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# Condition of Working Women of Informal Sector in Bangladesh

**Research, Monitoring and Evaluation Unit**

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## **A Survey Report on:**

# **Condition of Working Women of Informal Sector in Bangladesh**

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## PREFACE

**Karmojibi Nari (KN)** is a voluntary organization dedicated to gender mainstreaming specially for workingwomen. The main focus of KN is to facilitate social, political and economic empowerment of women. For establishing the rights of workingwomen, KN supports and promotes activism.

The context of globalization and trade liberalization under the WTO rules and regime, the pressure in the informal sector is increasing alarmingly. Women are participating in the informal works side by side with men. The workers of the informal sector, especially workingwomen are discriminated from secured livelihood due to lack of legal protection of the informal workers. More complexity would come after end of this year while free trade deal takes place absolutely in the international trade system. Consequences will come directly to the national trade system as well as in the industry. According to the opinion of the experts, a lot of local factory and industry are not capable to compete with the TNC/MNC's in the context of WTO free trade regime. As a result, factory and industry closure will be the common phenomenon in the very soon. Who will measure the fate of fortune of these industrial workers especially of workingwomen? No effective measures from Government are visible to face the challenges till date. Generally it is expected that, these retrenched formal workers will join in the informal sector for their survival.

As regards employment, women in Bangladesh are far behind men. Women's participation in the informal sector is the largest in agriculture, shrimp, construction, brickfield, hawker, domestic workers, street vendor etc where many women work as manual labours. Rural to urban migration of women in search of jobs is a recent phenomenon. Women's economic participation is greater in the informal sector.

Women constitute nearly half of the population of the country; most of them are living under poverty line. No meaningful development can be made without equal participation of men and women. From this perspective, though the informal sector is highly heterogeneous in nature and it is extremely difficult to arrive at any specific estimation of the size of the informal sector. KN takes a challenge to conduct a study on the informal sector workers especially women workers to know the exact situation and position of workingwomen of the informal sector for constructing the legal recommendations for the informal sector workers.

We would like to offer our sincere gratitude to all who have helped us to complete the study. Special thanks to Committee for Asian Women (CAW) for assisting us in this study.

**Shirin Akhter**  
President

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## EXECUTIVE SUMMARY

To ensure gender equality in formal and informal sector, **Karmojibi Nari** plays a vital role in Bangladesh offering organizational and legal support, awareness raising through training, acts in favor of their demands in informal sector. Moreover **KN** is devoted to provide the women workers as labour recognition, maternity leave, minimum wage of the informal sector workingwomen and above all to support equal right as male workers. For realizing the present structure of informal sector women workers, **KN** has arranged a survey upon the informal sector workers in different districts of Bangladesh. This survey includes all the socio-economic aspects of Informal Sector Workers that encompasses broad description of wage, working hour, overtime, sexual and wage harassment, demands of the workingwomen etc. with all major indicators relating to informal sector.

Bangladesh has the highest incidence of poverty in South Asia. Nearly half of its 135 million population live below poverty line (1998 poverty assessment). Being a traditional patriarchal society where position, status and roles of men and women have primarily been shaped by the notion of male superiority with authority and female subjugation. Consequently men and women have been performing stereotyped gender roles assigned by the society. Subordination of women is the precursor of women's crisis and is a continuing matter in the courses of history all over the globe since the inception of patriarchy under which rank and role are defied by gender.

Violence against women has been a fundamental feature of patriarchy. Informal Sector remains the fastest growing segment of the economy in Bangladesh. Rural poor people migrate to urban areas due to poverty. The informal sector women workers are paid very low than the male workers. The male worker, owner and supervisors harass the women workers frequently. Sometimes women workers face accidents and diseases in their working environment. There is no policy guideline about the development and regulation of this sector in national development policy.

Majority of Workingwomen enter in informal sector due to poverty. They tend to migrate themselves in a nearby city and try to search informal sector base occupation with a minimum wage. Different scopes of informal sector are as – agriculture, construction, brick field, brick breaking, shrimp cultivation, rag picking, domestic worker, silk worker, street vendor, small factory worker (ice cream, tailoring), stretching worker, workers in handicrafts, tant workers, fish drying workers, salt cultivation worker, zamdani workers, embroidery, block printing, bidi making, hackwer etc.

Average literacy rate is very low (80.85 %) are illiterate, average income is very low. 54% workers get wage approximately Tk.1000 per month which is 16% lower than fixed minimum wage of formal sector in Bangladesh. Women workers are not satisfied with their employers because of continuous pressure to complete the tasks assigned to them in inconsistent time with the stipulated working hour.

Women workers find their jobs indirectly, via middlemen and related male workers. There is no formal contract from the owner's side in job placement of workers especially of women workers. Women workers are harassed in getting wages as there is no work record keeping system. There is demand for introducing written record keeping system.

Respondents of age group 21-30 year have the highest average income range of Tk 1000-2000 per month, moreover there is no system of bonus, gratuity and provident fund. Women workers income is too limited, they cannot spend for their commuting purpose and there is no traveling arrangement from the owner's side.

There is no fixed working hour, absence of 8 hours working limit in a day as per ILO Labour Code. Women workers are forced to work up to late hours and desire over time allowance.

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Though women workers have to do equal work with male workers, majority (62.5%) of them do not get equal wages. There is no statutory right of women workers, (79.9%) women workers do not protest against owners as fear to lose job. Women workers demand maternity benefit as they have to face physical problems at pre and postnatal period.

About 68.7% workers demand maternity benefit with salary and others demand childcare & free medical treatment of their pre and postnatal period. Women workers feel job insecurity and face physical and mental harassment frequently. Women workers face accidents in brickfield, construction, agriculture, and shrimp culture related works. As working environment is unhygienic and workers need to work physically, they suffer physical pain, viral and skin related diseases.

Scope of separate sanitation facility for women workers is too limited, women workers face physical problems in their working environment. Recognition as labour is the most vital aspect so they demand identity card from their owner's side. Issues of increased and equal wage, maternity leave, working hour, work security, overtime are the main issues; which should be considered in formulating new law.

