

Navigating Marginalization: Safety and Survival for Low-Income Women in Bangladesh's Informal Economy.

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***Abstract:** Women of low socioeconomic status in Bangladesh encounter pervasive insecurity in their workplaces and residences, especially in the domestic industry, exacerbated by patriarchal and capitalist systems. Despite their significant contributions to the informal economy, these women are excluded from the Labour Act of 2006, leading them to disenfranchisement and marginalization. A detailed field survey with observational methods and data analysis is conducted to identify the factors that address the security crisis faced by low-income working women by following a mixed-methods approach. The study reveals that these workers face persistent job insecurity, exposure to workplace hazards, and frequent incidents of harassment, all worsened by limited healthcare access and a lack of institutional support. It underscores the urgent need for effective implementation of the Domestic Worker Policy 2015, expansion of educational and training opportunities, and fostering collective organization to improve wages, safety, and dignity for female workers in Bangladesh.*

Keyword: Informal Economy, Low-income women, Domestic worker, Social security.

Introduction

Labor power serves as a cornerstone for the development, progress, recognition, civilization, culture, and survival of human society. The foundation of human advancement lies in the capacity and efficiency of labor; no monumental achievements are possible without substantial investment in labor investment. Across sectors such as agriculture, fishing, forestry, and infrastructure development, women have historically worked alongside men, contributing significantly to societal progress. Since the independence of Bangladesh, women's participation in the labor force has increased markedly. As a developing nation, Bangladesh has experienced remarkable economic

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progress in recent years, with this growth underpinned by the contributions of its working class, including a significant proportion of low-income women workers.

In addition to the formal sector, the informal economic sector significantly contributes to the momentum of Bangladesh's economy. In Bangladesh, women constitute about half of the total population of which 80 percent live in rural areas (BBS, 2001: 21). Sectors like domestic labor are predominantly staffed by low-income workers who migrate to urban areas in search of better livelihoods. Women constitute half of Bangladesh's population, with about 82% residing in rural areas. (Rimi, 2013:1) But their status has been ranked the lowest in the world on the basis of twenty indicators related to health, marriage, children, education, employment and social equality (NCBP, 2000: 27). Due to inadequate employment opportunities in rural areas, increasing numbers of women are migrating to cities, driven by factors such as abandonment by their husbands or remaining unmarried. This growing segment is joining the informal sector, particularly in domestic labor, brick kilns, construction, etc.

According to the Violence Against Women Survey 2013, 53% of women in Bangladesh experience economic violence. Balk stated that, "It is a well-established fact that in a patriarchal society like Bangladesh, women are ascribed a lower status as men who have the sovereign power to control households and society as a whole, while women are often secluded in their homes" (Balk, 1997: 4). Despite the gender inequality inherent in this patriarchal social system, women in Bangladesh have begun to step out of their familial or marital homes and enter the broader economic arena. These low-income women come to the capital with the hope of leading a normal life with minimal income. However, over time, the issue of safety in their work environments has become increasingly important. In this context, economic, social, and environmental factors play significant roles.

They are often subjected to various forms of abuse, including sexual harassment by, supervisors, and household owners. The situation becomes more deplorable, especially when a female worker is pregnant. In the informal economic sector, pregnant women do not benefit from the 8-week leave before childbirth as stipulated by the Labor Act of 2006. (Labor Act: 2006). However, the primary cause of women's subordination is wage inequality. In addition to subordination, women are often cheated regarding their wages. Consequently, a domestic women workers earn a maximum of Tk 180-200 for a full day's work, while men often receive Tk 450-500 for half the amount of work. An

occupational analysis of Kabir mahmud indicates that women employed as doctors, teachers, nurses, uninsured domestic workers, and other professions earn lower wages. Additionally, there is no pension or old age allowance system for women workers in these occupations (Mahmud, 2003).

Moreover, low income women do not receive any formal appointment letters. Most women workers in informal work migrate from their homes to the capital. As a result, they need to reside near their workplaces for convenience, leading to various types of harassment. Many landlords are unwilling to rent to them, and if they are unmarried, the suffering is even greater. Even when women manage to rent accommodations, they are often asked for additional money. This is compounded by violence from local troublemakers, creating a significant security crisis for these women. Domestic servants recruited by agencies in Dhaka are regularly exploited. These agencies recruit maids from rural communities and demand significant sums of money under the guise of employment. These maids are underpaid and unable to escape poverty. A female domestic worker in Dhaka earns Tk 6000–8000 for all household tasks. They work 18–20 hours a day, sleeping last and rising first, sometimes with food and lodging. No medical facilities, and entertainment is unattainable. They are often barred from working if they are temporarily incapacitated. Despite these harsh realities, women continue to flock to these jobs in increasing numbers.

Theoretical and Conceptual Analysis

In Bangladesh, domestic work is a common occupation, with domestic workers being among the most marginalized and vulnerable groups in the workforce. Domestic work is one of the oldest and most important occupations for millions of women around the world (ILO, 2010) and domestic work is a heavily female-dominated sector: women account for 83 per cent of all domestic workers (ILO, 2013). A significant number of individuals are involved in this line of work. However, due to the absence of a formal registration system, the exact number of domestic workers remains uncertain. Generally, it is estimated that about 20 lakh workers are engaged in this particular field (DWRN, 2011). The official statistics coming from the Bangladesh Bureau of Statistics through its Labour Force Survey (LFS) 2006 put the number at a smaller magnitude. Domestic workers in the country include both male-female adults and children. The official statistics does not cover child domestic workers under the age of 15, and also due to the specificity of domestic work itself i.e. invisibility, the reported number is largely underestimated.

