Following is the elaborate discussion from both quantitative and qualitative findings of the study:

### *Summary of the Quantitative Findings*

In this study, the quantitative findings of the sample survey showed that all the respondents were working women from different ready-made garments factories. Among the respondents, the highest percentage (28%) were found between the age limit of 15 to 20 years old followed by 22% from 21 to 25 years old and 20.67% women between the ages of 26 to 30 years. Whereas 12% respondents from 31 to 35 and 36 to 40 years old respectively followed by only 5.33% between the age ranges of 41 to 45 years old. It is important to note that the majorities (88%) of respondents belong to Muslim religious background followed by 11.33% from Hindu and only 0.67% from Christian background was found during data collection. During data collection, the majority (55.33%) of respondents were found married followed by 36% unmarried and 6.67% divorced whereas only 2% were widows. Noted that among the total respondents 83.33% (majority of) respondents were found living in nuclear family structure followed by 16.67% were from joint family structure. This study also showed that 20% of respondents were living in a rented home whereas 4% and 8% of respondents were found living in room sharing and sublet respectively. Maximum respondents (68%) were found living in a rented one room.

Regarding educational qualification, the findings showed that 10.67% could give signature only and 9.33% had completed PSC followed by 12.67% JSC and 36.67% had completed SSC respectively whereas 32.67% respondents were found completing HSC examination. In answer to the question of husbands' occupation 4.67% reported being unemployed followed by 18% from the same profession and 32.67% from other different kinds of professional background.

There was a 13.33% respondent who does not have any child. Again 13.33% of respondents were found to have 1 child and 24% with 2 children. Also, 10.67% of the total respondents have 3 children whereas only 2% of respondents have

more than 3 children. Regarding the number of school-going children, 25.33% reported not having any school-going child followed by 17.33% and 20% reported having 1 and 2 school-going children respectively whereas only 0.67% respondents were found having 3 school-going children. And 36.67% of respondents were found not applicable for this term of question.

Generally, two members are needed to form a family. But during data collection, it was found that 18.67% of respondents belonged to a family of fewer than 2 members which means only 1 member. It means they were living separately and single-headed families. It was also seen that 14% of total respondents belonged to a family of 2 members. The highest percentage (24.67%) has 4 family members whereas 19.33% have 3 members in a family followed by 23.33% of respondents who have more than 4 members in their family. It has also been found that most of the respondents of this study belonged to a nuclear family and lead their lives with more than 2 family members.

Family expenses also indicate the living standard. Regarding respondents' monthly family expenses 40.67% and 31.33% respondents were found with BDT 5000 to 10000 and 10000-12000 respectively. Again 20% of families with BDT 12000 to 15000 and 8% of total respondents' families have BDT 15000 to above. The findings indicated that the majority of families (40.67 percent) were leading a life with nominal expenses. For monthly house rent, out of total respondents, 34.67% replied of expanding between BDT 2000 to 3000 and 3000 to 4000 respectively followed by 22.67% and 5.33% respondents invest between BDT 4000 to 5000 and BDT 5000 to 6000 respectively whereas only 2.67 % were found giving house rent of BDT amount 6000 to above. Out of total respondents, 28.67% belonged to families where the respondent herself is the only earning member. A family of 58.67% of the total respondents has been found where there were two earning members. 11.33% of respondents were

found with three earning members in the family followed by only 1.33% of respondents were found where four earning members had in the family. From the data, it is clear that more than one earning member was present in some respondents' families. The study brought to light that 23.33% and 13.33% of total respondents of the study received a monthly salary of BDT 5000 to 10000 and 15000 to 20000 respectively. 10% of respondents were found receiving BDT 20000 to 25000 monthly followed by only 3.33% of respondents with monthly BDT 25000 to 30000 whereas the highest percentage (53.33%) of respondents were found receiving monthly BDT 10000 to 15000.

To gather information regarding hygiene conditions of respondents in home premises, it was found that maximum respondents (99.33%) were found using pakkha latrine at home followed by only 0.67% was found using open space for the latrine. It should be noted that all this information indicated the residential status and latrine facilities of respondents at home which means outside factory premises. No respondent was found using Katcha, semi pakkha, or sanitary latrine at home.

The highest percentage (40%) respondents replied that their husbands helped them to get the job followed by 33.33% and 10% of respondents who were helped by friends and relatives respectively. Also, 16.67% of respondents were found who were helped by other persons like; brokers, well-wishers or well-known person, etc. to find the job in ready-made garments industries. It indicates that poor and rural women were getting involved in income-generating activities in garments factories through some via or the chain of helping hands. It was also known that the majority of respondents had support from their family to do the job followed by the lowest number of respondents whose family does not know about doing jobs in the RMG factory rather doing some other kinds of jobs. Nominal numbers of respondents were found facing problems on behalf of the family for doing and continuing the job. The

problems they were facing were mainly due to maintaining and rearing children in the family.

Decision-making power is an indicator of empowerment. To measure or understand the empowerment situation of women it's important to know their decision-making power in the family and everyday life situations. Finding shows that out of total respondents 58% of respondents have decision making power in family planning matters followed by 6% do not have any say at all and 36% of respondents found not applicable in this question due to unmarried. 60% of respondents were found who take decisions in Child's related issues like; (Education, Marriage, etc.) followed by only 2% who gave their voice sometimes in these issues and again 2% have no decision making power in these issues of their own children. Also, 50% of respondents were found who always put their decision in any family related issues followed by 2% of respondents who participate with their decision sometimes followed by 5.33% have no decision making power in any issue of family. A majority (86.67%) of respondents have decision-making power in their job-related matters followed by only 10.67% who take their decision sometimes. Again 2.67% of respondents reported having no decision-making power in their own job. And 40% of total respondents enjoy full freedom to expand their own income where 12% of respondents can spend often and the majority (48%) have no freedom at all. 34% of women respondents were also found to have a voice against any family torture or violence followed by only 19.33% who can protest sometime against family torture or violence upon them. again 5.33% reported having no voice against torture or violence they face from their families.

