Labour

- Unraveling the Treads of Financial Strain: The Objective Financial Well-being of Bangladesh's Readymade Garment Workers

- Women and marginalized groups in digital labour markets in Bangladesh: a comparative analysis of barriers and opportunities

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CONTENTS

EDITORIAL

Covid-19 situation is swallowing our livelihood every day. The world is trying to fight the pandemic and new challenges are coming in and abroad. For coping up with this situation we have to focus on safety first. To save our lives, workforce and economy are the priorities in this regard. It is not a challenge that could be solved by a single country or nation, rather it is a global crisis that should be addressed by the World community.

In Bangladesh, RMG is considered as lifeline of economy. However, RMG has been home to numerous disputes in recent years, and often is chosen by the workers as their best instrument to achieve their claims. To create a win-win situation for the betterment of all parties, it is necessary to avoid labour dispute. In order to know how labour dispute can be avoided or reduced, it is essential to know previous trends, and the state and nature of these disputes.

Besides RMG, the Construction industry is one of the emerging employment generating sectors in Bangladesh. The nature of work recognizes the sector as a less mechanized and more labour-intensive industry so far. Having a notable contribution in GDP, the sector has also been criticized for decent work deficits. Therefore, it is necessary to know the nature and responses of victimization of construction workers with a focus on the occupational health and safety issues of the workers and developing a set of recommendation accordingly.

We have been observing for a long time that Child labour is a very common as well as hurtful issue in Bangladesh. As per Labour Law, no child shall be employed or permitted to work in any occupation or establishment. However, it has seen that underprivileged children become involved in various risky and harmful jobs for meeting up their basic needs.

Findings on above mentioned issues are discussed in different articles on this journal. Besides, Domestic Workers issues during COVID-19 pandemic situation and perception towards competencies for hiring business graduates in Bangladesh and the reality are discussed in different articles. We hope these will help researchers, academicians, students and trade union leaders for their knowledge development.

We thank our partners for their support and cooperation regarding publication of this journal.

Md. Mojibur Rahman Bhuiyan
Editor

UNRAVELING THE TREADS OF FINANCIAL STRAIN: THE OBJECTIVE FINANCIAL WELL-BEING OF BANGLADESH'S READYMADE GARMENT WORKERS

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Abstract

The present article delves into financial well-being, a domain predominantly centered on assessing financial stress, situation, and satisfaction, rarely considering the financial well-being of the working poor ensnared in perpetual financial constraints. The study explores the financial well-being of low-income readymade garment (RMG) workers by examining their income, savings, debt, and asset levels and their capacity to meet debt obligations with available income and assets. The study's findings illuminate a significant disparity between the income and expenses of the workers, as income remains stagnant while expenses continue to escalate over time. The level of savings among the workers is alarmingly negligible, with more than three-fifths reporting zero savings. The study further reveals that the workers' debt amounts to nearly five times of income and one and a half times of assets. This investigation underscores the detrimental impact of the dearth of savings, inadequate income, and illiquid assets on the objective financial well-being of the workers. The study calls for developing policies to foster wage reform, facilitate access to financial resources, and promote asset development for RMG workers at large, with a specific focus on addressing the needs of the low-income segment.

Keywords: Financial well-being, objective financial well-being, debt-to-income, debt-to-asset, and RMG worker.

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Introduction

Financial well-being is a critical focal point within the intricate global financial landscape, both at an individual level and for the broader economy. National financial well-being concerns the reduction of poverty or inequality; at the individual level, it concerns satisfaction with the limited amount of resources. The financial choices made by individuals and the accessibility of resources to fulfill those choices significantly impact their overall financial well-being. Studying objective financial well-being is important as it is a quantitative and measurable indicator of the financial status of an individual.

Objective financial well-being encompasses measurable aspects such as income, assets, indebtedness, and relative financial status, including liquidity, debt-to-asset ratio, and debt-to-income ratio (Brüggen et al., 2017; Prawitz et al., 2017). Along with income and debt, the frequency of running out of money and the inability to pay bills are objective dimensions of financial well-being (Kahneman & Deaton, 2010; Shim et al., 2009). These indicators provide a tangible framework for assessing and evaluating an individual's financial position, primarily based on observable records and quantitative measurements.

Bangladesh is strategically positioning itself as an industrialized nation by leveraging its robust RMG export sector, which contributes to over 80 percent of its total export earnings and provides employment to the workforce exceeding four million individuals (Bangladesh Bank [BB], 2022). While the whole RMG industry of the country is booming, the workers are still struggling with low income and deterioration of financial well-being. Still, workers are striving for a long wage gap; 50 to 60 percent of the wage gap is reported in research by Microfinance Opportunity (Ortega, 2022). The financial vulnerability of the workers was worsened due to the COVID-19 pandemic. Retrenchment, the decline in work, work hours, and income, and increased medical expenditure degraded their financial condition. Job loss or diminished income compelled cutting expenditure on food, using savings, taking loans, mortgaging or selling assets, or relocating household (Bhattacharya et al., 2022; Hossain et al., 2021). In light of these realities, the study of objective financial well-being sheds light on the current financial situation and vulnerabilities of RMG workers.

This study explores the objective financial well-being of RMG workers. Income, saving, assets, debt level, and workers' relative ability to meet debts with income and assets are assessed as means of objective financial well-being. The paper proceeds as follows. The next section discusses the methodology followed in the study. Subsequently, the concept of financial well-being is explained, followed by the elaboration of the objective financial well-being of the workers. Finally, a conclusion is developed by summarizing the findings, focusing on the limitations of the study and the scope for future research opportunities.

Methodology

The research is conducted on the RMG workers of Bangladesh. A total of 6,821 garment factories are in Bangladesh, of which 3,856 are operational (Moazzem & Radia, 2018). For this study, factories from Dhaka, Gazipur, Narayanganj, and Chattogram districts have been selected purposively as they cover over 97% of listed and operational RMG factories in Bangladesh. Workers of those factories come from different districts of Bangladesh, representing the whole country.

Exploring the objective financial condition of low-income workers is the main focus of the study. The study population is accordingly the low-income RMG workers; 4th to 7th grade workers were selected using purposive sampling. Miserable financial conditions are a regular phenomenon for low-income RMG workers, where a big income expense gap is highly evidenced by various research (Hossain & Ahmed, 2020; Ortega, 2022). A study more specifically informed that the average gross monthly wage (excluding overtime) of the worker from 4th to 7th grade ranges from BDT 9245 to 8000, whereas the average monthly expense is more than BDT 22,435(Moazzem, 2019).

The study employed a mixed-methods approach, integrating quantitative and qualitative data collection methods. Quantitative data were obtained through a questionnaire survey administered to a sample of 246 workers representing the 4th to 7th grade levels, ensuring equal representation from each grade. A structured questionnaire was designed for this purpose, capturing relevant information on various aspects of the participants' financial well-being.

Additionally, the study conducted three focus group discussions (FGDs) and three key informant interviews (KIIs) to gather qualitative insights. The FGDs were conducted in three different locations, namely Dhaka, Gazipur, and Narayanganj. All participants in the FGDs were conscientiously selected from the 4th to 7th grades. The sessions were scheduled at a mutually convenient time and place for the participants, and their consent was obtained prior to the commencement of the sessions. The discussions were recorded with the participant's permission, and measures were taken to maintain anonymity and confidentiality, including providing a pre-description of the study's subject matter and ensuring the protection of participants' identities. Verbal informed consent was sought from all participants, ensuring their voluntary participation in the study.