After agriculture, domestic labor comprises the largest number of workers. (Basu, 2015:116). In the context of Bangladesh, this sector is overwhelmingly occupied by women and children, especially girls. However, there is dearth of reliable and specific data on the number of domestic workers in Bangladesh. Though the Labour Force Survey-2006 (BBS) provided an estimate that the total number of domestic workers in Bangladesh was 331,000, the Labour Force Survey (2010) of the country does not provide any estimation on domestic workers' number. According to ILO-UNICEF Baseline Survey 2007, the number of child domestic workers is 420,000. But a calculation based on household of the Dhaka and Chittagong City Corporation it is estimated that the number of domestic workers is about 2 million in Bangladesh (DWRN, 2011). Presumably, there are more than 2.5 million domestic workers in Bangladesh, with 80% of this labor force being women and children (girls). The 2012 BBS Labor Force estimates indicate that the number of female domestic workers between the ages of 5-17 is 615,000, a number that is continually increasing. (Basu, 2015:129) This increase is also associated with the issues of school dropout rates among village girls and child marriage.

The security crisis of low-income working women in Bangladesh is placed in a theoretical context. For that reason, in making a theoretical framework of the subject, the work has been done by mixing some theories and ideas. Women as a 'subject' must be placed within a 'context' to understand her. Because women have their own economic, social, cultural, political position, why is she being kept apart from that place. Visualization is creating a different position for it. As a result, he is subjected to denial of rights from all sides. To understand the context, some theories and conceptual terms are discussed further:

Patriarchy and Masculinity

Patriarchy has existed in all populated areas across time, age, religion, caste, ethnicity. However, it is difficult to define patriarchy in one word. Patriarchy refers to the dominance of men in all spheres of life – family, social, political, economic, cultural and even sexual relations – and female domination is a special means of achieving male goals. Patriarchy establishes men as the dominant or focal point of society in various ways. The physical, social, political, economic and cultural foundations of men and women remain at the root of the establishment, all of which are called patriarchy in one word.

Patriarchy is a set of social relations between men that have a material basis and that establish and create interdependence and solidarity between men that place them in a society of women to enable dominance. There is an unwritten consensus in all societies and among all men that they collectively favor dominating women and actively engage in doing so.

Patriarchy is sustained by establishing men's control over women's labor power. This control is perpetuated through marriage, women's childbearing and child-rearing responsibilities, household work, women's economic dependence on men, and institutions such as the state and religion. Consequently, the male system's control hinders women's autonomy, making it exceedingly difficult to break free from this patriarchal network.

Masculinity is not solely dependent on the natural physical differences between men and women; it is a social construct that defines the meaning of 'woman' and 'man.' To comprehend its meaning, it is necessary to examine the material basis of patriarchy. Patriarchy is rooted in the economy, politics, socio-culture, history-tradition, and religion of society. As Farida Akhtar and Farhad Mazhar stated, "To understand the relationship between men and women, it is not enough to understand only the physical relationship between women and men. What does 'woman' and 'man' mean in a society, who has what rights, whose position—these are all of social significance. We have to look at it. If we want to grasp its meaning, we have to analyze the material basis of patriarchy." (Akhter and Mazhar, 2008:16). Understanding the system of production, the relationships of production, ownership of the means of production, and the status of men and women in the family, society, and state is essential. Therefore, while patriarchy signifies the dominance of men over women, its characteristics and forms are manifold and multifaceted, permeating throughout society.

Naseem Akhter Hussain stated in her book that, "Aristotle distinctly separates the boundaries of the private household and the public state. Women, children, and slaves were subjugated and confined to the home for purposes of production and childbirth. Only male citizens were free and constituted the 'polity' or state for purposes of administration, justice, and war. This state structure, characterized by a distinction between private and public spheres, is still prevalent in Western countries and is being practiced in newly formed states. Women are depicted as victims of universal subordination. The central point is that women's activities cannot be deemed political

due to the definitions of politics and power imposed by patriarchy.” (Hussain, 1990: 24)

To further explore the concept of masculinity, attention can be directed to the writings of Dr. Abdul Mannan, wherein he asserts that “The form of masculinity is not uniform but manifests itself in various ways. Patriarchy emerges in family, society, economy, politics, and religion. Existing familial, social, political, economic, cultural, and religious systems function as instruments for the establishment and perpetuation of patriarchy, revealing its form through these structures.” (Mannan, 2011: 3)

In patriarchy, women's labor is exploited in the family, society, and state. Women's work often does not earn cash and therefore lacks social recognition. Even in her ancestral property she does not have equal rights.