In the study, it was also found that 20.67% of total respondents reported wage deduction due to absence from duty followed by 14% reported wage deduction due to damage or loss followed by 12% for services rendered on behalf of factories. 6% of respondents reported wage deduction for recovery of loans or

advances whereas 43.33% reported no deduction. Again 1.33% of respondents gave no opinion in this matter followed by 2.67% of respondents were found with having no idea in this matter at all.

The study showed that 16.67% of total respondents work regularly 8 hours a day in the factory followed by 27.33% of respondents working from 9 to 10 hours. The highest percentage (53.33%) of respondents worked from 8 to 9 hours in the factory followed by 2.67% of all respondents who worked for a long duration of 10 to 12 hours in a day. These hours represent the factory working hours only, not the household working hours of respondents. Regarding overtime in the factory, it was found that among the respondents 8% spent daily 1 hour as overtime in the factory followed by 2% spending 3 hours, and the highest percentage (60.67%) respondents with daily 2 hours overtime in the factory. During data collection, it was also found that a significant amount of respondents (29.33%) were found spending no overtime in the factory.

Regarding working hours and holidays of respondents in their respective factories findings of the study shows that all respondents (100 percent) replied of receiving 30 minutes (as per law) as rest and tiffin time. 94 percent of respondents replied about six days as weekly working days followed by 6 percent of respondents who replied that they work seven days of the week in factories as working days without any weekly holiday. Regarding weekly hours it was found that all the respondents work daily eight hours in all working days ( $8 \times 6 = 48$  hours) without overtime. Some respondents reported working daily overtime as well as some respondents replied of working more than forty-eight hours weekly when there is a workload in the factory. Out of total respondents, 94 percent reported enjoying a weekly 1 day holiday followed by 6 percent of respondents who reported having no weekly holidays when there is the workload in the factories with receiving a double amount of salary for each hour. And they receive holidays later with full payment of wages. 100 percent



of respondents reported enjoying festival leave as per present law (BLA-2006) from their respective factories.

The study also uncovers information regarding the work environment of respondents in their factories. It shows that the majority of respondents (84%) gave a positive opinion about the cleanliness of their factories followed by 16% who gave negative responses. 100% of respondents told about clean washroom facilities followed by 80% gave positive responses about proper ventilation and temperature in their factories followed by 20% of respondents who gave negative answers in this matter. Again 74.67% of total respondents told about the proper disposal of wastage substances by their factories followed by 25.33% of respondents who had negative opinions on this issue. 62% of respondents told about having air conditioning or air coolers for workers in their factories followed by 72% of respondents who reported facing overcrowding in the workplace of factories. 100% of respondents told about having proper and enough lighting facilities in their factories followed by 92% and 88% of respondents told about having proper latrine and urinals as well as dust bean and spittoon respectively. Only 8% of total respondents recorded a statement in favor of the last record of a factory accident. They generally mention sudden fire accidents in factories followed by 98% of respondents reporting having emergency exits in factories to avoid sudden huge damage to the lives of workers.

Leave can be claimed as a right of workers. In this study, among the total respondents 33.33% replied of a maximum of five days of casual leave yearly followed by 22% was found with 6 to 10 days and again 0.67% replied about 8 to 10 days leave respectively whereas only 3.33% of respondents said about 11 to 15 days leave. A significant number of respondents said that they don't enjoy any casual leave from their factory. In response to the question of sick leave, the majority of respondents (97.33%) were found to provide positive answers.

Among them, 17.33% said they enjoy sick leave when they become very sick, followed by 0.67% of respondents who replied of both leave and allowance during sickness. Again 0.67% of respondents reported no sick leave whereas 2% were found enjoying leaves sometimes when they became sick.

The working environment is also an indicator of job satisfaction. Among the total respondents, the majority (79.33%) expressed satisfactory responses followed by 0.67% and again 0.67% of respondents replied very good as well as not satisfactory opinion regarding their working environment respectively. Also, 18.67% of total respondents replied with an average opinion whereas only 0.67% of respondents were found with no opinion.

In response to the question of job satisfaction, the majority (74%) of respondents expressed satisfaction followed by 24.67% of respondents were found with average replies followed by only 1.33% of respondents out of total expressed not satisfactory opinion.

In response to the question of maintaining the provisions of the Bangladesh Labor Law-2006 by factories, it was found that a maximum (94.67%) of respondents replied affirmatively in this issue. They said that their factories followed, more or less, all the provisions laid down in the Bangladesh Labor Law-2006. Again 0.67% and also 0.67% of respondents were found to have replied that their factory does not follow all the provisions of the Bangladesh Labor Law-2006 as well as that the factory is run by the rules imposed by the factory authority respectively. Also, 4% of respondents gave an average opinion which means sometimes their factories follow labor law-related rules as stated in the law.

Workers are entitled to receive various kinds of allowances from their employers as per provisions of law. Maternity leave and allowance can be claimed as a right of pregnant female workers. Organization or factory owners

are liable to ensure these leave and allowances to the eligible workers as per provisions of law. In this study, it was found during data collection that the majority of respondents (92.67%) recorded their opinion in favor of receiving maternity allowance from their owners followed by 2.67% of respondents were found with no opinion whereas 6% of respondents had no idea in this matter. It was also found in the study that out of total respondents 4% of respondents got one month as maternity leave followed by 5.33% and 63.33% of respondents reported enjoying two months and three months as maternity leave respectively. Out of total respondents, 6.67% of respondents were found who did not provide an opinion in this matter whereas 20.67% of respondents were also found who had no idea on this issue at all. Generally, these portions of respondents were from unmarried; newly married, divorced, or widow respondents.