The Concept of Financial Well-being

Financial well-being encompasses being financially secure and having the autonomy to make choices regarding consumption and savings. This multifaceted construct can be approached from both objective and subjective perspectives. Objectively, financial well-being is contingent upon a range of financial information, including income levels, financial ratios, and the ability to manage liquidity and risk at individual and familial levels (Aggarwal, 2014; Kahneman & Deaton, 2010). The indicators of objective financial well-being center on the various facets of one's financial position instead of subjective evaluations of these situations (Prawitz et al., 2017).

Conversely, subjective perceptions delve into behavioral aspects and provide insights into well-being indicators that may not be readily quantifiable, encompassing aspects such as concerns about meeting expenses, experiencing financial stress, and attaining satisfaction in financial matters (Gladstone et al., 2020; Kim & Garman, 2003). It is important to recognize that individuals with identical income and asset levels may perceive their financial well-being differently, as their spending habits, priorities, and individual perspectives significantly influence their financial experiences (Brüggen et al., 2017; Prawitz et al., 2017).

The absence of financial well-being manifests as financial stress, adversely impacting workers' lives. High levels of financial stress among workers have been associated with lower pay satisfaction, an increased focus on handling financial matters during work hours, and higher absenteeism rates (Kim & Garman, 2004). In Bangladesh, low-income workers, particularly those in the RMG sector, encounter difficulties establishing effective financial planning due to the burden of substantial monthly outstanding payments. Studies on RMG workers in Bangladesh have unveiled significant debt burdens, an absence of savings, and the lack of access to insurance and retirement benefits, further exacerbating their financial challenges (Hossain & Ahmed, 2020; Moazzem & Arfanuzzaman, 2018). Consequently, the signs of financial well-being often remain elusive in the livelihoods of RMG workers, accentuating the need for comprehensive research and interventions to uplift their financial circumstances and bolster their overall well-being.

RMG Workers' Objective Financial Well-being

Objective measures of financial well-being serve as crucial indicators of an individual's financial position, offering empirical evidence of their economic standing. In research on objective financial well-being, various quantifiable factors, such as savings, income, debt-to-income ratio, and debt-to-asset ratio, are employed as key metrics to assess and gauge an individual's objective financial well-being. In the specific case of this study, an investigation into the financial situation of RMG workers necessitates the utilization of income, savings, debt levels, and debt-to-income and debt-to-assets ratios as pertinent measures of their objective financial well-being.

Income: Income positively influences financial satisfaction, indicating that higher-income people are more satisfied than lower-income people (Joo & Grable, 2004; Kahneman & Deaton, 2010). Income level of an individual influence financial well-being; the higher the income, the more the financial well-being (Collins & Urban, 2020; Sorgente & Lanz, 2019). The relationship between financial self-efficacy, satisfaction with remuneration, and personal financial well-being is

assessed by considering employee remuneration as an important indicator (Vosloo et al., 2014). This study finds that workers' average minimum wage is BDT8909, and almost one-fourth (22%) of the workers' minimum wage[†] is below BDT8000 (detailed is annexed in Table 1). Despite its declaration in 2018, evidence of the prevalence of minimum wage all over the industry is yet to be proven by secondary research and reports (Hossain & Ahmed, 2020). According to the current survey, 7% of workers receive total income —including base wage, overtime, and attendance bonus — less than BDT8000, and almost three-fifths (56%) of the workers' monthly earnings are less than BDT12000 (Chart 1). The analysis of income receipts reveals a gradual yet discernible improvement in the earning patterns of the workers, as substantiated by previous research, wherein it was observed that approximately three-fourths of the workers received less than BDT 12,000 (Hossain & Ahmed, 2020).

Chart 1: Monthly income (in BDT) of RMG workers
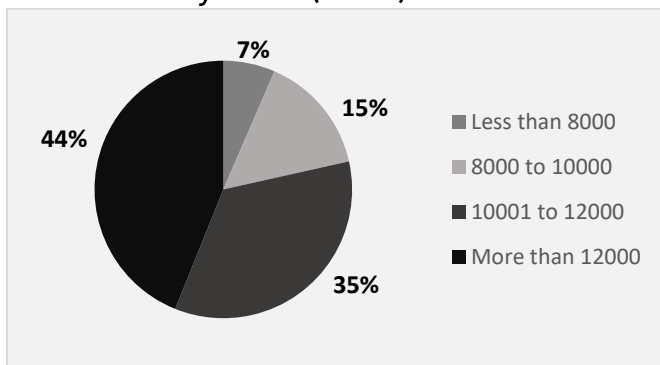
Source: Field survey 2022

A single worker's monthly income is insufficient to meet monthly family expenditures. Hossain & Ahmed (2020) cited that the monthly expenditure of RMG workers is BDT17917. A similar amount was found in another research; the average

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[†] Minimum Wage Board for RMG sector declared seven-grade wage structure for the worker of this sector in 2018. As per the board, minimum declared wage is BDT8000 effective from December 2018.

monthly expenditure of RMG workers is BDT17,640 (Hossain & Ahmed, 2019). The expenditure looms large with the increase of the current market price of daily commodities; the present survey finds average monthly expenditure is BDT19,784, which is, on average, BDT7918 more than monthly income (Annex Table 1). All the participants of FGDs universally claimed that their income is insufficient compared to the cost of basic necessities. This insufficiency of monthly income is exacerbated for families with more dependents (FGDs, all).

Savings: Savings is considered one of the measures of objective financial well-being. Individuals' saving rate measures financial satisfaction (Kalra Sahi, 2013; Collins & Urban, 2020). These savings are hardly available for low-income workers. In the case of RMG workers, research finds that 56% of workers can save with the help of family members' earnings while sacrificing most of the time basic needs, while 44% cannot save at all despite having other earning members in the family (Moazzem & Arfanuzzaman, 2018). In the current study, the average yearly savings of the worker is BDT34,841, where more than three-fifths (63%) of the workers have no savings (Annex Table 1). The saving scenario depicts a clear deterioration from the past condition. Qualitative discussion clear the reasons of no savings. According to the FGD participants,

> At present our saving condition is not good. The amount we saved from our salary was used up during the COVID-19 shutdown period. Since then, the price of daily commodities has also risen continuously, whereas our wage remains the same. Moreover, at present, factories reduce overtime and increase the workload. Those who have two or more earning members can save money. (FGD, Dhaka)

Due to inadequate income and the absence of overtime, the ability of workers to save is shrunk. The saving difficulty is also explained by an employer representative (ER). According to the informant,

> A worker earns BDT9000 to 11000 without overtime, as we currently do not allow overtime. Our country's culture is that one will earn and the other will depend on him/her. In their case, one may be the only breadwinner of a five-member family. With this income, what will he spend and what will he save? That is why they cannot save. (KII-ER)

Debt: The major concern for low-income groups is the insufficiency of economic resources that always put them under financial constraints or stress. The opposite of financial well-being is financial stress that arises from the inability to meet daily obligations, and continuity of which is resulted in overindebtedness (Rahman et al., 2021). The debt level is directly related to financial stress and is used as an objective measure of financial well-being (GALE & Joo, 2006; Gutter & Copur, 2011; Shim et al., 2009). The mean debt level of the RMG workers of this study is BDT53,228 (Annex Table 1). Though 85 percent of the workers have a debt level of less than BDT100,000, almost all workers have some level of debt, specifically shop credit, the average of which is BDT4,759. Prior research on RMG workers has acknowledged the substantial debt burden borne by this population. A CPD study on RMG workers finds that 42% have long-term debt, and monthly debt repayment is 22% of their non-food expenditures (Moazzem & Arfanuzzaman, 2018). Discussions with highly indebted workers revealed that due to the high debt burden, they sold their property in the village and migrated to urban areas to meet their debt obligations. An FGD participant said,