Marginalization of Women in Domestic Work

Female domestic workers in Bangladesh experience deep-rooted marginalization shaped by intersecting economic and patriarchal structures. Predominantly women—often migrating from rural regions—they work in private households under informal, unregulated arrangements, entirely excluded from protections offered by the Labour Act of 2006 and outdated statutes like the 1961 Domestic Servants Registration Ordinance (Islam et al., 2023). Their exclusion perpetuates exploitative conditions: irregular and insufficient pay (average Tk 5,311/month), excessive hours (often 10–14 per day or even 24-hour live-in shifts), little to no leave (only 13% enjoy weekends, 7% access paid maternity leave), and high rates of abuse—verbal (61%), mental (67%), physical (21%), and sexual (4%)—most of which go unreported due to normalization and fear (Akter, 2022).

Although the Domestic Worker Protection and Welfare Policy (2015) was a landmark development, it remains largely symbolic in practice: with no enforcement mechanisms, wage standards, or formal monitoring bodies (Molla, 2021). Civil society groups like the National Domestic Women Workers Union and international networks such as WIEGO and the IDWF have made efforts to raise awareness and empower domestic workers, but such initiatives reach only a limited portion of the workforce (Chowdhury, 2021). As a result, domestic workers remain trapped in a “triple disadvantage”—as women, informal laborers, and internal migrants—denied legal protection, collective voice, and social recognition, thereby reinforcing their systemic marginalization (Hossain & Kabear, 2022).

Women as the Role of Worker

An individual who earns money in exchange for labor is, by definition, a worker. Consequently, all those engaged in various public and private professions can be considered workers. According to labor rights definitions, the minimum wage is intended for manual laborers. Marginal workers are considered the backbone of the economy and primary agents of production. However, the reality is that, worldwide, including in Bangladesh, this class of workers consistently faces marginalization, oppression, and deprivation. It has become a 'permanent culture' for these workers to not receive fair wages on time despite their critical role in production.

Kamruddin Ahmad, in his discourse on the labor movement in East Pakistan, stated, "Labor has been recognized as the most important factor of production. Any work, whether manual, clerical, or technical, undertaken for monetary consideration is referred to as labor." (Ahmad, 1969) Belonging to a social class that comprises individuals who perform manual labor or work for wages. The term "labor" refers both to the effort involved in performing a task and to the workers engaged in that activity. Domestic workers play a pivotal role in managing household tasks, enabling the owners and other family members to focus on their own work and earn income. This essential contribution should be recognized as legitimate labor, and domestic workers should be acknowledged as formal members of the labor force. Furthermore, this profession must be classified as proper manual labor, a recognition that is currently lacking in our context. Consequently, domestic workers are often deprived of the rights and facilities afforded to other labor sectors.

Security Challenges of Working Women

Women who engage in low-wage production work are considered working women. Security for them encompasses protection from any form of physical, mental, social, financial, political, professional, or educational failure, defeat, loss, fear, or accident. Public security, a function of governments, should ensure the protection of citizens, organizations, and institutions against threats to their well-being and to the prosperity of their communities.

Security encompasses physical, mental, economic, and social dimensions. When a woman lacks sufficient financial resources to sustain herself, she is perpetually confronted with these multifaceted issues. Women often rely on male family members for their essential needs and are required to justify every expenditure to their husbands.

This financial dependency leads to a lack of autonomy and persistent subjugation. Economically disadvantaged women are frequently subjected to physical and mental abuse by male relatives or colleagues. Their inferior economic status exacerbates their vulnerability in the workplace, where they regularly encounter wage discrimination, health risks, and sexual harassment. During their commute to and from work, these women face numerous challenges, including the threat of sexual harassment. Such conditions contribute to their continuous state of stress.

Socially, these women are often marginalized, and their contributions, particularly in minor external tasks, are undervalued. They are denied social recognition and status, reflecting a broader societal disregard for their efforts and well-being.

Research Methodology

A mixed-methods approach combining qualitative and quantitative methods was employed. The independent variable is the low income of women working as domestic workers in Bangladesh. Low income is defined as an income threshold based on the calculation of daily food items, housing, and medical expenses. The dependent variable in this study is the insecurity experienced by workers in the sectors due to low income. Uncontrolled variable such as the security crisis faced by workers attributed by factors such low income, including the work environment, national politics, and violence. Primary data were collected through direct interviews and focused group discussions while Secondary data were gathered from books, articles, reports, newspapers, websites, and other relevant literature. Structured, open-ended, and closed-ended questions were included in the questionnaires, with some derived from previous studies to ensure depth and relevance. This rigorous methodology ensures reliable and actionable insights.

Data Collection

For this study, data collection was conducted in the Uttara area of Dhaka, targeting 20 working women from three sectors using purposive sampling. The questionnaires were pre-verified for accuracy and clarity, enabling the collection of unbiased data. Preliminary surveys were conducted to gather demographic and socioeconomic information, which informed the preparation of tailored questionnaires. Data from workplaces supervisors supplemented the interviews, ensuring a comprehensive analysis of the participants' names, ages, education levels, wages, living expenses, health histories, and future aspirations. Obtaining reliable and accurate data is essential

for research. However, acquiring such information on social issues can be challenging. This necessitates proper questionnaire formulation, pre-validation, short yet informative and effective questioning, and adequate supervision. This research's questionnaire was carefully designed and pre-validated to meet the study's goals to ensure data reliability and accuracy. It was developed to provide accurate and useful information, with tool-like qualities. Respondents were given clear, sensitive, objective, and consistent questions. Respondents could give alternative answers using pseudonyms to ensure confidentiality. To collect all the data, the questionnaire used structured, semi-structured, open-ended, and closed-ended questions.