Regarding enjoyment of maternity leaves and allowance by respondents from whom data has been collected, for study purpose, it was found that out of total respondents 36.67% of respondents were found who enjoyed both maternity leaves and allowances from their respective organizations during their pregnancy period followed by 8% of respondents did not enjoyed both leave and allowance. Again 13.33% of respondents were found who did not enjoy these maternity benefits yet because of newly married or not conceiving a child. They may be called potential maternity beneficiaries. The majority (41.33%) of respondents were also found not applicable for these benefits. They were generally unmarried, divorced, and widow female respondents of the study followed by only 0.67% of respondents who had no idea about these issues at all.

About various kinds of available allowances, incentives, bonuses, and gratuity for workers in their respective factories it was found that, in response to the question of sick allowances, 31.33% of respondents gave positive answers among which 7.33% conformed of getting both leave and allowances during

sickness followed by 68.67% respondents were found who received no allowances during sickness. Again 14.67% of respondents replied getting festival allowances followed by 85.33% of respondents who replied getting no festival allowances.

In response to the question of accident allowance in case of an occurring accident in the factory, 26% of respondents told that they were entitled to receive accident allowances in case of an accident followed by 73.33% were found not entitled to get accident allowances if in case of an accident followed by only 0.67% were found with having no idea in this matter.

In the case of gratuity, only 14% of respondents replied affirmatively followed by 86% who replied not entitled to get gratuity. And 98.67% were found getting a bonus from the factory followed by 1.33% who did not receive a bonus on behalf of the factory. Again 61.33% of respondents were found getting incentives from factories followed by 38.67% of respondents with no incentives.

Health care facilities occupy special attention to available laws related to workers employed in different industrial sectors. In this study, it was discovered that 100% of respondents reported getting first aid services from their factories followed by 97.33% of respondents reported having permanent both doctor and nurse in their factory followed by 1.33% of respondents reported temporary doctor and nurse whereas only 0.67% of respondents told about having an only nurse in their factory. In response to occupational health care facilities (such as; mask, hand sanitizer, indoor sound protection, etc.) available in the factories, 64.67% of total respondents gave positive response whereas 23.33% and 12 % of respondents reported using masks mandatory as well as the use of mask and soap water respectively. Finally, in response to health care facilities, the majority (97.33%) of respondents responded affirmatively, followed by only

0.67% of all respondents who said that sometimes they receive health care facilities from their factory. That indicates not always receiving health care facilities from their factory.

Information regarding the welfare measures for workers available in their respective organizations was also found out in this study. It indicated that 8.67% of respondents of the study enjoyed daycare facilities in their organizations followed by only 2% of respondents enjoying transport facilities on behalf of their organizations. In response to the question of entertainment facilities, 39.33% of all respondents reported that they only enjoyed a yearly picnic from the factory as an entertainment facility followed by 37.33% of respondents said that their organization was well arranged with all kinds of entertainment facilities like; TV room, yearly picnic, etc. Again 60% of total respondents reported receiving training (any kind of training) from their organizations followed by 30.67% of respondents reporting receiving only 'fire training' from their organizations. Only 5.33% of respondents were found receiving bima facilities from their factory followed by 96% and 79.33% of respondents recorded receiving canteen and tiffin facilities respectively from their organizations. 100 percent of respondents reported having washing and separate toilet facilities for female workers in the factories where they were working. In the study, 2.67% of respondents said that their factory has separate restroom facilities for female workers followed by 100 percent of respondents who said that their factory has arranged separate pure drinking water facilities for female workers of their factories as well as maintenance of safety records books and more or fewer rest hours for workers. Point to be noted that no respondents were found receiving pension and housing facilities from their factories followed by 60% of respondents saying that they are entitled to receive provident funds from their organizations. It was also found that 99.33% of respondents reported that their organizations followed job security procedures

followed by 94% of respondents who said that their organization maintains regular promotion facilities for employees (both male and female).

The study also displays information regarding the problems encountered by women workers in factories. It shows that 78% of total respondents reported a comfortable and secure work environment followed by 22% of respondents reporting their work environment was not comfortable and secure. It was also found out that 88% of respondents told about the overload of work pressure followed by 84% reported frequent overtime and 10% of respondents told about night shift of work. 68% of respondents reported that their work is heavy and risky, followed by 32% who said that they do light and easy types of work. Again 74% of respondents reported receiving low wages followed by 26% told about a delay in wage giving on behalf of factory owners. 6% and 74% of respondents reported facing physical and mental harassment at their workplace followed by 20% reporting facing verbal abuse as a name of harassment. Only a minimal number of respondents (10%) reported giving punishment for the accused on behalf of management followed by the majority (90%) do not face any kind of punishment for their misconduct. Again 18% of respondents reported facing retrenchment followed by the majority portion (82%) facing no retrenchment until the data collection for this study.