In the self-employed sector more than half of the total respondents have been working for 5 years or more. Average literacy rate is very low, only 17% respondents of the study area are literate. Poverty-forced self-employed workers to borrow money with higher interest rate in order to start a new business.

Though 8 hours working period is fixed by ILO labour code, still then self-employed workers need to work more than 8 hours a day. Majority of the respondents need to change their work places in order to earn more profit. Average 60% workers have the income range of Tk. 1000-2000 per month, which is not enough for their family needs. Self-employed Women workers also required facilities at their pre and postnatal period.

Self-employed workers also demand for their recognition as labour providing them with identity by the Govt. Workers demand easy access to loan facilities so that they can easily run business with lesser amount of interest. Self-employed workers face incident of money seeking by police, mastans; which is now a common phenomenon.

Almost 93.9% (282 out of 300) workers demand strong security as well as medical facility to ensure better business. 95.3% (286 out of 300) respondents demand maternity leave; there is also demand for childcare and medical facilities.

Filthy talks, teasing and in some cases the women workers are raped in their working place. Justice, work security, improved working environment are vital issues in formulating law for the workers of the self-employed sector.

The report analyzes the preset status of informal sector women workers. This shows overall scenario of working environment, work security, maternity demand, working hour, trade union right of workingwomen, hazards in work place, income, education pattern, harassment in work place, owner-employee relation both for the paid workers and self-employed workers in informal sector.

**KN** has initiatives to identify rights of workingwomen of informal sector since its inception and also ready to disseminate the labour right, arrange training facilities to know about the rights of workingwomen. **KN** is taking multilateral arrangements to aware the workingwomen of garment sector about the post MFA period and intends to bring changes in totality in the status of women. The activities tend to lead the change of socioeconomic, decision-making role of workingwomen on informal sector in Bangladesh.

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## ABBREVIATIONS

<b>BBS</b>	:	Bangladesh Bureau of Statistics
<b>BIDS</b>	:	Bangladesh Institute of Development Studies
<b>BILS</b>	:	Bangladesh Institute of Labour Studies
<b>BMWB</b>	:	Bangladesh Minimum Wage Board
<b>BRAC</b>	:	Bangladesh Rural Advancement Committee
<b>BUET</b>	:	Bangladesh University of Engineering and Technology
<b>CAW</b>	:	Committee for Asian Women
<b>FGD</b>	:	Focus Group Discussion
<b>GoB</b>	:	Government of Bangladesh
<b>ILO</b>	:	International Labour Organization
<b>Km</b>	:	Kilometer
<b>KN</b>	:	Karmojibi Nari
<b>LDC</b>	:	Least Developed Countries
<b>LFS</b>	:	Labour Force Survey
<b>M</b>	:	Meter
<b>MNC</b>	:	Multi National Company
<b>MoF</b>	:	Ministry of Finance
<b>MWCA</b>	:	Ministry of Women and Children Affairs
<b>NGO</b>	:	Non-Government Organization
<b>SME</b>	:	Small and Medium Enterprise
<b>SPSS</b>	:	Statistical Package for Social Science
<b>Tk.</b>	:	Taka
<b>TNC</b>	:	Trans National Company
<b>WB</b>	:	World Bank
<b>WTO</b>	:	World Trade Organization

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## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

Rapid expansion of informal sector has emerged to contribute a greater part of national economy, which needs to be identified to measure the present scenario, growth trend and above all to identify problems of different sectors. The inability of the formal economy to generate employment is further aggravated due to the changes in the concept of employability and the organization of work, which is characterized by labour market flexibilisation including non-standard forms of employment and shorter product cycles.

Consequently the vast majority of unemployed people are engaged in various types of informal activities such as agriculture, shrimp cultivation and processing, construction works, brick field works, domestic works, rag picking, handicrafts, stitching, tant (handloom), work in bidi factories, tailoring, silk and zamdani shari production oriented work, block printing works, fish processing and drying etc. Nevertheless, there is no policy guideline about the development and regulation of this sector in national development policy. Karmojibi Nari has taken initiatives to find out present aspects of the informal sector relating the workingwomen so that it can further evaluated by consequent survey techniques.

Women in the informal sector aspire to lead a standard life but they are facing numerous hazards that relates to both in and out of working environment. The literacy rate of workingwomen is very low and they cannot change their standard of living though they wish to change. They have to work harder and also more time than male worker in the working environment. Moreover, there is no maternity benefit from the working environment and suffer serious maternity problem with no salary, no leave at this pre and postnatal period.

Women enter the informal sector being driven by economic circumstances to generate additional income for family survival. The conditions of the female workers in the informal economy include: non-recognition of the work and of the workers informal employment, very low income, very long hours of work, insecure work, unsafe and dangerous work, no leave or holidays, no accidental or any other benefits, sexual and other harassment and no child care facility. Women workers in the informal sector are the most vulnerable group of the society.

Working-women in the agriculture sector in Bangladesh do not have any legal recognition as workers' though they have to work morning till evening in the paddy fields with the male workers. In construction sector a large number of woman workers are involved, they need to work the same job as male workers do but the woman workers are retrenched if they get aged and get paid more or less half than their male counterparts.

Women's economic participation is greater in the non-formal sector and has increased substantially due to success of self-employment generating credit programs run by the Government and NGO's. Though the female workers contribute a larger portion for developing the informal sector activities, in most cases they are deprived of their basic demands such as wage discrimination, do not have any access to maternity leave, have to work late night hours, insecure job, lack of trade union facilities are lowering their status in the urban as well as rural informal sector.

**The present study focuses to understand the situation of different workers involved in informal sectors and status of legal support to the informal sector workers in Bangladesh.**

#### 1.2 Objectives of the Study

- i. To understand situation of different workers involved in informal sector.
- ii. To identify the actual need of workers in the informal sector.
- iii. To assess the organizational support of the informal sector workers.
- iv. To develop guidelines for providing legal support to the informal sectors workers.

### 1.3 Methodology of the Study

The present study has been undertaken by adopting a methodology suitable to attain the project objectives. The following steps were undertaken to carry out the research work.