Among the participants, the domestic workers providing interviews (20), 80% are unmarried, 25% are husband abandoned, 25% are married, and 10% are widows. Among them 40% are between the ages of 10 to 20 years, 45% are between the ages of 21 to 30 years, 5% are between the ages of 31 to 40 years, and 10% are between the ages of 41 to 50 years. Out of that interviewee 10% are from Rajbari, 20% from Faridpur, 30% from Mymensingh, 5% from Narayanganj, 20% from Dinajpur, 5% from Natore, 5% from Gopalganj, and 5% from Barishal.

Data analysis and Findings on Women Workers in Domestic Work

Domestic Work: Unregulated Labor Market

In the history of civilization, it is seen that domestic work has emerged from the principle of division of labor. However, the process of its formal recognition is still ongoing. Across the world, around 83 percent of women workers are involved in domestic work. In Bangladesh, more than 25 lakh (2.5 million) workers are involved in domestic work. Workers in every sector, except domestic workers, have ensured certain rights and are covered by laws. The demand for legislation to secure the rights of domestic workers is ongoing. Due to the lack of legal framework, the labor market does not recognize the concept of informal work. Therefore, to ensure workers' rights, they need to be legally recognized. As per BD journal report of 2015, it is seen that a woman working full-time works less than a domestic worker. A domestic worker works an average of 58.8 hours per week, while an agricultural worker works an average of 4 hours per week. Thus, domestic workers work 1.27 times more and urban workers work 2.09 times more than agricultural workers.

Research on domestic workers in Bangladesh, first conducted by *Unnoyon Anneshon*, highlights significant inequalities faced by this workforce. The study portrays their inhumane living conditions and advocates for their rights. According to the research, a domestic worker earns an average of 2,535 Taka per month, while the minimum wage for urban workers is 5,300 Taka. In terms of workload, domestic workers perform the most labor-intensive tasks. Additionally, female domestic workers work an average of 63 hours per week, which is approximately 9 hours more than women working in agriculture and 12 hours more than women in non-agricultural sectors. Despite this, the monthly income of female domestic workers is 56.2% and 30.8% lower than that of agricultural and non-agricultural workers, respectively. The field survey also reveals that 57.6% of child domestic workers work more than 9 hours daily, and 12% work without any defined working hours. On average, child domestic workers receive a lump sum salary of around 1,185 Taka per month, and 28.7% of them receive no remuneration at all (Ruksana, 2015).

A 2010 survey of Amar Dhaka on domestic worker's abuse revealed that 14% of the economically active population in Bangladesh is employed as domestic workers. Among them, 80% are women and child domestic workers. However, these unregulated workers have no legal recognition. The government and employers provide no official acknowledgment or security for the employment of domestic workers. There is no established social or legal framework to ensure the rights of these workers. As a result, domestic workers are subjected to exploitative work conditions. Domestic workers in urban areas work long hours without any legal protections. The majority of domestic workers in Bangladesh, about 14%, are children, with a higher percentage being girls. Currently, this number is estimated to be about 80%. (Ruksana, 2015)

The economic and social development initiatives undertaken by the government and non-governmental organizations (NGOs) have not yet adequately addressed the situation of domestic workers. In 1961, a program titled "The Domestic Servants Registration" was introduced to document the names and addresses of domestic workers to ensure their safety and well-being. However, no comprehensive law exists for the protection of domestic workers. In recent times, incidents of exploitation and unlawful restrictions on domestic workers have become commonplace. Various NGOs have been working for years to tackle these issues. Since 2003, organizations like "Ashok" and "Sakkhom" have been collaborating with domestic workers to secure their rights and provide necessary support. As a backbone of urban lifestyles, domestic

workers migrate from rural areas of Bangladesh to cities in search of a livelihood. Many of them arrive with brokers and eventually find employment in households. Women and children among these workers are particularly vulnerable, as they lack legal protection or proper identification beyond their village names. This absence of safeguards exposes them to human trafficking networks. Tragically, many of these children are trafficked to foreign countries to work in the sex trade. Others are detained abroad due to their illegal status, making daily life extremely challenging for Bangladeshi women and child domestic workers overseas. To acknowledge and protect the contributions of domestic workers, the government of Bangladesh must urgently introduce appropriate legal frameworks and protections to ensure their safety and dignity.

Reasons for Joining this Occupation

Rural areas produce most domestic workers, according to rural poverty in Bangladesh studies, Work is the primary attraction to the city and in rural Bangladesh, 35% live in poverty. Many women leave their families to work in cities for economic reasons. They support themselves with domestic chores. They maintain city residents' homes every day. These ladies move from rural to metropolitan regions to do housework. The move from rural to urban households indicates changing family situations. According the research, 20 interviewed domestic workers cite widowhood, husband abandonment, and forced marriage.