> I took a BDT200,000 loan from a local money lender and purchased a speed boat. The boat was old, so I spent BDT1 lakh more for the repair. After a few days, the boat falls into an accident. I needed to borrow again to repair the boat. Before getting any return, I incurred more than BDT6 lakh [for the boat]. I borrowed all the money from NGOs, local lenders, and relatives. After one year, I found that I lost in that venture. I was unable to repay all my loans. I sold the boat and left the village due to pressure from the lenders. Now, my husband and I are working in the RMG factory. Most of our salary is spent on repaying the installment of loans from NGOs

where the money lender's amount is still unpaid. After making repayments each month, we bear a very miserable life. I have a plan that after repaying the NGO's loan in full, I will take another loan to repay the money lenders. (FGD, Gazipur))

Debt to income and asset: Financial ratios also provide information on the financial well-being of people. Greninger (1996) uses 22 ratios on liquidity, savings, assets allocation, expense management, and insolvency and its relevant benchmark to measure financial well-being. As mismanagement of funds increases financial stress or reduces financial well-being, scarcity of resources such as income or assets stimulates financial distress. That is why some studies use debt-to-income and debt-to-asset ratios as measures of objective financial well-being (Tenney & Kalenkoski, 2019; Vlaev & Elliott, 2014). These ratios indicate an increase in debt in relation to income or assets negatively influencing financial well-being (Xiao & Kumar, 2023). In this study, the average debt-to-income and debt-to-asset ratios of RMG workers are 4.90 and 1.50, respectively (Annex Table 1). This indicates that, on average, the workers' debt level is almost five times monthly income and 1.5 times total assets.

Chart 2: Monthly income and Debt-to-income (in percent)
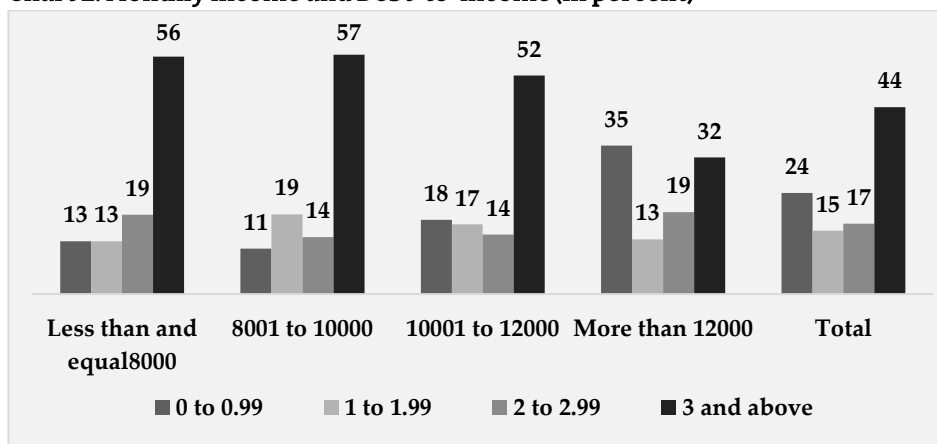
Source: Field survey 2022

Chart 3: Monthly income-expense gap and debt-tot-income (in percent)
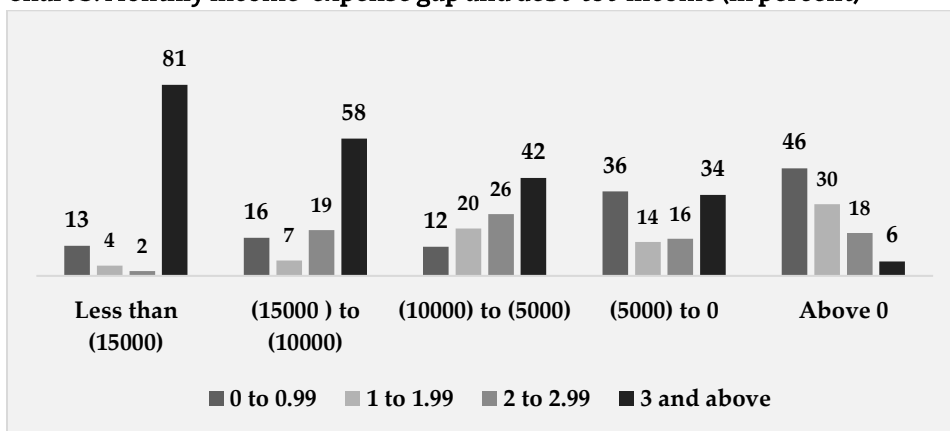
Source: Field survey 2022

This research finds that more than two-fifths (44%) of the workers have more than three times of debt than monthly income. More than half of the workers with income less than BDT12,000 have more than three times of debt compared to monthly income. Debt dependency reduces with the increased level of income. Worker with more than BDT12,000 of monthly income has less debt, as more than one-third of the workers with this income level have outstanding debt less than monthly income (Chart 2). Higher expense over income leads to a higher debt burden. Workers with more monthly expenses than income have a high debt-to-income ratio. Four in five workers with BDT15000 and above monthly expenses over income have a debt-to-income of three times and above, whereas workers with more income over expenses have less than one debt-to-income ratio (Chart 3).

The workers in the group discussion explain the reasons for high debt-to-income or insufficiency of income in meeting debt. According to a worker,

> What should we spend on food, or what should we make payments for bills or loans? Wage lasts in hand almost three or four days after receiving. [...] payments for food, rent, and electricity bills exhaust the whole amount. If we borrow for any emergencies, something like BDT1000 or 2000, to repay

this amount either we pay less for shop credit or stop payment of house rent [...] but in the next month we need to pay rent for two months at a time [...] again we need to borrow. (FGD, Dhaka)

Assets provide a line of defense against financial crises. The debt-to-asset ratio indicates the availability of assets to meet debt burdens. Asset holdings of the workers include land in the village, houses, furniture, vehicles, and electronic goods. In this study, over one-fourth of the workers have assets less than BDT 100,000. However, the average asset holding is BDT 422,600, three in five workers have assets less than BDT 400,000 (Annex Table 1). More than three-fourths of workers in this study have debts that are half of their assets; among them, three-fourths have debt less than BDT 50,000 (and more than half (53%) have assets above BDT 400,000. In extreme cases, one in ten workers has debts that are double their assets. Workers who have debt two times their assets have assets less than BDT 200,000, meaning the debt level is or above BDT 400,000. With a double debt-to-asset ratio, one-third have debt below BDT 50,000, meaning assets are less than BDT 25,000 (detailed in Charts 4 and 5). This indicates that over-indebted workers' assets are insufficient to recover from indebtedness even with low debt.

Chart 4: Debt and debt-to-asset level (in percent)
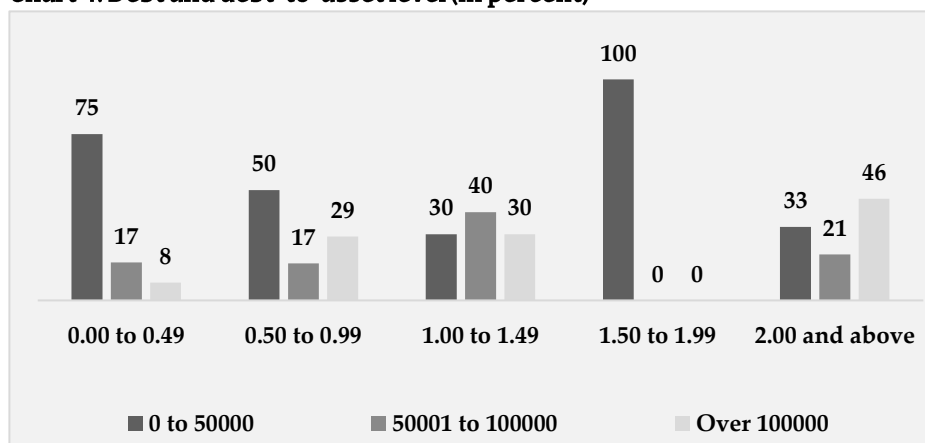
Source: Field survey 2022