This study also seeks opinions from respondents for improving the factory's activities for their (workers) welfare. In this study, respondents have recommended some suggestions for government activities to reduce their vulnerability caused by natural and man-made disasters and for their betterment. The study found that 2.60% of respondents recommended establishing a daycare center in the factory so that the childbearing mothers can work at the factory with their infants; 0.65% have recommended establishing equal rights of males and females in the workplace environment; 9.74% and 7.14% of respondents suggested about sick and accident allowances respectively whereas 0.65%

demanded yearly leave with wage from factory followed by 3.25% and 7.80% of respondents suggested to arrange transport and lunch facility on behalf of respective factories. Again 0.65% of respondents claimed sick leave; 0.65% suggested daily overtime facilities; 0.65% of respondents recommended new building for factory instead of old and risky one; 0.65% of respondents also suggested for wage increase whereas 1.95% of total respondents suggested for provident fund followed by 0.65% of respondents claimed Friday as holiday and 1.30% of all respondents recommended for implementation of government-sanctioned facilities for worker's welfare.

### ***Summary of the Qualitative Findings***

In addition to supporting the findings of the quantitative study, in-depth case studies for qualitative findings of ten respondents who represent the whole population of the study have also been done to satisfy the requirements of the study. Cases have been selected from Gazipur, Narayanganj, and Savar within the geographical boundaries of the selected districts of the study. The qualitative findings represented that maximum respondents were from majority religious background (Muslim) and the rest were from minority religious background (Hindu). Respondents were between the age's limit of twenty to forty-two followed by the majority who were married in relationship status and the rest were from unmarried as well as divorced in their present relationship. Among the married couples husbands' occupation was identified as day labour, security guard, office staff, driver, small business entrepreneur, garments worker, etc. About the family structure of respondents, it was found that the maximum numbers of respondents were from the nuclear family structure and the rest was from joint families. This finding indicates the increasing rate of breaking down of joint families in urban areas. Among the families, four and more than four family members were present in many families followed by three and two

family members were living in some families also. Couples were found conscious of adopting family planning methods and in adopting children. Also, childbearing working mothers were found facing troubles in maintaining children and factory work at the same time.

The educational background of respondents showed that maximum was from religious knowledge base background with having no institutional educational qualification but can give signature only followed by rest were from Primary School Certificate, Secondary School Certificate, and Higher Secondary Certificate background. These findings indicate that maximum women from poor grade educational qualification became engaged in ready-made garments industries and this scenario is changing day by day and more educated women are getting interested in doing jobs in garments industries.

Regarding the housing conditions of respondents where they were living at present, it was found that the majority of them were living in a one-room rented house followed by the rest who were found to live in a rented house. Reasons behind this were financial capability of affording and intention of future savings. Maximum respondents reported facing privacy-related problems in their daily life because of a lack of space in the housing atmosphere. They all found to use pure drinking water and use of pakka latrine and soap at home. They were found to be health-conscious and aware of any kind of disease and virus.

Regarding working hours in the factory, it was found that maximum respondents invest eight to nine hours in the factory followed by rest who invest nine to ten hours daily and the lowest is eight hours in a day. Among the respondents who do overtime in the factory, maximum respondents reported spending an extra two hours and one hour as overtime. For some extra income to support the family financially, respondents were getting interested in overtime work at the factory.



Two earning members were found in the maximum respondents' family followed by monthly family expenses of most families were found minimum ten thousand Bangladesh taka followed by up to fifteen thousand Bangladesh taka. Maximum families were found spending three to four thousand Bangladeshi takas for house rent. It indicates the poor socio-economic condition and poor living standard of garment workers of Bangladesh.

Entertainment facilities are considered as a right of people. During the case study, maximum respondents were found with positive answers of having good entertainment facilities like; TV room, yearly picnic, etc. are also arrangements for workers for refreshing and rest at factories for workers followed by negative opinions of having no entertainment facilities for workers at factories. This finding indicates the need for proper inspection of the Chief Inspector in factories about the proper applicability of labor law-related provisions.

All respondents of the case study reported having no accidental record in the factory with having well-arranged first aid appliance in the factory in case of any emergency of workers with having proper occupational health care facilities like; using a face mask, hand sanitizer, etc. in the factory to avoid health-related hazards and to face the Covid-19 emergency situation. Maximum respondents reported having permanent doctors and nurses in their factories for ensuring workers' health care facilities. It can be said that due to the conscious and smart steps of factory owners and workers the ready-made garments industries are doing economically best in the Covid-19 emergency situation.

Maximum respondents reported receiving no yearly casual leave from their factories followed by rest reported receiving yearly casual leaves on behalf of factories from five to maximum of ten days. Half of the respondents reported enjoying incentives from factories followed by no one being found engaging in *bima* facilities followed by the majority of respondents reporting no sick

allowances from factories. In case of need in sickness, respondents said to receive sick leave from factories as per doctor's consultation.

All respondents of the case study reported facing no workplace harassment with having good arrangements of drinking water and clean washroom and separate restroom facilities for female workers in factories.

Outmost respondents reported having proper tiffin and canteen facilities for workers with an emergency exit, training facilities (administrative and fire training), proper promotional facilities, and weekly six days as working days followed by highest respondents reported of having no child room or daycare facilities at factories with no transport or housing facilities, no festival allowances as well as no accident allowance for workers in case of unexpected factory accidents.

The greatest number of respondents reported having maternity leave and allowances for doctor's prescribed eligible pregnant female workers from factories. The point to be noted is that maximum of them reported receiving three months as maternity leave from the factory followed by the rest of others who reported about two months as well as one month as maternity leave for female workers. This information indicates a violation in sanctioning maternity leaves for eligible female workers as per laws and also a violation of applicable labour law-related provisions of the republic Bangladesh.

Respondents also reported receiving wages and bonuses at times and no dispute between owners and workers. Regarding the working environment and applicability of labour law-related provisions at factories, the majority of respondents gave positive opinions followed by average opinions by minor respondents. Majority of respondents were found satisfied with their work and factory services followed by rest were found with negative and average opinions.