In this situation, women face several difficulties in their societies. Eleven participants moved to the city after failing to find jobs in rural areas. Some women returned to their father's home and became victims of the dowry system. Among the participants, five girls dropped out of school due to poverty and joined domestic work. In most cases, the participants made their own decisions rather than relying on their guardians. To fund their children's marriages or cover their parents' medical expenses, four individuals took up domestic work. In short, they left their homes in pursuit of a dream—living a better life. Their goal is to achieve financial stability and support their families. However, their economic situation remains dire. Among the 20 participants, only five owned their homes, while the rest lived hand-to-mouth, relying on daily earnings.

Modes of Joining Domestic Work

Women from rural areas use various means to come to the city for work. Research shows that the majority of domestic workers come to the city for work through intermediaries. They do not have any prior acquaintance or relative in the city. Those who previously worked in the city help the new workers. The reasons given by the interviewed domestic workers for coming to the city for work are shown in figure 1.

Research shows that 70% of domestic workers come through relatives, 10% through known persons in the village, 20% through agents. Generally, these intermediaries are well-connected and often distant relatives. One of the main reasons for hiring through distant relatives is the trust that owners place in them. In such cases, the distant relatives are expected to ensure that the assigned person fulfills their responsibilities. This is why owners prefer the method of hiring through distant relatives.

Relatives: Fourteen workers found employment through intermediaries, who primarily relied on their distant connections. Workers from areas such as Hodayra, Asma, and Mina secured jobs through the help of their uncles. Bina, on the other hand, came to Dhaka from Naogaon with her grandfather. All of them received assistance from their first relatives in Dhaka. Interestingly, none of these relatives charged any money for helping them find these jobs.

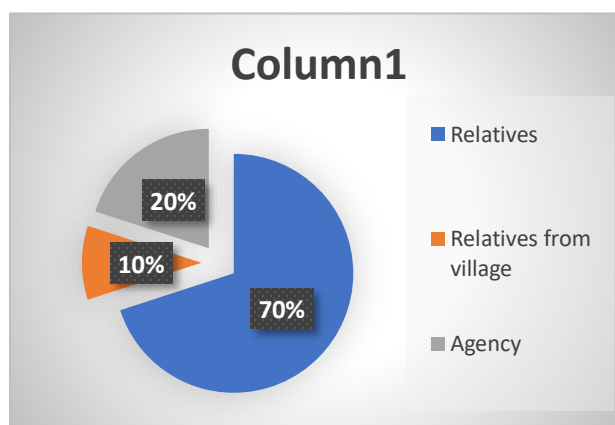


Figure 1: Methods of Joining Domestic Work

Known persons in the village: Among the workers, some arrived in Dhaka with the help of known individuals from their villages, such as relatives or neighbors, who already had connections in the city. In some cases, these individuals charged a small amount of money for their assistance. At times, the workers voluntarily gave them money or other gifts as a token of appreciation to express their gratitude.

Agency: Four laborers were hired by agents. However, this strategy is insecure. These agents have no office or valid employment contracts. Agents have district networks and home contacts, although their operations are informal. Mymensingh native Joynob has several Dhaka-based contacts. She supervises newcomers with her relative Rafiq. Domestic workers say agents take a percentage of their money. Today, domestic worker organizations make good money by supplying houses with workers. Three Mymensingh domestic laborers found jobs through Joynob in Uttara Sector 6.

Job Description of Domestic Workers:

Each of the 20 interviewees works as a live-in domestic worker. None of them work part-time. Regardless of whether they come through an agency or not, they are immediately informed that they must perform all types of work. This includes cooking, washing clothes, cleaning the house, separately cleaning different areas, and taking special care of children if there are any.

In some cases, those who move to the city to work as domestic helpers are not employed as such but are instead hired solely for each task like cleaning cloths, cooking for a family, took salary of 1000 Taka for each work. They do not work in two or three households simultaneously. She undertakes her assigned responsibilities at any time during the day. However, workers are assigned specific tasks at designated times, and their work schedules often revolve around domestic chores.

Salary and Wage Structure of Domestic Workers

There exists a disparity in wages for low-income working women. Remuneration varies from household to household, typically ranging between 2,500 to 7,000 tk. When asked about their current salaries, domestic workers provided the following responses:

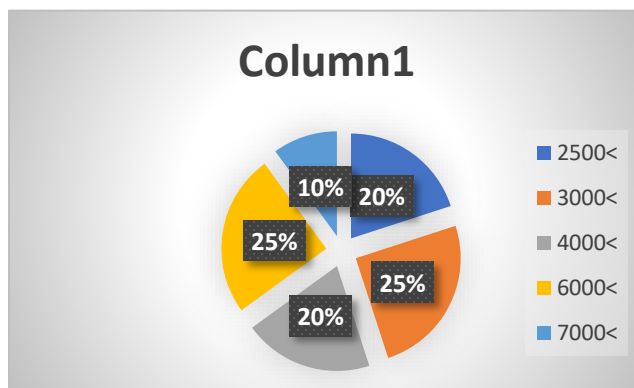


Figure 2: Salary and Wage Structure of Domestic Workers

The research indicates a variation in the amount of wages among domestic workers. It is observed that wages depend on the amount of work. Often, if the workload is less, the amount of payment decreases correspondingly. However, if someone performs all types of essential household tasks by themselves (such as cooking, cleaning the house, washing dishes, taking care of small children, doing laundry, etc.), the total amount does not exceed 7,000 Taka.