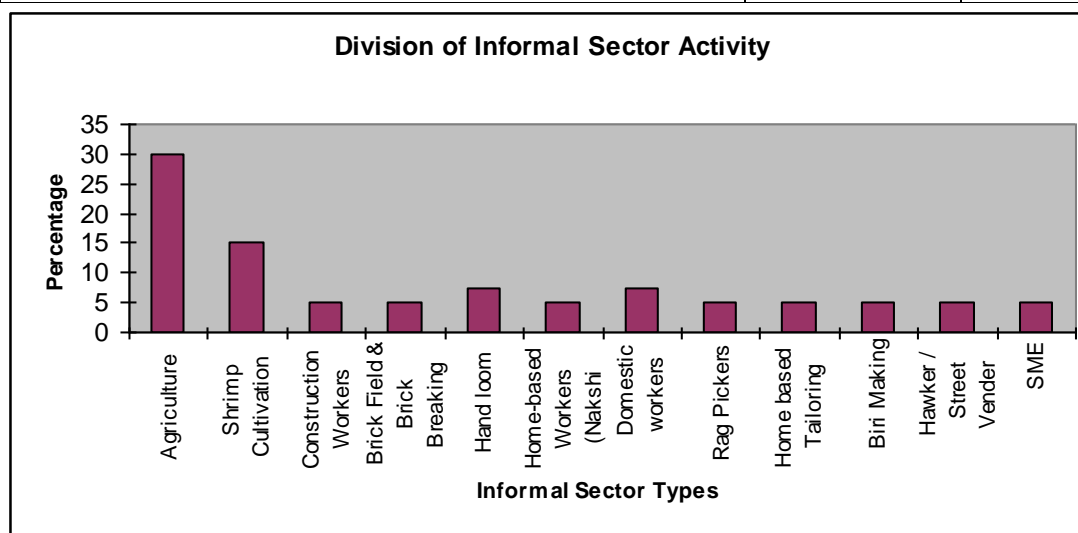
#### 1.3.1 Selection of the Target Group

The target group was selected according to availability of informal sector variations. Different informal sectors activity groups as – Agricultural labours (works related with all agricultural production), Shrimp cultivation labours like Gher (special area prepared for shrimp cultivation), Fish Processing Industry, Larva Collecting, Drying and Processing of fish, Construction workers, Brick field & Brick breaking Workers, Hand loom (Silk and Jamdani, Tat), Home-based Workers (Nakshi Khatha, Handicrafts), Domestic workers, Rag Pickers, Home based workers (Tailors, Embroidery, Block Printing) Bidi Factory Workers, Hawker and Street vendors and Small and Medium Enterprise (SME) workers.

1000 samples were taken to conduct the field survey and the respondents of different activity groups were identified according to the following table –

**Table 1.3.1: Distribution of Sample by Activity Group**

Sl	Target Group	Percentage (%)	Sample Size
1	Agriculture	30	300
2	Shrimp Cultivation	15	150
3	Construction Workers	5	50
4	Brick Field & Brick Breaking Workers	5	50
5	Hand loom (Silk and Jamdani, Tat) workers	7.5	75
6	Home-based Workers (Nakshi Khatha)	5	50
7	Domestic workers	7.5	75
8	Rag Pickers	5	50
9	Home based workers (Tailors, Embroidery, Block Printing)	5	50
10	Bidi Factory Workers	5	50
11	Hawker / Street Vendors	5	50
12	Small and Medium Enterprise (SME)	5	50
Total		100	1000



As absence of study on working women in the Informal Sector of Bangladesh, no accurate sample size could be determined no accurate data of working women could be available. For Survey, Focus Group Discussion (FGD) with women worker's group working with Karmojibi Nari and expert meeting was held in order to select sample size and survey area of the research.

### 1.3.2 Selection of Survey Area

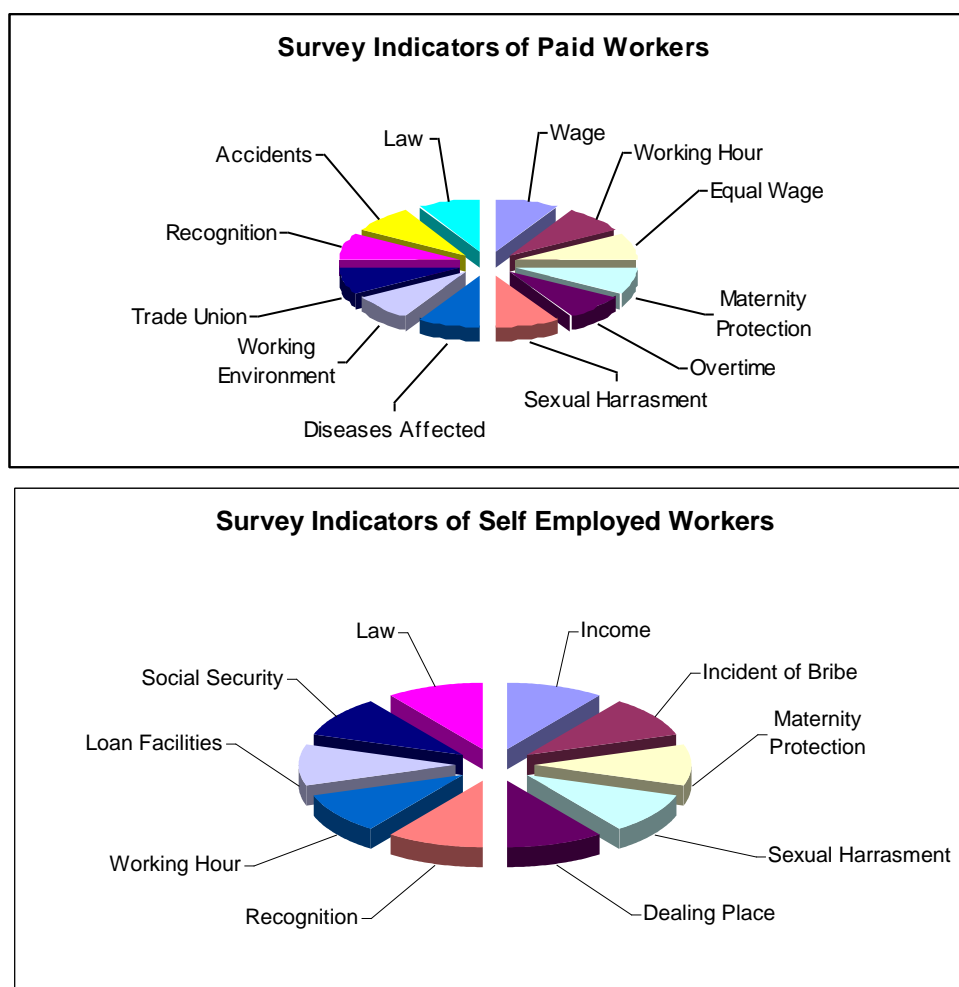
The Survey areas were selected as four thanas in different districts according to availability of activity groups of informal sector. The selected geographic locations were - Khulna, Dhaka, Rajshahi, Mymensingh, Rangpur, Dinajpur, Bagerhat, Jessore, Kustia, Sirajgong and Cox's Bazar. The survey was planned to be conducted within the above locations as these areas have higher frequency of such informal sector activities in Bangladesh.