Chart 5: Asset (in lakh) and debt-to-asset (in percent)
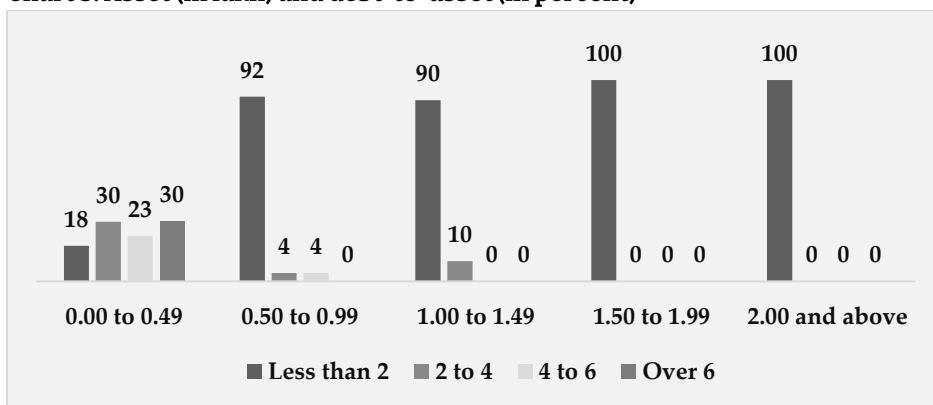
Source: Field survey 2022

This study also reveals that workers' working experience increases their ability to meet debt obligations with assets. According to survey results, more than seven in ten workers working over 15 years in the RMG industry have a debt of less than half of their assets. A worker rights activist strongly opposes this. The activist statement supports workers' perpetual nature of short-term borrowing, insufficiency of income, and inability to asset development. The informant claims that,

> The wage of a 7th grade worker is BDT8000, and 6th grade workers are paid not more than BDT10,000. Besides the main wage, if s/he does overtime of two hours on average without taking rest or giving time to the family will be able to earn BDT10,000 to 12000, not more than that amount. With this income, a worker cannot meet family expenditures and, at the end of the month, needs to keep shop credit or borrow from relatives or money lenders in an emergency. In such a situation, whether for five, ten, or fifteen years a worker has been working in this sector, it is not possible for her/him to make savings. As the income is insufficient for survival, saving or asset development is impossible. (KII-TU)

Availability of assets indicates solvency, whereas liquidity of those assets indicates how fast the assets can be turned into cash and used to meet debt obligations. Financial satisfaction improves with the availability of more liquid assets (Tenney & Kalenkoski, 2019). A previous study discovered that RMG workers do not have adequate assets at home (Moazzem & Arfanuzzaman, 2018). Discussions with the workers revealed that a major portion of the assets holdings is the joint family property in the village, and workers do not hold those properties by their name. The workers are not entitled to ownership of these properties, so these assets are not saleable. The nature of the assets implies that even though employees have assets to cover the debt, these assets are not liquid enough to meet the debt burden instantaneously, most of which comprise short-term debt. In answer to a question about using assets to meet the debt, workers said it is impossible to sell the land property and they are unwilling to do so (FGD, Narayanganj).

Conclusion

The study sheds light on the financial well-being of the RMG workers from an objective perspective. The study discerns that workers' income is not sufficient to meet necessary expenditures, and nine in ten workers cannot meet expenditures with income. In such a situation, savings by the workers is quite impossible; more than three in five workers have zero savings, this study finds. With fewer resources, such as income and assets, to cover debt, some workers have high debt-to-income (4.9 times) and debt-to-asset (1.5 times) ratios. From the result, it is clear that indebted workers' debt is either too high or income and assets are too low to cover the debt obligations. This indebtedness of the workers does not allow them to make savings or build up another asset, making them low financially resilient, which results in repetitive borrowing—a domino effect. Owing to a lack of financial resilience, it is impossible to escape from certain types of debt practices, such as borrowing from family members or relatives in times of emergency.

This research calls for immediate action to address the financial vulnerabilities of RMG workers. It is crucial to establish policies that ensure fair wages, access to financial resources, and opportunities for savings and asset-

building. Furthermore, financial literacy programs tailored to the specific needs of RMG workers can equip them with the knowledge and skills necessary to make informed financial decisions.

However, it is important to acknowledge the limitations of this study. The research focused solely on the objective financial well-being of RMG workers, and further investigation is needed to examine other dimensions of their overall well-being, such as physical and mental health, job satisfaction, and work-life balance. Additionally, the study relied on self-reported data, which may introduce biases and limitations in accurately capturing the financial situation of these workers.

Addressing the limitation, future research should explore the long-term effects of financial vulnerability on the overall livelihoods of RMG workers. Investigating the potential impact of interventions, such as access to microfinance or employer-sponsored financial wellness programs, could provide valuable insights into effective strategies to enhance their financial capability. Additionally, examining the role of social support networks and community-based initiatives in improving financial resilience among RMG workers could offer further avenues for research.

Annex

Table 1: Objective well-being status of RMG workers (all figures in BDT)

Description		Main salary	Total Income	Monthly expenses	Monthly Income Gap	Saving	Asset Total	Total debt	Debt to Income	Debt to Assets
Mean		8909	11866	19784	-7918	43841	422600	53228	4.90	1.50
Minimum		4500	3667	7500	-41819	0	0	0	0.00	0.00
Maximum		13533	19400	54300	5650	540000	3100000	510000	45.49	72.00
Percentiles	25	8300	10333	14338	-12388	0	92125	12375	1.06	0.03
	50	9000	11667	17925	-6250	0	294500	32000	2.73	0.14
	75	9811	13508	23525	-2422	21250	556375	63750	5.82	0.48

Source: Field survey 2022

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WOMEN AND MARGINALIZED GROUPS IN DIGITAL LABOUR MARKETS IN BANGLADESH: A COMPARATIVE ANALYSIS OF BARRIERS AND OPPORTUNITIES

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Abstract

This article aims to investigate the barriers and opportunities for women and marginalized groups in digital labour markets in Bangladesh. Through a comparative analysis of existing literature, the study explores the challenges faced by these groups in accessing digital labour markets, as well as the potential benefits, including flexible work arrangements and skills development. The study also examines the impact of digital labour markets on livelihoods, particularly income and employment opportunities, and analyzes the policy and institutional frameworks in place to promote inclusivity in these markets. Finally, the study compares the experiences of women and marginalized groups in digital labour markets in Bangladesh with those in other developing countries. The findings highlight the need for targeted interventions to address barriers to access and promote inclusivity, as well as the potential for digital labour markets to generate positive impacts on livelihoods.

Keywords: Marginalized, Women, Digital labour markets, Policy, Institutional frameworks.

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Introduction

The rise of digital labour markets has provided new opportunities for workers around the world. Bangladesh is no exception to this trend, with the government actively promoting the digitalization of the economy as a means of reducing poverty and promoting inclusive growth. However, there are concerns that women and marginalized groups may face significant barriers to accessing and benefiting from digital labour markets.

Previous studies have identified several barriers to entry for women and marginalized groups in digital labour markets in Bangladesh. For example, a study by Chowdhury et al. (2020) found that marginalized groups, including women, faced challenges in accessing digital labour platforms due to limited digital literacy and lack of social networks. Similarly, a study by World Bank (2018) on digital entrepreneurship in Bangladesh found that women were underrepresented in the sector due to various barriers, such as lack of access to capital, skills, and networks. These studies suggest that there are significant barriers to entry for women and marginalized groups in digital labour markets in Bangladesh, which may limit their ability to benefit from the opportunities that these markets offer. However, there is a lack of research on the specific nature and extent of these barriers, as well as the opportunities that exist for women and marginalized groups in the digital economy. A comparative analysis of the experiences of women and marginalized groups in digital labour markets in Bangladesh is needed to provide insights into how to promote greater inclusivity in these markets.