Furthermore, their wages are usually much lower than their previous wages. The maximum increase in wages over three years is only 500-700 Taka. Employers are generally reluctant to raise their wages. Additionally, there is no standardized wage structure provided by the government, allowing employers to reduce wages at their discretion. Consequently, these workers often have no opportunity to voice their concerns, and those who find work through agents are even more vulnerable to exploitation.

Consistency of Wages with Daily Life

Despite the increase in the wage structure in all sectors of the country, the wages of Domestic workers in this sector have not increased proportionately. The primary objective of becoming economically self-sufficient, which motivates them to migrate from rural areas to urban centers, is not being fulfilled due to inadequate wages. Is your salary sufficient to cover daily living expenses? The study found that 90% of domestic workers felt their pay is insufficient to cover their living expenditures. Rising goods

prices and stagnant earnings are major factors. Even after three years at the same job, the greatest compensation increase is Tk 500-700.

This money cannot cover three meals a day. Thus, even when a laborer moves from the village to the city for work, they cannot meet their basic necessities, causing family starvation. Lack of medical services puts them at danger of physical disability and joblessness. Education for boys and girls is often considered unnecessary. Many helpless families hire their daughters in the same profession to make ends meet. Field observations show that each family has at least four individuals, and given present market conditions, three to four thousand taka is hardly enough to survive.

According to the latest data from the Bangladesh Bureau of Statistics (BBS), food inflation rose to 14.10 percent in July of the 2023-24 fiscal year, up from 8.81 percent in the 2013-14 years. Experts believe that there will be no immediate relief from this situation. Currently, there is a noticeable upward trend in commodity prices.

Employment Letter

An employment letter plays a crucial role in job security and permanence. It provides employees with formal recognition for their work within the institution. However, without an employment letter, nurses and domestic workers face job insecurity and can be dismissed at any time. What is your opinion about the necessity of an employment letter? The research indicates that all respondents unanimously believe that a written employment contract is necessary. They opine that the absence of a contract diminishes their job security. Consequently, they live in constant fear of being dismissed at any moment.

Due to employers' severe responses to mistakes and threats of dismissal, workers' faith in them is low. Domestic servants preferred signed employment agreements to provide job stability and prevent arbitrary dismissals. Workers wanted fast wage payments, especially at the start of the month, to satisfy pressing financial requirements. However, businesses routinely ignore this requirement and pay salaries at their convenience. Domestic workers also stressed the need of contracts stating working hours, workload, rest times, and vacation allowances. Many young workers are originally guaranteed basic schooling while working. Due to corporate reluctance to devote resources, these pledges are routinely broken. Workers feel imprisoned and helpless without formal agreements to challenge such breaches. One worker said, "We joined the job based on

verbal agreements, which restricts us from demanding anything. We could have prevented many complications with a written contract. Despite repeated pleas, I rarely get vacation. If I persist, they may fire me.” Many workers reported being abruptly fired for poor performance or raising concerns about bosses' children's misconduct. Promises of three-month vacations are regularly broken, with some workers enduring a year without leave. Lack of formal agreements increases job instability and exposes domestic workers to exploitation, emphasizing the need for enforceable employment contracts to protect their rights and dignity.

Supervisor Behavior

In this research, the head of the family is referred to as the supervisor. The behavior of supervisors has a significant impact on the mental well-being of domestic workers. In many cases, their treatment resembles that of servitude, with negative attitudes being a common occurrence. Instances of physical abuse, such as workers being beaten, are also reported. When asked, "How does the supervisor treat you?" domestic workers provided the following responses:

Table 1: Attitude Towards Supervisor Behavior

Response Type	Favorable	Abusive	Unpleasantness in small matter	Total
Number	1 (5%)	6 (30%)	13 (65%)	20

The research indicates that 65% of workers believe their supervisors often misbehave with them over minor issues. For example, if a family member loses something, domestic workers are frequently the first to be suspected. While the head of the family may sometimes remain silent, other members often become verbally abusive, including younger individuals in the household. Those who spend the most time with the workers commonly address them disrespectfully, and instances of physical abuse by family members have also been reported. Due to their age or social status, workers typically refrain from confronting such behavior. One worker stated, *"We work quietly and endure everything because we cannot afford to lose our jobs. If we complain, we may be dismissed without any reason."*

Workplace Safety

Workplace safety issues are disturbed by two types of action: A. Sexual Harassment Physical Safety Concerns. Question: Have you ever faced sexual harassment or physical abuse at work? The following information provides insights into responses to this question:

Table 2: Attitudes towards Workplace Safety

Response Type	Sexual Harassment Encountered	Physical Abuse Encountered
Yes	4 (20%)	16 (80%)
No	6 (30%)	4 (20%)
Do not answer	10 (50%)	0
Total	20	20

The research indicates that a significant portion of domestic workers (20%) have faced sexual harassment, and an even larger portion (80%) have faced physical abuse at their workplace. Many respondents were reluctant to discuss these issues openly. They did not want to specify the exact nature of the harassment or abuse they experienced.

Domestic Workers Experience

To better understand domestic worker's delayed pay, respondents were asked to relate their stories. Employers typically avoided paying full salaries out of concern that workers might not return from their hometowns. One respondent described her employer's son's sexual harassment as disturbing. She said he routinely called her without a cause and touched her sexually and tugged her clothes during a power outage. Instead of investigating, her employers disregarded her claims as fake.