### 1.3.3 Data Collection from Primary Source (Questionnaire Survey)

Information on the study mainly comes from primary sources. A structured questionnaire was administered to gather necessary information from the workers of different professions in the informal sector. Draft questionnaire were pre-tested in selected areas. The concerned team members and the field investigators were involved in presetting the questionnaires. The final questionnaires were developed on the basis of experience of pretesting. The survey was made on several aspects related with the study and 1000 sample units were divided in two groups- paid workers (700 sample) and self-employed (300 sample). The respondents of paid workers were 606 (86.6%) female and 94 (13.4%) male & self-employed workers were 210 (70%) female and 70 (30%) male were surveyed in the study areas. During the field survey, it is not possible to cover the whole area under survey procedure. A Purposive Sampling procedure were adopted for selecting samples from each activity group as because there is no any list of informal sector activities available any where of government or non-government sources.

#### 1.3.3.1 Indicators of Survey

The survey is performed to identify different indicators of informal sector. The following chart shows the indicators of paid workers and self employed workers in the survey area.



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### **1.3.4 Data Collection from Secondary Source**

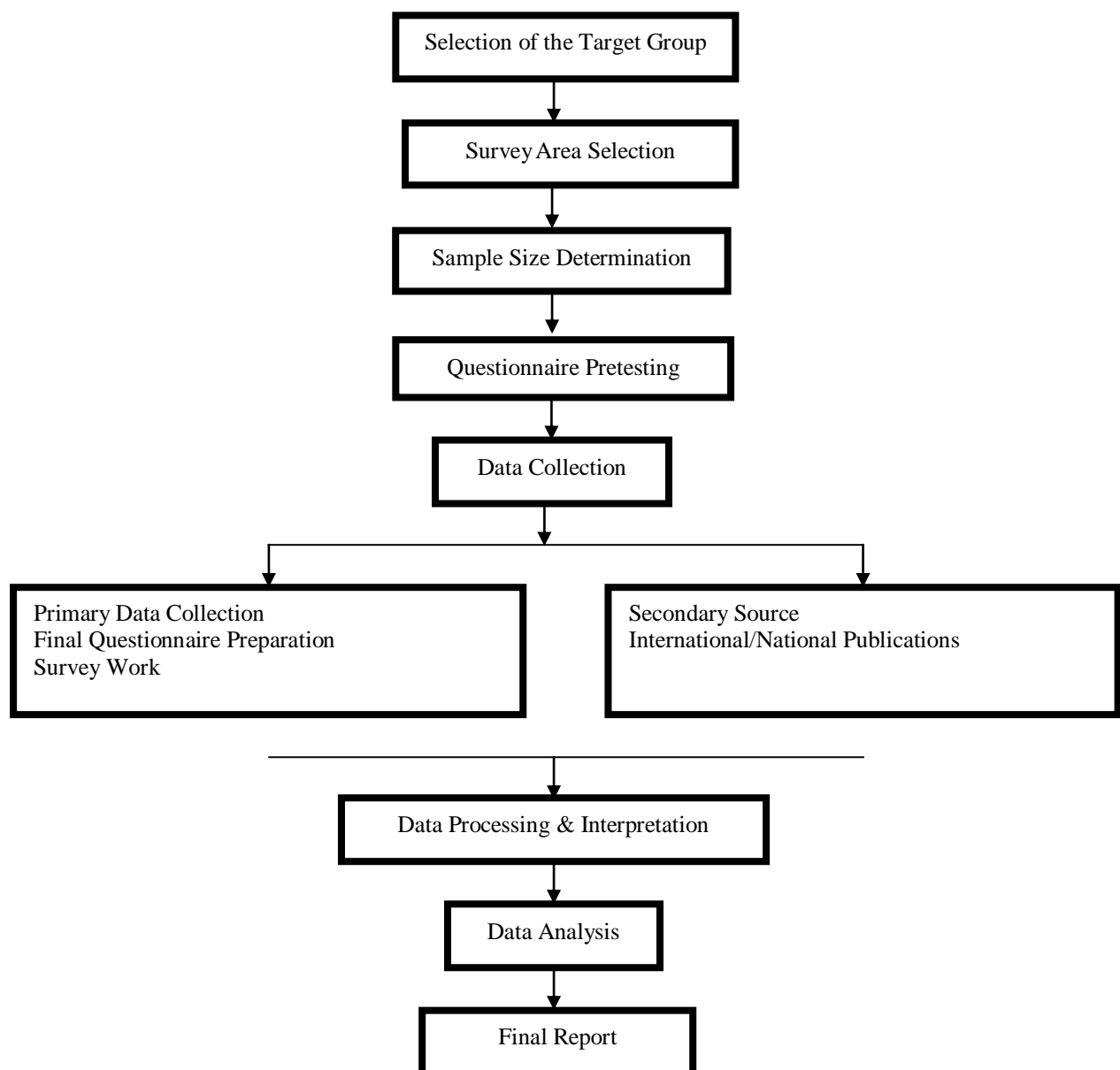
#### **1.3.4.1 National and International Publications**

Data relating to formal and informal sector workers, total working women in Bangladesh, present scenario of Labour force are taken from different publication like BBS, BIDS, BILS, CAW, MoF, MWCA and also from other sources of GO's.