During data collection of case studies, recommendations were also sought on behalf of respondents for improving and ensuring a better working situation for female garment workers of Bangladesh. The recommendations and suggestions include; an arrangement of lunch, daycare, transport and entertainment facilities, sick allowance, shifting factory to new and secure building and arrangements and application of labour law-related provisions for the betterment of all workers in all garments factories of Bangladesh. Note that no record of industrial dispute, illegal strike, and lock-out or unrest labour-employer relation was found during the whole process of data collection of the study.

It was also found in the study that all the respondents received their wages in due time with no delay and they are paid with currency notes or current coins or bank cheques. And deductions from wages are made as per law

*“Safety-Net Programs for Women Workers in Ready-Made Garment (RMG) Sector in Bangladesh”*

**Chapter VII**

**Comparative Analysis of the Findings Focusing on  
the Provisions of Applied Laws of Bangladesh**

## 7.1 Comparing the findings with the Bangladesh Labour Act -2006

This chapter aims to fulfill the requirement of the objective no. (iv) of the study and that is *Making a comparison of the study findings in light of the application of applied laws and provisions for garments workers in Bangladesh*. This chapter is intended to make a comparison of the collected findings with the provisions of the Bangladesh Labour Act -2006. An attempt has been undertaken to put a glimpse of the light of legal angel on the analyzed data of the study:

According to **section 34(Prohibition of employment of children and adolescents)** of the *Bangladesh Labour Act -2006*: no child shall be employed or permitted to work in any occupation or establishment. From **Table-1** of chapter V, we found that there is no child employed in ready-made garments factories from where information has been obtained for this study purpose. Data has been collected from workers whose age limit is between 15 to 45 years old.

According to **section 100(Daily hours)**: No adult worker shall ordinarily be required or allowed to work in an establishment for more than eight hours in any day. Provided that, subject to the provisions of section 108, any such worker may work in an establishment not exceeding ten hours in any day.

**Table no. 18** shows that 16.67 percent of respondents work regularly 8 hours a day in the factory and 27.33 percent of respondents work from 9 to 10 hours. The highest percentage of this table shows that 53.33 percent of respondents work from 8 to 9 hours in a factory followed by 2.67 percent of all respondents working for a long duration of 10 to 12 hours in a day.

Moreover, in **Table no. 21** it was found that among the respondents 8 percent were found who spend daily 1 hour as overtime in the factory followed by 2 percent spend 3 hours and the highest percentage (60.67 percent) respondents were found with daily 2 hours overtime in the factory. During data collection, it

was also found that a significant amount of respondents (29.33 percent) were found spending no overtime in the factory. **Section 108(Extra-allowance for overtime)** of the BLA-2006 was found to be applied in factories for the payment of overtime of workers. Applicability of **section 109 (Limitation of hours of work for women)** was found fair and present in the RMG factories from where data has been collected for study purposes.

**Table no.19** shows that 100% of respondents were found enjoying 30 minutes (as per law) as rest and tiffin time from factories which indicates the application of **section 101 (Interval for rest or meal)**. The findings of this study also show that all the respondents work daily eight hours in all working days (8x6=48 hours) without overtime. This finding is the reflection of **section 102 (Weekly hours):** (1) No adult worker shall ordinarily be required or allowed to work in an establishment for more than forty-eight hours in any week.

The **table no. 19** also shows that out of total respondents, 94% of respondents reported enjoying weekly 1 day holiday followed by 6% of respondents who reported having no weekly holidays when there is the workload in the factories with receiving a double amount of salary for each hour which indicates the infliction of **section 103 (Weekly holiday)** and **section 104 (Compensatory weekly holiday)** in the respective factories of the respondents mentioned in the *Chapter IX (Working Hour and Leave) [section 100 to 119]* of the Bangladesh Labour Act-2006..

**Section 115(Casual leave):** Every worker shall be entitled to casual leave the full wages for ten days in a calendar year, and such leave shall not be accumulated and carried forward to the succeeding year. **Table no. 20** showed that a significant portion (40.67%) of respondents reported receiving no casual leave yearly, which is a violation of this section.

**Section 116(Sick leave):** According to this section every worker other than a newspaper worker, shall be entitled to sick leave with full wages for fourteen days in a calendar year. And no such leave shall be allowed unless a registered medical practitioner appointed by the employer or, if no such medical practitioner is appointed by the employer, any other registered medical practitioner, after examination, certifies that the worker is ill and requires sick leave for cure or treatment for such period as may be specified by him. Such leave shall not be accumulated and carried forward to the succeeding year.

**Table no. 20** represented that the majority of respondents reported receiving sick leave from their factories that indicating the application of section 116 in RMG industries.

**Table no. 23** fulfills requirements of the information needed to justify *Chapter V (Safety of Health and Hygiene)* [sections: 51 to 60] the BLA-2006. In the study, findings show that the majority of respondents (84 percent) gave a positive opinion about the cleanliness of their factories [section 51 (Cleanliness)] followed by 100 percent of respondents told about clean washroom facility [section 59 c, d (Latrines and urinals)] followed by 80 percent gave a positive response about proper ventilation and temperature in their factories according to [section 52 (Ventilation and temperature)]. Again 74.67 percent of total respondents told about the proper disposal of wastage substances by their factories [section 54 (Disposal of wastes and effluents)]. 62 percent of respondents told about having air conditioning or air cooler for workers in their factories to satisfy [section 55 (Artificial humidification)] followed by 72 percent of respondents who reported facing overcrowding in the workplace of factories which violates [section 56 (Overcrowding)] of the law. 100 percent of respondents told about having proper and enough lighting facilities in their factories [section 57 (Lighting)] followed by 92 and 88 percent of respondents told about having proper latrine and urinals [section 59

**a, b (Latrines and urinals)]** as well as dust bean and spittoon[**section 60 (Dust bean and spittoon)]** respectively.