Pay is linked to work stability. Festival bonuses are typically unfulfilled and salaries delayed. Employers avoid raising pay even after they are delivered. Workers are meant to receive clothes in addition to their salaries, but they usually only get one pair during Eid. Providing bonuses is limited to 500–700 taka. Worker well-being and leisure are also inadequate. Even after finishing their chores, domestic staff seldom watch TV. Leaving the house and socializing with neighbors and coworkers is generally forbidden. Employers are annoyed by frequent family calls. Delays in home news increase isolation. Employers show little regard for workers' health and personal lives.

Workers with children are discriminated against and paid less. Due to worries about excessive conversation and security, employers are wary of employing mobile phone users. Pregnant workers are more vulnerable to abuse and termination. One respondent who lives in Adabar (a place in Dhaka city) described working at Kalabagan (another place in Dhaka city) during pregnancy. After learning her illness, the home quickly fired her and threatened her when she asked why. Such occurrences show how unstable domestic labor is and how workers' rights and dignity are ignored.

Statements from Homeowners

When asked why they do not permit domestic workers to go outside or interact with neighbors, several heads of households in Mohammadpur cited concerns over the high incidence of various security risks. They specifically mentioned the prevalence of child abduction in Dhaka and noted that they often have small children at home, which heightens their apprehension. For similar reasons, employers are reluctant to allow domestic workers to carry mobile phones. They expressed concerns that workers might become romantically involved with other staff, such as caretakers or gatekeepers of neighboring houses, which could lead to distractions or potential conflicts. Employers also tend to dismiss pregnant workers, citing their inability to respond quickly in emergencies. They argued that the worker's condition might hinder her ability to perform certain tasks, and they were unwilling to take responsibility for any accidents that might occur.

Additionally, urgent news is often withheld from the employer. Workers reported that they refrained from sharing such information out of fear of disrupting their tasks or causing the employer unnecessary worry, especially if she is away from home. Employers themselves admitted that they might become emotionally distressed, with some acknowledging that they would cry if faced with troubling news.

Health Risks and Treatment

Long hours and unhealthy meals put domestic workers at risk. If sick, homeowners don't want to see a doctor easily. Their own medicine is required. The homeowner resists paying for doctor visits. They don't care if workers cut their hands or get hurt. If the hand is knife-cut, an injection is necessary. Due to job deadlines, people don't rest during illness. They must always flee. A domestic helper in Motijheel said she looked after the house owner's son. Because her son watched TV instead of studying, the owner told her to observe him. After she told her boss, the youngster slashed her hand with a

knife. The scars from eight sutures on her hand remain. The household members treated her secretly and did not tell her family. Despite her damaged right hand, she had to work, which was painful. Poor medical care delayed her recuperation. One patient had hand skin illness; thus her doctor instructed her to avoid water. However, the home leader ignored this medical advice. Thus, she had to clean the house and wash dishes alone.

Rest and Holidays

Amidst the busyness of the household throughout the year, there is no day as significant as a domestic worker's holiday. In the midst of this busyness, they have to take rest and leave. However, the behaviour of the authorities regarding leave and rest is questionable. How do the authorities behave in terms of rest and holidays? In response to such questions, the respondents provided the following information:

Table 3: Attitude towards Rest and Holidays

Answer Type	Collaborative	Uncooperative	Total
Number	3 (15%)	17 (85%)	20

The study found that most domestic workers found leave-granting personnel rude. Only during the two Eid can they visit their villages. Due to their busy schedules, they can't rest properly. They are allowed one week of leave per year, up to ten days, for important household events. Employers often contact before vacation has ended. Many employers withhold one or two months' pay to ensure return. One domestic worker said vacations cost one month's pay. If they request an advance payment, their employers don't understand their need for a month's wage. Workers must labor 30 days a month without weekly holidays. Even in urgent situations necessitating leave, they are asked why and where they are going and when they will return. They also work without enough rest. They labor 16–17 hours a day and must be ready for anything. If groceries need to be cleaned, they must return to work after a short break. They must also work hard to entertain guests. A maid said, "After putting my baby to sleep, I get a little rest in the afternoon, but often, baby does not sleep, and I do not get any rest either because I have to start work again in the evening." Many houses have set working hours and want duties to be accomplished within them, putting workers under a lot of strain.

Domestic Workers Way of Expenditure

Based on their comments, domestic workers allocate their earnings: All 20 domestic workers interviewed spend their entire salary on family. Money is not wasted on frivolities. They don't have hobbies because they think they're wasting money. They spend money just when required and avoid medical care even when sick. They spend all their money on family. Everyone among the 20 workers must pay for housing bills, children's schooling, medical care, and savings for their daughters' marriages, among other daily needs. As they pay for the whole family, widows and widowers are especially financially burdened. Single domestic worker reported living apart from her husband. She left her two children, a son and a girl, with her mother at her brother's place. She sends virtually her whole 3000-taka salary to her brother to support her two children's food, schooling, and other needs. She stated, "I must provide it. Isn't it enough that my mother cares for my two children and my brother's struggling household? I stay and eat here, so I have no personal costs at work."