### **1.3.5 Data Processing and Analysis**

After collecting data from the field survey, the data is stored in SPSS and with cross tabulation different tables were generated and finally it was described in order to prepare the final report. For better understanding of the report different types of graphs like bar charts, pie charts were made through Ms. Excel. Analysis of the survey report was divided into two parts – 1) Paid Workers (Based on sample size 700) and 2) Self-Employed Workers (Based on sample size 300).

### **Methodological Diagram**



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## 1.4 Scope and Limitation of the Study

Every research has some limitations and this study not beyond that limitation. Sincere attempts have been formed to accomplish the objectives set for the current study. But some constraints have enclosed the operation of the study in different stages in distinct way. Due to time and resource constraints, appropriate sample size cannot be taken for the study and also the scope is limited to particular fields for questionnaire survey. As informal sector activities are ever increasing and some times it is regional basis as to why it is not possible to identify all sorts of informal sectors in different areas within this limited period of time and resources.



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## CHAPTER TWO

### SOCIO-CULTURAL ENVIRONMENT OF WORKING WOMEN

#### 2.1 Informal Sector

The term *Informal Sector* is an important addition into the development economy especially in the Third World countries like Bangladesh. The initial perception of the informal sector was the marginal livelihood of workers. The distinguishing characteristic used was wage-earning formal employment as against self informal employment (Islam, 1992).

ILO specifies following characteristics of *Informal Sector*:

- Ease of entry
- Lack of formal educational qualification
- Low wages
- Forced overtime
- Denial of basic rights
- Little job security
- Short work contracts
- Reliance on indigenous resources
- Family ownership of enterprises
- Small scale of operation
- Labour intensive and adapted technology
- Unregulated and competitive markets.
- Small capital
- The enterprises distributes output directly to the consumer
- It does not observed fixed hours of operation

Informal sector is distinguished from the formal sector largely in terms of employment characteristics such as the presence or absence of official recognition, discrimination in wages, difficulties in accessing maternity leave, trade union organization, taxation, and relatively security of employment. At the empirical level, the informal sector of urban area is defined to comprise those enterprises in which employees are not more than 10 persons (including the owner) per unit and which simultaneously satisfy one or more of the following conditions: -

- Small-scale operation
- Does not observe fixed hours of operation
- In most cases household members operate their business as a head of the units.
- No official recognition and job security for the employees.

The characteristics of **Formal Sector** activities are as below-

- Difficult Entry
- Frequent Reliance on Overseas resources
- Corporate ownership of enterprises
- Large scale of Operation
- Capital-intensive and often imported technology
- Formally acquired skills, often expatriate and
- Protected markets (Through tariffs, quotas and trade licenses)

It is generally agreed that the unincorporated enterprises and house-hold industries (other than the organized ones) which are not regulated by law and which do not maintain annual accounts or balance sheets, constitute the unorganized or informal sector (Islam, 1992).

According to the definition of International Labour Organization (ILO) "The Informal Sector consist of small- scale, self employed activities (with or without hired workers) typically a t a low level of organization and technology, with the primary objective of generating employment and incomes. The activities are usually conducted without proper recognition from the authorities and escape the attention of the administrative machinery responsible for enforcing laws and regulation". The ILO introduced the concept of the informal sector more than 25 years ago. When the modern sector does not provide enough job opportunities, rural migrants and urban dwellers alike find employment in small-scale and micro level production and distribution of goods and services. These are largely unorganized, unrecorded and unregulated small-scale activities constitute the informal sector (CAW, 2001).

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## 2.1.1 Category of Informal Sector Workers

### 2.1.1.1 Wage-employed

The term "Wage Employment" generally associated with work in exchange of wages/salaries in cash/and/or kind (Khaleda, 1992).

### 2.1.1.2 Self-employed

"Self-employment" is used to refer to subsistence cash-crop or non-cash crop agricultural activities such as rural industries, trade and commerce, transport and services one carries out on one's own to produce food grains and other commodities, goods and services for consumption by the members of the family or for the market (Khaleda, 1992).

### 2.1.1.3 Unpaid Family Labour

"Unpaid family labour" has been used to refer to those women who assist husband/male family members in their economic work without remuneration. Sometimes they produce finished goods for sale to be marketed by the male members of the households without remuneration. In the process, they become "invisible producers" without any financial or other benefits directly accruing to themselves. Some studies have identified these women as; one type of home based workers (Salahuddin, 1992).

## 2.2 Informal Sector and Bangladesh

According to Labour Force Survey 1999/00, a total of 6.03 crore labour force (male 3.75 crore and female 2.28 crore) are engaged in a variety of professions, the highest (62.3%) still being in agriculture. No-formal labour force dominates the labour market. It may be mentioned that according to Labour Force Survey 1995/96, a total of 5.6 crore labour force (male 3.5 crore and female 2.1 crore) were engaged in a range of professions, the highest (63.2%) was in agriculture. The survey indicates that 40.1% of labour force was engaged as family labourer while 29.6% was self-employed. Daily labourers and fulltime employed workers were 17.9% and 12.4% respectively. On the other hand, the Labour Force Survey 1999/00 indicated that, 36.7% of labour force was engaged as family labourer and 32.4% was self-employed, 17.6% was engaged as day labourers and 13.3% was regularly employed workers. A large share of labour force remains outside the formal labour market and regulated wage system, through the number of workers entering the labour market has been increasing. The share of the labour force employed sector wise, as per Labour Force Survey 1995/96 and 1999/00 is shown in the following table-