**Section 46 (Right to, and liability for, payment of maternity benefit):**According to this section every woman employed in an establishment shall be entitled to and her employer shall be liable for, the payment of maternity benefit in respect of the period of eight weeks preceding the expected day of her delivery and eight weeks immediately following the day of her delivery. For this benefit, she has to work under the employer, for a period of not less than six months immediately preceding the day of her delivery. But she will not be able to get such benefit if she has two or more surviving children rather she shall be entitled to the leave to which she would otherwise be entitled. **Table no. 25, 26, and 27** represented information related to this section, and it indicates that the majority of female garment workers of this study were found to receive maternity allowances and leaves where there is a variation of time of maternity leave. As per the legal provision, pregnant women shall receive four months as maternity leave but the **Table no. 25** shows a maximum of three months as maternity leave. These findings indicate a violation of these provisions and require more clear inspection of the Chief Inspector of the concerned areas.

According to **Section 89 (First-aid appliances):** In every establishment should be provided and maintained readily accessible during all working hours first-aid boxes or cupboards equipped with the contents prescribed by rules and these should be kept in charge of a responsible person who is trained in the first-aid treatment and who shall always be available during the working hours of the establishment. **Table no. 29** shows that all the respondents reported having and getting first aid services from their factories followed by the utmost of them reported having a permanent doctor and nurse in their factories. **Table no. 30** shows a 100 percent record of maintenance of safety record book as per **section**



**90(Maintenance of safety Record Book).** Proper washing facilities as per **section 91(Washing facilities)** were found to be maintained by the factory owners given in **Table no. 30**. 100 percent of respondents reported of having separate toilet facilities for men and women [**section 59 b (Latrines and urinals)**].

*Chapter XIII* presents *welfare measures* from (**sections 89 to 99**) of the *Bangladesh Labour Act -2006*. **Table no. 30** satisfies the requirement of these sections.

According to **section 92 (Canteens)**: In every establishment wherein more than one hundred workers are ordinarily employed, there shall be provided an adequate number of canteens for the use of the workers. **Table no. 30** represents that the highest percentage of respondents reported having well-organized canteens facilities for its workers.

According to **section 93 (Shelters, etc.)**: In every establishment wherein more than fifty workers are ordinarily employed, adequate and suitable shelters or restrooms, and a suitable lunchroom, with provision for drinking water, where workers can eat meals brought by them, shall be provided and maintained for the use of the workers. **Table no. 30** represents that workers are provided with adequate rest hours where a nominal portion of respondents (2.67%) reported having a rest room or shelter. 100 percent of respondents were found to have a pure drinking water facility at factories.

According to **section 94 (Rooms for children)**: In every establishment where there are forty or more workers are employed there shall be provided and maintained child rooms or rooms for under six years' old children. Such rooms should be under a trained or experienced woman and such rooms should be clean with adequate accommodations, ventilation, and light. Findings from

**table no. 30** of the study show that only 8.67% of women reported having such a facility in their factories.

The table also shows that 60 percent of respondents said that they are entitled to receive provident funds from their organizations which reflect **section 264 (Provident funds for workers in private sector establishments)** from chapter XVII of the law.

The findings of the study, from data collection to data analysis for both quantitative and qualitative findings, show that the respondents received their wages in due time with no delay and they are paid with currency notes or current coin or bank cheque. And deductions from wages are made as per law. These findings support **section 123 (Time of payment of wages)**, **section 124 (Wages to be paid in current coin or currency notes)**, **section 125 (Deductions which may be made from wages)** of the Bangladesh Labour Act-2006.

**Table no. 17** represents information regarding wage deduction of workers in their factories. It shows that 20.67% of respondents reported wage deduction for absence from duty which supports **section 126 (Deductions for absence from duty)**. Followed by 14% replied wage deduction for damage/loss with support **section 127 (Deductions for damage or loss)**, 12% for deduction of services rendered according to **section 128 (Deductions for services rendered)**, **Section: 129 (Deductions for recovery of loans or advances)** was supported by 6% of respondents of the study. The highest percentage (43.33%) reported no deduction followed by 1.33% of respondents giving no opinion and 2.67% of respondents were found to have no idea in this regard.

Considering the above discussion it can be said that maximum provisions of the present Labour act of Bangladesh-2006 have been followed in ready-made garments (RMG) industries of Bangladesh. if all the rules and regulations would

have in the realistic application then the vast amount of working human sector especially the women actor would have enjoyed the more safe and sure lifestyle. Hope that in near future all the garments industries willfully followed legal provisions assigned for ensuring and upholding the betterment of large human resources of this country.