Savings and Deposits situation of Domestic Workers

Domestic workers sometimes provide their monthly wages to their spouses, dads, elder brothers, or sons. Men in the family often forcefully seize the money and control all financial choices. Domestic workers cannot control their salary. Due to intermittent income, some save, but not in the traditional sense of bank deposits or post office saves. After months of struggle, individuals may lose their employment, causing financial difficulty and hindering savings. Thus, they save wherever possible. In order to save, Amena Begum either retains her money or entrusts it to a local elder. Only those who keep their earnings close may save. In response to the question "Do you save money from your salary?", The study findings shows that 55% of domestic workers do not save any of their monthly income, whereas 45% do. Domestic workers seldom know their salary, which are generally administered by their male family members. Many workers don't want to discuss pay. Some asked, "What can we do with this knowledge?" Many workers want to save and buy a small plot of land in their communities or operate a store there. Given their financial situation and everyday costs, they are unsure when they can do this. Many workers said, "It would be great if a bank account could be opened in our name so that the money would be saved under our name."

Job Satisfaction

The following were respondents' work satisfaction insights: According to the report, all domestic workers are unhappy. Due to the difficulty of their profession, none of them want to continue. Domestic employment, which requires subservience, is difficult for them. They fear losing their jobs and feel disrespected by their bosses. Domestic workers are thought to be unworthy of respect. Many stated that they cannot serve themselves at meals and must consume whatever their employer puts on their plates, making their tastes irrelevant even if they prepare the food. If they could earn more, some domestic workers would quit. Many would rather return to their communities and work if they could afford it. Many men disapprove of married domestic workers, and potential spouses are reluctant to marry them if they've worked in other people's houses. Many contemplate abandoning domestic labor due to stigma and negative social judgments. Most workers wanted to work in the higher-paying apparel sector. Some want to learn.

However, a significant number have lost interest in continuing their current employment. Many of the interviewed domestic workers, aged between 15-20 years, mentioned that their fathers could take them away from their jobs at any moment to facilitate their marriages. They fear that if it becomes known that they have worked as domestic workers in the city, it may hinder their prospects of marriage, as potential suitors would withdraw their interest.

Work During Holidays

Do you help with the holiday chores? Domestic workers seldom rest, respondents said. With two days off from working at other people's homes each year, they must still take care of their family. Even while home on holidays, they're too busy with domestic chores to relax. They cannot relax or visit family. During the harvest season, many people take their holidays to work in agriculture, which can be physically demanding, but they expect to make additional money. During peak harvest season, most North Bengal laborers return home, according to research. Meherunnessa, Tahura, Rafeza, and Asma usually go home. Many domestic workers reported that during their holidays, they weave rugs, which sell for Tk 150-250 each. Additionally, some work involves grinding paddy, which earns them at least 100 taka for several units of paddy ground.

Male Caretakers

Many households in the capital employ male workers as caretakers. These caretakers manage household tasks, such as shopping and light maintenance. They enjoy more freedom to go out as they wish and receive relatively better compensation, typically earning between 13000-14000 Taka. Many of these male caretakers have families and are provided with good facilities and benefits. They are referred to as caretakers, and they have separate living quarters, regular leave, and bonuses along with their Eid salary. They are treated well by everyone in the household. Female domestic workers usually handle the cooking and house maintenance, including ensuring that the male caretakers receive their meals on time. Despite performing similar roles, female workers face more stringent condition.

Conclusion

Female workers have played a significant role in the economic development of Bangladesh. However, despite their substantial contributions, they remain one of the most vulnerable groups within the labor force. The Industrial Labor Law of 2006, its proposed amendments in 2013, and other regulatory measures aim to protect female workers, yet their effective implementation continues to face numerous challenges. To address these, the 2006 labour law must be effectively enforced to guarantee the safety and security of female workers, with specific initiatives for their training and education. Moreover, safeguarding all human rights for female domestic workers in the workplace should be paramount.

The findings reveal that female domestic workers experience considerable insecurity due to a lack of job stability and unsafe workplace environments. They are often subjected to sexual harassment and exposed to various health risks, compounded by a significant deficiency in access to healthcare services. Moreover, there are no comprehensive measures in place to ensure their safety and well-being. Employers frequently fail to provide adequate protection, and in many cases, the work environment remains hazardous. The study underscores that without proper job security and workplace safety, the living conditions of female domestic workers cannot improve. To directly tackle this, the Domestic Worker Policy 2015 needs to be implemented effectively.

Many female workers originate from economically disadvantaged backgrounds, which limits their opportunities to improve their living standards. This finding was

corroborated by field studies, which revealed that the industrial sector lacks educational facilities for female workers and offers limited access to training programs. While male workers also encounter educational barriers, the impact is disproportionately more severe for female workers. Addressing these disparities requires targeted interventions, including the provision of education, training opportunities, and workplace reforms to improve the overall conditions for female workers in the industrial sector.

Furthermore, the research highlights the critical need for societal awareness and cultural transformation to safeguard the rights and welfare of female workers. Addressing these issues through robust policy implementation and community engagement is essential for enhancing their overall quality of life. In this effort, greater unity among female workers should be encouraged to enhance their organizational strength and focus on improving working conditions, increasing wages, and reducing violence in the workplace.

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