**Table 2.2: Share of Employed of Labour Force by Sector**

Sector	1995/96	1999/2000
Agriculture, Forestry and Fishery	63.2	62.3
Mining and Quarrying	-	0.7
Manufacturing	7.5	7.4
Power, Gas & Water	0.2	0.2
Construction	1.8	2.1
Trade, Hotel & Restaurant	11.2	12.0
Transport, Maintenance & Communication	4.2	4.6
Finance, Business & Personal Services	0.4	0.7
Commodities & Personal Services	9.3	10.0
Others	2.2	--
Total	100.0	100.0

Source: BBS, Labour Force Survey, 1995/96 & 1999/00

Estimates of the size of the informal sector in urban and rural areas in most cases cover only non-agricultural activities. Self-employed workers, most of whom are own-account and unpaid family workers, are considered the major component of the rural and urban informal sector. In Asia, before 1997 financial crisis it was estimated that the informal sector typically absorb between 40 and 50 percent of the urban labour force and countries such as Bangladesh, where the sector's employment share was estimated at 65%. Since the current total labour force of the country is 56.0 million and an annual average growth rate is 8% and the size of the informal sector is 65% of the total labour force, under this circumstance, if those statistics are 100% correct on that case, based upon the primary



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calculation, the total labour force in the informal sector is 36 million and annual labour growth in this sector is 5% (BILS, 2000).

### **2.3 Salient Features of Informal-Sector-Workingwomen in Bangladesh**

Bangladesh is one of the most densely populated countries of the world. The rate of population increase is 2.4 percent per year. About 44 percent of the population is below fourteen years. The increase in the population aggravates the already scanty man-land ratio. Since the economy is mainly agricultural with 85 percent people living in rural areas and more than 60 percent of the labour force are employed in agricultural activities, the most distressing situation is the increasing landlessness (about 60 percent of the households are landless or near landless). Employment situation has been deteriorating in both rural and urban areas with the continuing growth in the number of labour force per year. Because of the seasonal character of the agricultural pursuits as well as the no-expansion of industrial sector, most people are unemployed for most part of the year. So unemployment, landlessness, low wages are some of the important indicators of what is widely known as mass poverty in Bangladesh (MWCA, 2001).

The ever-increasing socioeconomic changes in Bangladesh society have been affecting the major institutions including family and the latter, in turn are increasing with other socio-cultural norms to produce an unfavorable situation where women's problems within families are turning out to be critical. In other words, women's traditional subordinate position in terms of gender inequality, low social and economic status, payment of groom price during marriage, maltreatment in the hands of husband. These crisis situations are now quite visible in the increasing rates of violence by husbands, divorce, separation, desertions, killing and suicide of female spouses (MWCA, 2001).

Bangladesh is one of the seven countries in the world where the number of men exceeds the number of women. According to various indicators the status of women in Bangladesh is much lower than that of men. Traditional socio-cultural values and practices have reinforced the lower status of women accorded to them in society, which have limited their opportunities for education, technical and vocational training, employment and participation in the overall development process. Socioeconomic changes triggered by increasing rates of landlessness and impoverishment have had a profound impact on women's lives. While poverty affects the household as a whole the women bear disproportionate burden attempting to manage household production and consumption under conditions of increasing scarcity (MWCA, 2001).

The Informal sector is highly heterogeneous in nature and it is extremely difficult to arrive at any specific estimate of the size of the informal sector. Particularly in terms of value added. Around 89% of the non-agricultural work force was engaged in the informal sector in 1995-96. However, productivity differentials between the formal and informal sectors are substantial. The composition of those employed in the informal sector shows that a large majority of the workers in it are engaged in tertiary activities. Empirical evidence is also indicating of considerable overlaps between informal sector employment and poverty, and with in the informal sector workers in terms of earnings are worse of than their male counterparts. The crucial question is how to improve productivity in the informal sector, which add the moments more of a supply-push phenomenon in Bangladesh and grow in response to demand (ILO, 1998).

The pattern of growth over the decade has not significantly affected the enormous informal sector. The informal sector in Bangladesh, as in much of the low-income world, is distinguished from the formal sector by much lower investment per unit of labour, and lower skill levels, therefore much lower labour productivity, and hence lower incomes. In Bangladesh the formal sector is estimated to have a labour productivity makes the size of the informal sector and reduction in it critical. However the informal sector, defined as establishments of 10 or more workers, is estimated to comprise 90% of the labour force. Further, growth over the decade has barely reduced in the informal sector by 2%. 40% of the informal sector workers were in trade and food, 30% in services, and 15% in transport storage and communications (ILO, 2000).

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## CHAPTER THREE

### PAID WORKERS OF INFORMAL SECTOR

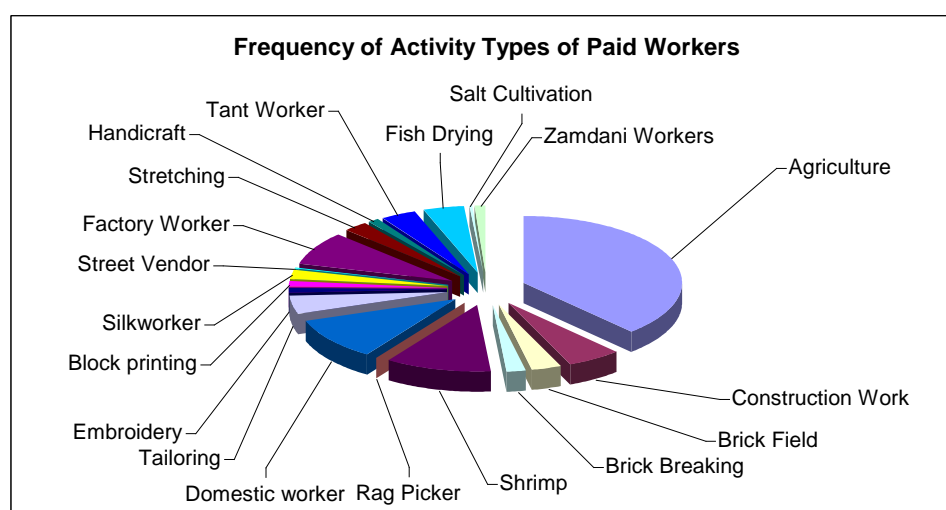
#### 3.1 Profile of the Respondents

For this study a survey was conducted by selecting different areas in district level of Bangladesh. The informal sector workers have various types of activities, which mainly include Agriculture, Construction, Brickfield, Brick Breaking, Shrimp cultivation, Rag Picking, Domestic Works, Tailoring, Embroidery, Block Printing, Silk and Zamdani Production, Stitching, Handicrafts, Tant (Handloom) Works, Small Factory Works, Bidi Making, Fish Drying, Salt Cultivation, Hawkers and Street Vendors.