This study aims to address this gap in the literature by conducting a comparative analysis of barriers and opportunities for women and marginalized groups in digital labour markets in Bangladesh. Therefore, the research question is- what are the barriers and opportunities for women and marginalized groups in digital labour markets in Bangladesh, and how can policy and institutional interventions be used to reduce the barriers and increase the opportunities for these groups? The study will use the secondary literature to explore the opportunities of women and marginalized groups in accessing and participating in digital labour markets.

Literature Review

Several studies have identified barriers to entry for women and marginalized groups in digital labour markets in Bangladesh. Chowdhury et al. (2020) found that marginalized groups, including women, faced challenges in accessing digital labour platforms due to limited digital literacy and lack of social networks. Similarly, a study by Khatun and Alam (2018) found that women in the digital sector in Bangladesh faced challenges such as lack of access to finance and mentorship.

Furthermore, the cultural norms and gender roles in Bangladesh may also contribute to the barriers faced by women in digital labour markets. For example, women may face societal pressure to prioritize household duties over work outside the home, which may limit their ability to participate in digital labour markets (World Bank, 2018). These findings suggest that there are significant barriers to entry for women and marginalized groups in digital labour markets in Bangladesh, which may limit their ability to benefit from the opportunities that these markets offer. Digital literacy has been identified as a significant barrier to access digital labour markets for women and marginalized groups (Alam & Imran, 2020; Khan, 2019). Limited access to technology, such as smartphones and computers, has also been identified as a challenge that these groups face in participating in digital labour markets (Rahman & Haque, 2021). Discriminatory hiring practices and cultural biases have also been identified as significant barriers to participation in digital labour markets for women and marginalized groups (Islam & Rahman, 2020; Mahmud, 2020). These groups may face discrimination due to their ethnicity, gender, or disability status, which limits their ability to access digital labour market opportunities.

Despite the barriers, digital labour markets also offer opportunities for women and marginalized groups in Bangladesh. For example, digital labour markets provide flexible work arrangements, which may be particularly attractive for women who face competing demands on their time (Sultana & Aktar, 2021). Digital labour markets also provide access to a global customer base, which may help women and marginalized groups overcome local barriers to entry (World Bank, 2018).

Moreover, digital labour markets also offer opportunities for skills development and capacity building. For example, the emergence of digital labour markets in Bangladesh has led to the development of new skills and training programs, which may help women and marginalized groups to develop new skills and enter new industries (Chowdhury et al., 2020).

To address the barriers faced by women and marginalized groups in digital labour markets in Bangladesh, various policy and institutional interventions have been proposed. For example, Khatun and Alam (2018) suggest that access to finance, mentorship, and networking opportunities should be increased to support women in the digital sector. Similarly, Chowdhury et al. (2020) suggests that investments in digital literacy programs and infrastructure can help to reduce the barriers to entry for marginalized groups.

Research Objectives:

The research objectives are to:

a. identify the specific barriers faced by women and marginalized groups in accessing and benefiting from digital labour markets in Bangladesh;
b. assess the opportunities provided by digital labour markets for women and marginalized groups in Bangladesh, including the potential for flexible work arrangements, access to a global customer base, and skills development; and
. recommend policy and institutional interventions to reduce the barriers and increase the opportunities for women and marginalized groups in digital labour markets in Bangladesh.

Theoretical Framework

The theoretical framework for this research is based on the social exclusion theory, which suggests that marginalized groups, such as women, face systemic barriers to participation in various aspects of society, including the labour market (Sen, 2000). In the context of digital labour markets, these barriers may include issues related to digital literacy, access to technology, and discriminatory hiring practices (Rozario & Raihan, 2018). To address these barriers, the framework of inclusive growth can be applied, which aims to ensure that economic growth benefits all segments of society (African Development Bank, 2012).

The framework also considers the role of policy and institutional frameworks in promoting inclusivity in digital labour markets. This includes examining the legal and regulatory frameworks in place, as well as government initiatives aimed at promoting access and opportunities for marginalized groups (Hossain & Khan, 2021). Finally, the comparative analysis aspect of the framework draws on the literature on digital labour markets in other developing countries, such as the Philippines and Kenya, to identify best practices for promoting inclusivity (Alampay & Asuncion, 2019; Lwoga, 2018).

Overall, the theoretical framework emphasizes the need to address systemic barriers to participation in digital labour markets faced by women and marginalized groups, and highlights the potential for policy and institutional interventions to promote inclusivity and generate positive impacts on livelihoods.

Methodology:

This article has utilized secondary literature sources to collect and analyze data. Secondary literature sources include academic journal articles, books, policy reports, and government publications related to digital labour markets and gender or marginalization in Bangladesh. The research has begun with a comprehensive review of relevant literature on digital labour markets in Bangladesh, focusing on the barriers and opportunities for women and marginalized groups in these markets. The literature review has also included a critical analysis of the existing policy and institutional framework related to digital labour markets in Bangladesh. To ensure a comparative analysis, the research has also examine the experiences of women and marginalized groups in other developing countries with similar digital labour market trends, such as India, Pakistan, and Indonesia.

The data collected from secondary literature sources has been analyzed using content analysis techniques, which involve identifying key themes and patterns within the data. The analysis has been used to identify the specific barriers and opportunities faced by women and marginalized groups in digital labour markets in Bangladesh, as well as potential policy and institutional interventions that could help to address these barriers and increase opportunities for these groups.

Finding and Analysis

Barriers to access:

Barriers to access in digital labour markets for women and marginalized groups in Bangladesh has been extensively studied in the literature, and several challenges have been identified. One of the primary barriers identified is digital literacy. According to a study by Alam and Imran (2020), women in Bangladesh have lower levels of digital literacy compared to men, which makes it difficult for them to access digital labour markets. Similarly, marginalized groups, such as the disabled or the elderly, may also face challenges in accessing digital labour markets due to a lack of digital literacy (Khan, 2019).

Another barrier to access is limited access to technology. A study by Rahman and Haque (2021) found that the high cost of technology, such as smartphones and computers, poses a significant challenge for women and marginalized groups in Bangladesh. This lack of access to technology further limits their ability to participate in digital labour markets. Discriminatory hiring practices also present a significant barrier to access for women and marginalized groups in digital labour markets. A study by Islam and Rahman (2020) found that women in Bangladesh face discrimination in hiring for digital labour market jobs due to cultural biases and gender stereotypes. Similarly, marginalized groups may face discrimination due to their ethnicity or disability status.

To address these barriers to access, several policy and institutional interventions have been recommended. These include investments in digital literacy programs and infrastructure, such as community technology centers, to improve access to technology and enhance digital literacy skills (Khan, 2019). Additionally, government initiatives aimed at promoting inclusivity in the hiring process, such as quotas or affirmative action policies, may help to reduce discriminatory hiring practices (Islam and Rahman, 2020). Addressing these barriers will require a comprehensive approach that includes both policy and institutional interventions to improve digital literacy, enhance access to technology, and reduce discriminatory hiring practices.

Opportunities for participation

Digital labour markets offer several opportunities for women and marginalized groups to participate and overcome the barriers they face in traditional labour markets. One of the significant advantages of digital labour markets is flexible work arrangements, which allow women and marginalized groups to balance their work and personal responsibilities (Mahmud, 2020). Remote work opportunities in digital labour markets also provide a conducive environment to work from home, avoiding potential safety risks in traditional workplaces (Islam & Rahman, 2020).