*“Safety-Net Programs for Women  
Workers in Ready-Made Garment  
(RMG) Sector in Bangladesh”*

**Chapter VIII**

**Recommendation, Conclusion and  
References**

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## 8.1. Recommendations:

However, with considerable attention on the welfare measures applied in various laws and regulations for the safety and security of workers in the RMG sectors in Bangladesh, by analyzing the findings of the study, some measures can also be taken for more effectiveness for female workers employed in this industrial sector for raising more worker's satisfaction as well as industrial productivity. These suggestive measures can be the followings-

- Fixation of wages should be equal and logical for male and female workers based on the living standard;
- Ensure proper time schedule and allowance for overtime work especially for female workers employed in the factory;
- Provide transportation facilities to and from work;
- Provide adequate and separate toilet and urinary facilities;
- Ensure proper rest hours and separate restroom facilities for female workers;
- Ensure separate breast feeding and day care facilities for child bearing female workers employed in the factories;
- Ensure maternity leave and allowances according to the existing Act-2006;
- Ensure weekly holidays with pay for to avoid work load from employees especially for female workers;
- Provide quota for female membership in the trade union;
- Ensure safe and woman friendly working environment in all garments factories;

- Ensure proper acknowledgement of their (female workers) work and arrange motivational program to avoid ill treatment for female workers in workplace;
- Put up and welfare officer to provide enough knowledge about their right in the workplace according to the labor law;
- Arrange regular recreational facilities for workers to avoid monotonous of work;
- Arrange well equipped medical room and free regular check-up procedure for female workers especially for pregnant and child bearing mother workers;
- Council female workers on a regular basis;
- Ensure safety management training for all kinds of worker;
- Full Time medical care and first aid treatment with female doctor and highly trained nurses for female workers;
- Regular fire drills should be held, minimum once in a year;
- Proper exit sign and safety sign should be applied in appropriate areas of the industry;
- Arrange orientation sessions with workers especially with female workers to know them regarding labor law related rules and provisions. Chief Inspector can play a vital role in this regard with factory owners;
- All the buildings of garment industries should have proper announcement system as to how to get out of the building;
- Management has to provide basic legal requirements to ensure a healthy industry etc.

If these measures should be formed and implemented by the lawmakers and the concerned authorities as well as the management of all RMG factories then it can be hoped that the workload and vulnerability of the female workers caused by workload and management policy will be minimized in a considerable level and they will be able to lead a peaceful and happy life with social dignity and peace.

## **8.2 Conclusion**

The readymade garments (RMG) industry acts as a backbone of the country's economy and this sector has a role as a catalyst in the overall development of the country. The RMG industry has a great contribution in creating job opportunities for millions of people in this country. Every year this sector brings a significant amount of export earnings for the country. The "Made in Bangladesh" tag is a prestigious brand across the world. The industry that has been making a crucial contribution to rebuilding the country and its economy is none other than the readymade garment (RMG) industry which is now the single biggest export earner for Bangladesh. The sector accounts for 81% of the total export earnings of the country (DHAKATRIBUNE, 2021). Undoubtedly it can be said that because of the RMG industry the economy of Bangladesh continues to grow at a steady pace and soon Bangladesh will be known as a middle-income country.

This study revealed the real picture of safety and security measures as well as programs available in garment factories for its workers especially for female workers which constitute the major manpower portion of our RMG industry. Besides findings, this study identified the gap inapplicability of welfare measures stated in applied laws as well as rules and their application in the practical field.

It is obvious that despite having the winsome growth and shining expectancy of the RMG industry in our country, this sector is encountering many challenges among which workplace safety and ensuring better working conditions for the millions of garment workers are the biggest challenges. Furthermore, the safety and security of workers in a workplace have become a global concern. The two major accidents (the Tazreen fire and the Rana Plaza collapse) in the RMG history of Bangladesh have brought the world's attention to the safety issues of the workplace. Following the unfortunate incidents, various platforms such as the Bangladesh Accord on Fire and Building Safety, the Alliance for Bangladesh Worker Safety, and the National Plan of Action have been formed to improve the building and fire safety of Bangladesh's garment industry. All members of the BGMEA and BKMEA are working all-out to carry out the corrective action plans suggested by the Accord, Alliance, and National Plan of Action after inspections, even investing huge amounts of money.

Moreover, the factories which were set up in an unplanned way and housed in risky buildings have started relocating to safer buildings. Besides, a project has been taken to set up a well-planned garment industrial park beside the Dhaka-Chittagong Highway where the structurally weak garment factories will be able to relocate.

However, ensuring workplace safety at all garment factories is a gigantic task and will take time to accomplish. But we believe the government of Bangladesh, BGMEA, and BKMEA, with the support of global brands and international development partners, will be able to ensure the safety of the RMG industry and maintain the momentum of socio-economic development in the country.

With challenges on one side, a more glittering future is waiting for the ready-made garment industry of Bangladesh on the other side; at least facts and



figures have made us believe so. A recent study jointly conducted by the United States Fashion Industry Association (USFIA) and the University of Rhode Island (URI) has made us more optimistic about the potential of our RMG industry (DHAKATRIBUNE, 2021).

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*Appendix i*

*Interview Schedule*

## **Interview Schedule**

Institute of Social Welfare and Research

University of Dhaka

Dhaka-1205

**Research title: “*Safety-Net Programs for Women Workers in Ready-Made Garment (RMG) Sector in Bangladesh*”**

[Collected information will be used only for research work and all sorts of confidentiality will be maintained]

### **A) Socio-economic and demographic Information:**

1. Name:
2. Father's/ Husband's name:
3. Age:
4. Gender:  Male       Female
5. Religion:  Muslim     Hindu       Buddhist     Christian
6. Marital status:  Married     Unmarried  Divorced     Widow
7. Children:
8. School-going children:
9. Family members:
10. Family structure:                       Nuclear                       Joint

**11. Educational background:**

- Only signature       PSC       JSC       SSC  
 HSC       Others (if)

**12. Earning member of the family:**

**13. Husband's occupation:**

**14. Residential status:**     Rented home     One room rented

- Room sharing       Sublet

**15. Monthly expenses:**     5000-10000     10000-12000

- 12000-15000       15000 to above

**16. Monthly house rent:**  Less than 2000       2000-3000

- 3000-4000       4000-5000       5000-6000

- 6000 to Above

**17. Latrine facilities at home:**     Kacha     Pakkha

- Semi pakkha       Sanitary       Open space

**18. The person who helped respondent to get the job:**     Husband

- Friends       Relatives       Others (if)

**19. Family support in continuing respondent's job:**

- Yes       No

.....