A significant number of paid workers in informal sector are paid very little wages and that is why they are to live hand to mouth. They have no savings as well. The workers of the informal sector remain under the poverty line and there is no opportunity to save for future. Majority of the paid women workers of this sector almost starve with her family members when they do not have any work.

**Table 3.1: Frequency and Percentage of Different Activities of Informal Sector**

Sector	Frequency	Percentage
Agriculture	267	38.1
Construction	39	5.6
Brick Field	20	2.9
Brick Breaking	14	2.0
Shrimp Cultivation	76	10.9
Rag Picking	1	.1
Domestic Worker	72	10.3
Tailoring Worker	31	4.4
Embroidery Worker	7	1.0
Block Printing Worker	10	1.4
Silk Worker	15	2.1
Street Vendor	3	.4
Small Factory Worker	56	8.0
Stretching Worker	17	2.4
Handicraft	8	1.1
Tant Worker	26	3.7
Fish Drying Worker	29	4.1
Salt Cultivating Worker	1	.1
Zamdani Workers	8	1.1
Total	700	100



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### 3.2 Reasons for Entering in Informal Sector

The family environment influences women's participation in the informal labour market. Important factors include the earnings of the husband and marital status. Main factors relating to cause of entering in this sector are –

- Poor family income of households influence women to work as paid workers in the informal sector.
- Divorced women have to income in order to live and in most cases they are engaged as domestic workers in the urban areas.
- Landless poor rural women work with male workers in agriculture and shrimp to support their family income.
- To share family burden women in the paid sector are engaged in brickfield or brick breaking.

### 3.3 Working Conditions

There is a tremendous need of employment for the rural poor in Bangladesh. The rural poor migrate to urban areas for their livelihood. Though these sorts of employments help them to live hand to mouth rather extending other basic facilities. In the working places, they are nominated orally as an employee of any informal sector. In the informal sector there is no provision of appointment, they are employed through verbal contract and they may be out of job at any time with the desire of the employer.

### 3.4 Educational Status

Educational status of the workers in the informal sector is not at satisfactory level. In the study areas, among the paid workers 80.85% are illiterate and rest of them (19.13%) are literate. The table (3.4) shows the literacy rate of paid workers in the study area.

**Table 3.4: Literacy in Respect of Sex of Paid Workers**

Educational Status	Sex				Total	
	Female		Male			
	No.	%	No.	%	No.	%
Illiterate	509	72.71	57	8.14	566	80.85
Primary	82	11.71	20	2.85	102	14.57
Class VI-S.S.C	14	2.00	17	2.42	31	4.42
H.S.C	1	0.14	-	-	1	0.14
Total	606	86.6	94	13.41	700	100.00

Source: Field Survey, 2004

*Average literacy rate is very low (80.85 %) are illiterate*

From survey it is revealed that among the literate workers, 14.57% have primary level, 4.42% have secondary level of education. Here it is added that out of about 90% female workers in the study area only 0.14% female workers have higher secondary level of education. Among paid workers frequency of illiteracy is higher because of their poverty which driven them to be the paid workers.

### 3.5 Minimum Wage

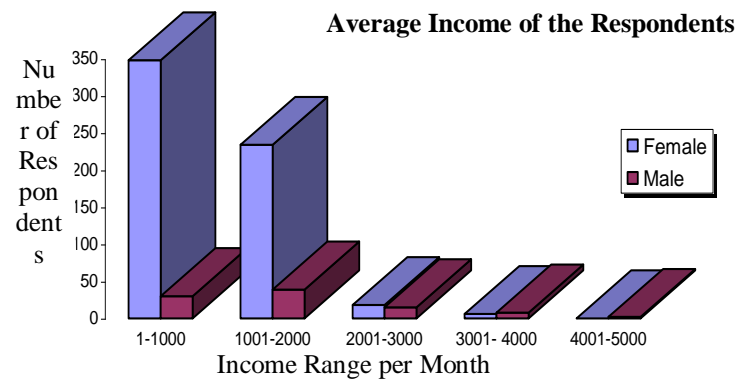
The income of paid workers is lower than that of the formal sector. In formal sector the minimum wage is fixed by BMWB Tk.1200 per month in small-scale industry (not more than 10 workers), where as Tk.1250 for medium scale industry (of 11-49 workers). The workers of this sector appear from poor families and the majority of them are illiterate. The workers of agriculture sector are paid a very lower wage usually Tk.30-40 per day. This is not enough to meet daily needs of the workers.

Average income is very low. 54% workers get wage approximately Tk.1000 per month which is 16% lower than fixed minimum wage of formal sector in Bangladesh

**Table 3.5: Average Income of the Respondent**

Income of the Respondents (Tk.)	Gender		Total
	Female	Male	
1-1000	348 (49.7%)	30 (4.3%)	378 (54.0%)
1001-2000	234 (33.4%)	39 (5.6%)	273 (39.0%)
2001-3000	18 (2.6%)	15 (2.1%)	33 (4.7%)
3001- 4000	6 (.9%)	8 (1.1%)	14 (2.0%)
4001-5000	- (-)	2 (.3%)	2 (.3%)
<b>Total</b>	606 (86.6%)	94 (13.4%)	700 (100%)

Source: Field Survey, 2004



Form survey it is estimated that 49.70% women workers of the total respondents get a maximum wage of Tk.1000 per month. 234 women respondents are income range of Tk.1000-2000 per month, which is 33.40% of the total respondents. Only 0.9% women workers in the income range of more than Tk.3000 per month and no women workers get average wage of more than Tk.4000 per month. Though the women workers have to work since morning to night, they do not get enough wages to satisfy their families.