Another opportunity offered by digital labour markets is access to a global customer base. Digital labour markets have expanded the labour market beyond national borders, providing opportunities for women and marginalized groups to work with clients worldwide (Khan, 2019). This global market access not only enhances their income potential but also provides exposure to new and diverse cultural experiences, skills, and knowledge (Mahmud, 2020). Furthermore, digital labour markets offer opportunities for skills development. The dynamic nature of digital labour markets necessitates continuous learning and development of new skills, providing women and marginalized groups with the opportunity to upgrade their skills (Rahman & Haque, 2021). This improves their employability and enhances their potential for better earnings.

However, despite the opportunities provided by digital labour markets, the literature suggests that there are several challenges that women and marginalized groups face in accessing these opportunities. As discussed in the previous theme, issues such as limited digital literacy and access to technology, as well as discriminatory hiring practices, continue to hinder their participation in digital labour markets. Therefore, policymakers and other stakeholders need to adopt a comprehensive approach to address these challenges and promote the full participation of women and marginalized groups in digital labour markets.

Impact on livelihoods

Digital labour markets are having a significant impact on the livelihoods of women and marginalized groups in Bangladesh. One of the positive impacts is the income and employment opportunities generated by digital labour markets. As discussed

earlier, digital labour markets provide opportunities for women and marginalized groups to access a global customer base, which can result in higher earnings and improved livelihoods (Khan, 2019). In addition, digital labour markets provide flexible work arrangements that allow women and marginalized groups to balance their work and personal responsibilities (Mahmud, 2020). Moreover, digital labour markets can provide opportunities for women and marginalized groups to transition from informal to formal employment, which can improve their job security and benefits (Islam & Rahman, 2020). This transition can also provide opportunities for skills development and enhanced career prospects, leading to better livelihoods in the long run.

However, the expansion of digital labour markets may have negative impacts on traditional forms of labour. For instance, the growth of digital labour markets may lead to the displacement of traditional forms of employment, particularly for women and marginalized groups who are already struggling to secure decent employment (Islam & Rahman, 2020). Furthermore, there is a concern that digital labour markets may perpetuate existing inequalities and exclusion of women and marginalized groups, particularly in terms of access to technology, digital literacy, and online platforms (Khan, 2019). However, policymakers and stakeholders need to adopt a comprehensive approach that ensures the full participation and benefits of women and marginalized groups in the digital labour market while also minimizing negative impacts on traditional forms of labour.

Policy and institutional frameworks

The policy and institutional frameworks related to digital labour markets in Bangladesh play a crucial role in shaping the opportunities and challenges faced by women and marginalized groups in accessing and benefiting from digital labour markets. This theme examines the existing legal and regulatory frameworks, as well as government initiatives aimed at promoting digital labour markets. One of the primary policy frameworks in Bangladesh related to digital labour markets is the Digital Bangladesh initiative. The initiative aims to promote digital transformation across the country and enhance access to information and communication technology (ICT) (Akhter, 2020). Additionally, the government has

taken steps to encourage the growth of the digital economy by providing tax incentives for businesses in the ICT sector (Khan, 2020).

However, the legal and regulatory frameworks related to digital labour markets are still evolving in Bangladesh. There is a need for clear regulations that ensure fair working conditions and protect the rights of digital workers, including women and marginalized groups (Islam & Rahman, 2020). The lack of clear regulations can lead to exploitative working conditions and lower wages, particularly for women and marginalized groups who may lack bargaining power (Mahmud, 2020). Furthermore, the government has yet to address the challenges faced by women and marginalized groups in accessing digital labour markets. For instance, access to technology and digital literacy are still major challenges for women and marginalized groups in Bangladesh (Khan, 2019). The government needs to take proactive measures to bridge the digital divide and ensure that all segments of the population have access to digital technologies and training. Also, needs to take proactive measures to address the challenges faced by women and marginalized groups in accessing digital labour markets, including ensuring access to technology, addressing regulatory gaps, and promoting fair working conditions.

Comparative analysis

The comparative analysis is a crucial aspect of exploring the experiences of women and marginalized groups in digital labour markets in Bangladesh. While the digital labour market has opened up new opportunities for workers, there are still significant barriers that prevent women and marginalized groups from accessing these opportunities. Notably, a study by Das and Paul (2020) comparing the experiences of women in Bangladesh and India found that despite the similarities in the digital labour market of the two countries, women in India faced more significant barriers due to cultural and social norms. The study recommends the creation of women-only digital workspaces and the provision of training to build skills and confidence in digital technologies. Similarly, another study by Arora et al. (2020) comparing the experiences of women in India and Pakistan found that while women in both countries faced similar barriers in accessing

digital labour markets, women in Pakistan had limited access to financial resources and digital infrastructure.

Furthermore, a study by Agarwal et al. (2019) analyzing the digital labour market in Indonesia found that the development of the digital economy had led to the growth of flexible work arrangements and the creation of new employment opportunities for women. However, the study also noted that women in Indonesia faced significant challenges related to digital literacy and lack of access to technology. Similarly, a study by Rosales and Llanto (2018) examined the experiences of micro-entrepreneurs in the Philippines who use digital platforms for their businesses. The study found that while digital platforms have enabled greater access to markets and increased income for many micro-entrepreneurs, women and marginalized groups still faced challenges in terms of access to finance, digital literacy, and discriminatory practices by platform operators. In another study, Kuek et al. (2019) conducted a comparative analysis of digital labour markets in five countries - Bangladesh, Kenya, Nigeria, the Philippines, and Vietnam - with a focus on opportunities for low-skilled workers. The study found that while digital labour markets offer potential benefits for marginalized groups, including increased access to employment opportunities and flexible work arrangements, there were also challenges related to lack of digital infrastructure and skills, regulatory frameworks, and access to financial services.

Thus, a comparative analysis of the experiences of women and marginalized groups in digital labour markets in Bangladesh with those in other developing countries can provide insights into the best practices for promoting inclusivity in digital labour markets. The findings of such a comparative analysis can inform policy recommendations for creating an enabling environment for the digital labour market, which can promote inclusivity and gender equality.

Conclusion

This article has critically analyzed the barriers and opportunities for women and marginalized groups in digital labour markets in Bangladesh. The literature review reveals that digital labour markets have provided new opportunities for workers in Bangladesh, particularly in terms of income and employment opportunities.

However, women and marginalized groups face significant barriers to accessing and benefiting from digital labour markets. These barriers include issues related to digital literacy, access to technology, and discriminatory hiring practices.

The study also found that digital labour markets offer several opportunities for women and marginalized groups, such as flexible work arrangements, access to a global customer base, and skills development. However, there are concerns that these opportunities may not be available to all, particularly those who face barriers to accessing digital labour markets. The impact of digital labour markets on the livelihoods of women and marginalized groups in Bangladesh was also explored. The findings suggest that digital labour markets are generating new income and employment opportunities, but there are also concerns about the negative impacts on traditional forms of labour. Moreover, the study highlights the importance of policy and institutional frameworks in promoting inclusivity in digital labour markets. The existing legal and regulatory frameworks and government initiatives aimed at promoting digital labour markets need to be analyzed and reformed to ensure inclusivity.

Finally, the study recommends conducting a comparative analysis of the experiences of women and marginalized groups in digital labour markets in Bangladesh with other developing countries. This would provide valuable insights into best practices for promoting inclusivity in digital labour markets. It also emphasizes the need for policy and institutional reforms to promote inclusivity in digital labour markets, which is crucial for sustainable development and poverty reduction in Bangladesh.