**20. Respondents' decision making power in her family:**

- i) Family planning:     Yes       No     Sometimes       N/A

- ii) Child's related issues (Education, Marriage, etc.):     Yes       No

- Sometimes       N/A

- iii) Any family related issues:  Yes  No  Sometimes
- iv) Job continue related matter:  Yes  No  Sometimes
- v) Freedom to expand own income:  Yes  No  
 Sometimes
- vi) Voice against family torture/violence:  Yes  No  
 Sometimes  N/A

**B) Working environment and safety net programs for women workers in RMG sectors of Bangladesh:**

21. Monthly salary/wages of respondents:  5,000-10,000  
 10,000-15,000  15,000-20,000  
 20,000-25,000  25,000-30,000

22. Wage deduction of workers in respondent's factory:  For absence from duty  For damage/loss  For services rendered  For recovery of loan/ advances  Others  
 (if)  No deduction  No opinion  No idea

23. Daily working hours of respondents in the factory:  
 8  8-9  9-10  10-12

24. Working hours and holidays of respondents in the factory:

- i) Daily hours:
- ii) Interval for rest/meal:
- iii) Weekly hours:
- iv) Weekly working days:  6 days  7days

- v) Weekly holiday:
- vi) Compensatory weekly holiday:
- vii) Festival holidays:
- viii) Spread over:
- ix) Night shift:

**25. Available leaves for workers in respondent's factory:**

- Casual leave
- Sick Leave

**26. Daily overtime working hours of respondents in the factory:**

.....

**27. The working environment in the factory:**  Good

- Very good
- Bad
- Average
- No opinion

**28. Job satisfaction of respondents:**  Satisfactory  Very

- good
- Not satisfactory
- Average
- No opinion

**29. The situation of working environment:**

- i) Cleanliness:  Yes  No
- ii) Clean washroom:  Yes  No
- iii) Ventilation and temperature:  Yes  No
- iv) Disposal of wastage substance:  Yes  No  No idea
- v) Air condition/Air cooler:  Yes  No
- vi) Overcrowding:  Yes  No



- vii) Lighting:  Yes  No
- viii) Latrine and urinals:  Yes  No
- ix) Dust bean and spittoon:  Yes  No
- x) Accident in the factory:  Yes  No
- xi) Emergency exit:  Yes  No

**30.** Applicability of the rules of Bangladesh Labor Law-2006 in the organization of respondents:  Good  Bad/Not satisfactory  
 Authority imposes rules  Average

**31.** Maternity leave for pregnant female workers in the respective organization of respondents:  1month  2months  3months  No opinion  
 No idea

**32.** Maternity allowance for pregnant female workers in the respective organization of respondents:  Has maternity allowance  
 No maternity allowance  No opinion  No idea

**33.** enjoyment of maternity leaves and allowance by respondents from their organization:  Have enjoyed both L & A  
 Did not enjoy both L & A  Not enjoyed yet  
 No idea  N/A

**34.** Information regarding available allowances, incentives, bonuses and gratuity for workers in the factory:

- i) Sick allowance:  Yes  No
- ii) Festival allowance:  Yes  No
- iii) Accident allowance:  Yes  No  No idea

- iv) Maternity allowance:  Yes  No  No idea  No opinion
- v) Gratuity:  Yes  No
- vi) Bonus:  Yes  No
- vii) Incentives:  Yes  No

**35. Information regarding available health care services for workers in the factory:**

- i) First aid service:  Yes  No
- ii) Doctor and nurse:  Yes  No  Sometimes  
 Only nurse
- iii) Special health facilities for the Covid-19 (ex:face mask, sanitizer, etc.):  Yes  Mask  Mask & soap water
- iv) In response to health care facilities:  Yes  No  
 Sometimes

**36. Information regarding welfare measures for workers in the respective organization of respondents:**

- i) Daycare facility:  Yes  No
- ii) Transport facility:  Yes  No
- iii) Housing facility:  Yes  No
- iv) Entertainment facility:  Yes  No  Picnic
- v) Training facility:  Yes  No  Fire training
- vi) Bima facility:  Yes  No  No opinion
- vii) Canteen facility:  Yes  No

- viii) Tiffin facility:  Yes  No
- ix) Washing facility:  Yes  No
- x) Separate toilet facility:  Yes  No
- xi) Pure drinking water facility:  Yes  No
- xii) Maintenance of safety record book:  Yes  No
- xiii) Rest hours:  Yes  No
- xiv) Restroom:  Yes  No
- xv) Pension facility:  Yes  No
- xvi) Provident fund:  Yes  No
- xvii) Regular promotion:  Yes  No  Sometimes
- xviii) Job security procedure:  Yes  No

**37. Problems encountered by women workers in the factory:**

- i) Work environment:  Comfortable and secure  Not comfortable and secure
- ii) Working hours:  Frequent overtime  Night shift  
 Others(if)
- iii) Type of work:  Heavy and risky  Light and easy
- iv) Wage related problem:  Low  Delay  Others  No
- v) Workplace harassment:  Physical  Mental  
 Verbal  No
- vi) Punishment:  Yes  No

vii) Retrenchment:       Yes       No

**38.** Respondent's opinion for the betterment of women workers in RMG sectors in Bangladesh:

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*(Thank you for your time)*

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Signature of Interviewer

Date: .....

*Appendix ii*

*Photography*