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DECENT WORK AND INTERSECTIONS WITH VAW/GBV: A BILS-DNET STUDY ON DOMESTIC WORKERS IN BANGLADESH

Background

The issue of gender-based violence (GBV) against domestic workers in Bangladesh is a growing concern, with 10.5 million domestic workers in the country, 80% of whom are women.[§] These workers are employed in low-quality, precarious jobs in the informal economy, making them particularly vulnerable to exploitation, abuse, and violence.[**]

This policy brief provides recommendations for improving the legal framework and protections for domestic workers in Bangladesh. The policy brief emphasizes the importance of a strengthened legal framework to support and protect domestic workers, including provisions for compensation for survivors of GBV and better protection from abuse and exploitation.

The brief also calls for the government to enforce existing laws and to consider implementing new legislation to address the issue of GBV against domestic workers. Additionally, the brief emphasizes the need for the government to involve the voices and experiences of domestic workers in policy development, in order to create a more effective solution to the problem.

The ultimate goal of this policy brief is to contribute to creating a safer and more secure environment for domestic workers in Bangladesh. By highlighting the need for a strengthened legal framework and calling for the involvement of domestic workers in policy development, this policy brief aims to bring attention to the issue of GBV against domestic workers and to provide a pathway towards a solution.

[§] Human Rights Watch. (2019). Bangladesh: Domestic workers face abuse, exploitation. Retrieved from https://www.hrw.org/news/2019/06/17/bangladesh-domestic-workers-face-abuse-exploitation

[**] Zaman, M. (2020). Domestic workers in Bangladesh: A profile of a vulnerable workforce. International Labour Review, 159(4), 727-747. doi: 10.1111/ilr.12336

Objectives

- To contribute to creating a safer and more secure environment for domestic workers in Bangladesh
- To address the issue of GBV against domestic workers in Bangladesh
- To provide recommendations for improving the legal framework and protections for domestic workers
- To highlight the need for a strengthened legal framework to support and protect domestic workers
- To call for the enforcement of existing laws and the consideration of new legislation
- To involve the voices and experiences of domestic workers in policy development.

Research Methodology

The study followed the Concurrent Triangulation Design to simultaneously collect and analyze both quantitative and qualitative data. The approach consisted of three phases, which included developing conceptual frameworks, conducting secondary data analysis and gathering primary data, and engaging with stakeholders through presentations and workshops.

Primary data was collected from domestic workers (both live-in and live-out) and employers through various methods such as focus group discussions, key informant interviews, case studies, and meetings. Qualitative data was collected from a wide range of stakeholders including government organizations, civil society organizations, media, advocates, lawyers, and international organizations. The cross-sectional (retrospective in nature) method was applied in the study.

The study area was selected from four districts in Bangladesh including Dhaka, Chattogram (previously Chittagong), Sylhet, and Jashore, with a focus on domestic workers. Data was collected using cluster, simple random, and stratified random sampling techniques to represent the target population with study coverage. The sample size was determined at a 95% confidence level. The total sample size

included 465 domestic workers (live-out domestic workers[††] 370 and live-in domestic workers 95) and 150 employers.

The methodology also included a literature review, related log frames, project reports regarding GBV, securing rights of women domestic workers, and other related documents to have a better understanding of the project, its objectives and how they relate to the overall planned impact, specific interventions undertaken as part of the project and its effect on the beneficiaries as well as other participant groups.

Rights of Domestic Workers in South Asia, Asia and the Pacific Region

- Over 70% of domestic workers in the Asia and Pacific region work hours that are not regulated by law and three out of every five are not covered by labor laws.[‡‡]

- The patriarchal and hierarchical institutions that undervalue women's labor and view houses as private areas that shouldn't be controlled as places of employment are the main causes of obstacles to strengthening their rights.[§§]

- In this region, only the Philippines has ratified the Domestic Workers Convention of the International Labor Organization (ILO), despite the fact that 52% of domestic workers worldwide are in Asia and the Pacific.[***] Only Fiji has ratified the Convention against Violence and Harassment of the ILO.[†††]

[††] "Live-in domestic workers are those who live and work in the same household as their employer. They are typically provided with a private room or living quarters within the employer's home. Live-out domestic workers, on the other hand, do not live in the household of their employer. Instead, they commute to the employer's home to perform their work and return to their own residence after completing their work duties. Typically live-out domestic workers work in several households." - Live-in and live-out domestic workers. (2015, December 3). https://www.ilo.org/global/topics/wages/minimum-wages/domestic-workers/WCMS_438290/lang--en/index.htm

[‡‡] ILO. (2019). Decent work for domestic workers in the Asia-Pacific region. Retrieved from https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/documents/publication/wcms_690694.pdf

[§§] Konrad, A., & Punzalan, R. (2014). Domestic workers and social protection: A review of international standards and national laws. International Labour Review, 153(4), 733-758. doi: 10.1111/ilr.12114

[***] ILO. (2019). Convention against Violence and Harassment in the World of Work, 2019 (No. 205). Retrieved from https://www.ilo.org/dyn/normlex/en/f?

[†††] ILO. (2019). Domestic Workers Convention, 2011 (No. 189). Retrieved from https://www.ilo.org/dyn/normlex/en/f?

- The mechanism of hiring the domestic workers either as live-in or live-out is mostly through personal contacts, unlike the trend of hiring through recruitment agencies in some South Asian countries.[‡‡‡]
- None of the South Asian countries have ratified the ILO Convention 189, and there is a lack of availability of authentic and updated data or information on domestic workers that also reflects the attitude of non-recognition of this workforce by state agencies.[§§§]

Ground Reality regarding Rights of Domestic Workers in Bangladesh

a. Awareness and Knowledge level of the domestic workers and employers on different laws, policies, and acts
- The knowledge level of the domestic workers on different laws, policies, and acts is limited, with 96% of surveyed domestic workers having no knowledge of labor law and 99% having no knowledge of the Domestic Workers Protection and Welfare Policy, 2015.
- The knowledge level of the employers on different laws and policies is also limited, with 66% having no knowledge of the Domestic Workers Protection and Welfare Policy, 2015 and 62.67% having no knowledge of the Domestic Violence (Prevention and Protection) Act, 2010.
- Among employers, 65.33% think that they have awareness on decent and dignified work of domestic workers, while 34.67% responded not having any awareness.

b. Working Conditions
- The study found that 72% of live-in domestic workers have no separate room for sleeping and 31.5% of them face a lack of privacy and security due to shared toilet and washroom facilities.

[‡‡‡] ILO. (2020). Domestic workers across the world: Global and regional statistics and the extent of legal protection. Geneva: International Labour Office.
[§§§] Kanbur, R., & Situngkir, H. (2015). Domestic workers in South Asia: Challenges and prospects. Journal of International Affairs, 68(2), 65-78. Retrieved from https://jia.sipa.columbia.edu/domestic-workers-south-asia-challenges-and-prospects

- 75% of live-out domestic workers live in slums, with 75% of them living in one room and 65% sharing the room with others.

c. Wages and agreement between employers and Domestic Workers
- The average monthly income of domestic workers was 5,311 BDT, with live-in workers earning slightly more than live-out workers. Despite this, 96% of domestic workers felt that their wages were not sufficient to meet their basic needs, and they expected a wage of 18,000 to 20,000 BDT.
- All domestic workers surveyed reported they did not have formal agreements or appointment letters from their employers, only a verbal agreement and only a few of them receive any form of social security benefits such as termination benefits, provident fund, gratuity, pension, accident compensation, and medical support. In addition, 26% of domestic workers reported wage deductions due to absence or delays.

d. Working Hours and leaves
- The majority of domestic workers do not receive any day-off, and one-third of them work more than 12 hours a day.
- Live-in domestic workers work 10 to 14 hours a day, while live-out domestic workers have more flexibility depending on their work agreement. 46% of domestic workers have access to breaks during work.
- Domestic workers in Bangladesh do not have access to weekly or festival leave. 87% of live-out domestic workers did not receive any weekly leave, with only a small percentage receiving other types of leave such as maternity leave.

e. Health and Nutrition
- 54% of live-in domestic workers and 51% live-out workers suffered asthma, 16% skin diseases, 22% fever, 6% urine infection etc. Most domestic workers seek treatment from informal health places like pharmacies, rather than formal health institutions.
- Among those surveyed, 23% of domestic workers were hospitalized in the last year, with yearly treatment cost of BDT 25,999.

f. Domestic Worker Concerns within the GVB Context

- About 67% of surveyed live-in domestic workers experienced mental abuse, 61% verbal abuse, 21% physical abuse and 4% sexual abuse. And, 66% of live-out domestic workers experienced violence at their workplace like mental, verbal, physical, sexual etc.

- In terms of sharing their experience of violence with others, 95% of domestic workers reported they didn't share with anybody while only 2% of domestic workers shared with family, 2% of domestic workers neigbor and 1% of domestic workers shared with friend.

g. Perception of Domestic Violence as a Common Incident

- The study found that domestic violence is perceived as a common and regular occurrence by the respondents. They do not seek legal or preventive measures against it.

- Domestic workers believe that loud and aggressive verbal expression or even physical acts by the employers towards domestic workers are common, especially when it is a result of damage to household materials or being late to work for several days.

- The live-out domestic workers reported more instances of verbal and physical abuse compared to sexual abuse.

h. Access to Safeguarding Mechanisms

- The major challenges faced by domestic workers in accessing safeguarding mechanisms include a lack of interest in filing cases against the offenders and fear of revealing the identity of the offenders. The respondents also stated that limited awareness of the hotline number 109 is another big challenge.

- Due to the arrangement of shared toilet and bathing facilities,17% of women domestic workers surveyed felt fear of losing their security, dignity and privacy d (21% of live-out domestic workers and 2% of live-in domestic workers).

- The results showed that 26% of women domestic workers (20% live-in and 28% live-out) reported feeling uncomfortable about their privacy, security, and dignity in their accommodation units.

i. Skills Development and Social Security

- 99% of domestic workers did not receive any skills development training, including occupational skills (including occupational risk and hazard-related equipment) and soft skills training.
- 85% of employers believe that life skill training contributes to enhancing the rights of domestic workers.
- 4% of domestic workers reported being members of trade unions or worker associations, which gave them more bargaining power.

j. GBV and the COVID 19 reflection from Domestic Workers

- 4% of domestic workers tested positive for COVID-19, with half of live-out domestic workers reporting late wages upon return to work.
- 26% of infected domestic workers experienced verbal abuse from their employers due to their COVID-19 status.
- 47% of domestic workers lost their job as a result of the COVID pandemic, and half of infected domestic workers reported abuse from their husbands/family members for loss of income.

Policy Recommendations

Required actions to ensure basic labor rights for Domestic workers in Bangladesh Setting minimum wage for domestic workers

Adequate actions to set a minimum wage for domestic workers to a level that covers basic needs, such as food, housing, and transportation. This will help to ensure that domestic workers are paid fairly for their work, and that they are able to support themselves and their families.

Enhance worker training and education

Domestic workers should have access to training and education programs that help them develop their skills and improve their job prospects. This could include courses on basic household tasks, language training, life skills such as negotiation skills and financial literacy.

Improve working conditions

Actions need to be taken to ensure safe and healthy working conditions for domestic workers, including access to proper sanitation, adequate rest breaks, and appropriate living quarters. Government should enforce policies and adequate steps so that employers has to provide their domestic workers with appropriate working condition including adequate supplies and equipment to perform their tasks effectively.

Increase awareness about the compensation process and rights of survivors of gender-based violence and domestic Workers

In Bangladesh, many victims of GBV are unaware of the compensation process and their rights. The government should launch nationwide awareness campaigns to educate survivors about the compensation process and their rights to compensation. This could include public education campaigns, media outreach, and community events that highlight the contributions of domestic workers and the need for their fair treatment.

Establish a dedicated compensation fund for survivors of gender-based violence

A dedicated fund for compensating survivors of GBV should be established to ensure that survivors receive timely and adequate compensation without having to navigate a complex system.

Provide support for survivors of GBV

In addition to compensation, survivors of GBV in Bangladesh need access to comprehensive support services, including legal support, medical care, and

counseling. The government should ensure that these services are available, accessible, and affordable for all survivors.

Increase collaboration and coordination between government agencies, NGOs, and other stakeholders

The government should establish effective mechanisms for collaboration and coordination between government agencies, NGOs, and other stakeholders to ensure that compensation programs are implemented effectively and efficiently.

Strengthen the Legal Framework

- Laws protecting the rights of domestic workers should be strengthened to ensure that they are able to work in safe and healthy conditions and health care. This would provide a more stable and secure standard of living for domestic workers, improving their overall well-being.

- The current process for compensating survivors of GBV is not only lengthy, but also complex and often ineffective. In order to tackle this issue, the government needs to prioritize the process of enacting the Crime Victims Compensation Act 2007, which aims to provide support to survivors of crime, including GBV. And, it should be reviewed regularly to ensure that it meets the evolving needs of survivors of GBV. However, the act has yet to be fully enacted, and until it is, survivors of GBV will continue to face significant barriers in accessing the support they need.

- The government can enforce existing laws (such as the Domestic Workers Protection and Welfare Policy 2015, The Bangladesh Labour Act 2006, The Bangladesh Women and Children Repression Prevention Act 2000, The Bangladesh National Women Development Policy 2011, and The Bangladesh Employment of Domestic Workers Ordinance 2013) for the protection of domestic workers by establishing enforcement mechanisms (such as specialized labor inspectors, activating hotlines for reporting abuses, and complaint mechanisms), regularly monitoring and evaluating the implementation of labor laws and regulations, imposing strict penalties and

fines on violating employers, launching public education campaigns to raise awareness, and collaborating with non-governmental organizations, trade unions, and other stakeholders to improve working conditions and protect the rights of domestic workers.

- Furthermore, the government should also consider implementing new legislation specifically tailored to the needs of domestic workers, in order to better protect them from abuse and exploitation. This could include provisions related to working hours, minimum wage, and access to social protections such as health insurance and pensions.

Way Forward
- Implementing the existing laws that protect domestic workers, such as the Domestic Workers Protection and Welfare Policy 2015, and providing resources and training to law enforcement officials to effectively respond to cases of GBV.
- Enacting the Crime Victims Compensation Act 2007, which aims to provide support to survivors of crime, including GBV, and regularly reviewing the act to ensure that it continues to meet the evolving needs of survivors.
- Providing training to legal professionals, law enforcement, and healthcare providers to handle cases of GBV effectively and with sensitivity.
- Considering the implementation of new legislation specifically tailored to the needs of domestic workers, which could include provisions related to working hours, minimum wage, and access to social protections such as health insurance and pensions.
- Taking a comprehensive and evidence-based approach that takes into account the unique needs and perspectives of domestic workers.
- Monitoring and evaluating the impact of these steps to ensure that they are effectively addressing the issue of GBV against domestic workers in Bangladesh.
- Ensuring that the recommendations are informed by the voices and experiences of domestic workers themselves, as well as relevant academic research and best practices from other countries.

- The government should launch nationwide awareness campaigns, including public education campaigns, media outreach, and community events, to educate survivors about the compensation process and their rights to compensation and highlight the contributions of domestic workers and the need for their fair treatment.

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Labour

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