### 3.6 Relationship between Employers and Workers

The relationship between employers and workers is unsatisfactory. Most of the workers are badly treated by the owners. In agriculture, shrimp industry the workers particularly women workers face numerous threat by the employers in every moment. Moreover, the female workers are encountered with physical, sexual harassment by the supervisors, higher authorities and sometimes by male workers at their work places. This situation degrades the quality of working environment of informal sector.

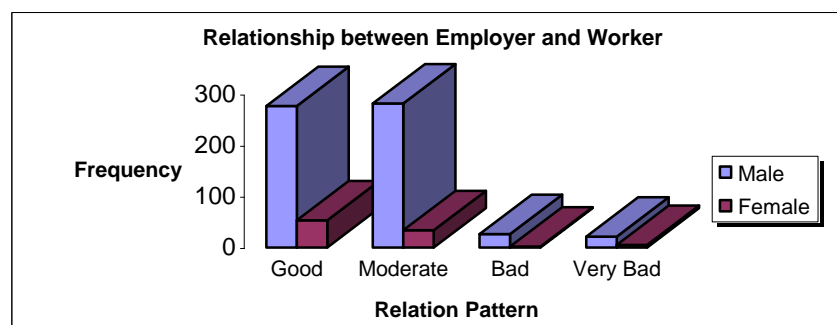
Women workers are not satisfied with their employers because of continuous pressure to complete the tasks assigned to them in inconsistent time with the stipulated working hour

**Table 3.6: Behavioral Pattern of the Informal Sector Workers**

Behavioral Pattern	Gender		Total
	Female	Male	
Good	277	53	330
	(39.6%)	(7.6%)	(47.1%)
Moderate	282	34	316
	(40.3%)	(4.9%)	(45.2%)
Bad	26	2	28
	(3.7%)	(.3%)	(4.0%)
Very bad	21	5	26
	(3.0%)	(.7%)	(3.7%)
Total	606	94	700
	(86.6%)	(13.40%)	(100%)

Source: Field Survey, 2004

40.3% women and 4.9% male workers have their opinion as moderate behavior from owners and 3.7% women and 0.3% male workers respond that the behavioral pattern of the owners is bad. Only 3% female workers and .7% male workers give the opinion that the owners often behave rudely towards them. 39.6% women workers express their positive opinion towards their owners. As informal sector employees do not have any formal worker-owner relationship, workers do not have enough power to protest against the misbehave of the employers.



### 3.7 Process of Employment

Workers particularly female workers have to depend on middleman, relatives and the male workers known to them for their jobs. The Female workers lack ability to find employment for themselves having contract with the employers. The following table identifies ways of finding employments.



### Working Women in the Agriculture

**Table 3.7: Category of Searching Works**

<b>Work Finding Ways</b>	Gender		Total
	Female	Male	
Self	247 (35.3%)	52 (7.4%)	299 (42.7%)
Via related workers	200 (28.6%)	24 (3.4%)	224 (32.0%)
Via middleman	11 (1.6%)	- (-)	11 (1.6%)
By the employer	146 (20.9%)	17 (2.4%)	163 (23.3%)
By Husband	1 (.1%)	- (-)	1 (.1%)
Relative	1 (.1%)	1 (.1%)	2 (.3%)
Total	606 (86.6%)	94 (13.4%)	700 (100%)

Source: Field Survey, 2004

*Women workers find their jobs indirectly, via middlemen and related male workers*

Workers of informal sector specially the women workers are poor; they try to find out work through different means of informal employment due to lack of capabilities of their own. From survey it is measured that 35.3% women workers try to find paid works by themselves. 28.6% women and 3.4% male workers seek works through others and 20.9% female workers have the tendency to search work by direct employer with bargaining. In many cases those find job through via media they fall of the victim of the circumstances and face sufferings.

### 3.8 Contract Types

There is no provision of formal contract of works in the informal sector with some limited exceptions. Employers appoint workers verbally. Table (3.8) indicates different types of contract by employers of the informal sector.

*There is no formal contract from the owner's side in job placement of workers specially of women workers*

**Table 3.8: Different Types of Contract Relating to Informal Works**

Gender	Types of Contract				Total
	No Contract	Verbal	Written	Appointment Letter	
Female	47	546	12	1	606
	(6.7%)	(78.0%)	(1.7%)	(.1%)	(86.6%)
Male	8	85	1	-	94
	(1.1%)	(12.1%)	(.1%)	-	(13.4%)
Total	55	631	13	1	700
	(7.9%)	(90.1%)	(1.9%)	(.1%)	(100%)

Source: Field Survey, 2004

From survey it is calculated that 78% women workers have their jobs through verbal contract, 6.7% women workers do not have any contract of works. 90.1% of the total respondents give their opinion that they have only verbal contractual job. Most workers want job security as which is extended by issuing the appointment letters in formal sector.

### 3.9 Employment Record

There is no formal employment record keeping system for the informal sector workers. In most cases records are kept orally. There are little options to keep record as written form. Table (3.9) indicates the employment record keeping procedure of paid workers.

**Table 3.9: Different Types of Employment Record Keeping**

Record Keeping Type	Gender		Total
	Female	Male	
Verbal record	468	74	542
	(66.8%)	(10.6%)	(77.4%)
Written record	138	20	158
	(19.7%)	(2.9%)	(22.6%)
Total	606	94	700
	(86.6%)	(13.4%)	(100%)

Source: Field Survey, 2004

*Women workers are harassed in getting wages as there is no work record keeping system. There is demand for introducing written record keeping system*

Work record keeping is a vital factor for the informal sector employment. 77.4% workers give their opinion that owners keep their working record through verbal way, which create problem for a long-term entry of work. In most cases the owners forget work record and the workers are harassed to get their wages. Only 22.6% respondents give opinion that their owners keep their working record in written form.



Respondents  
of age group  
21-30 year  
have the  
highest  
average  
income range  
of Tk 1000-  
2000 per  
month,  
moreover  
there is no  
system of  
bonus,  
gratuity and  
provident  
fund

### 3.10 Age and Income

Income of the informal sector varies with respect to age. Most of the workers have the income range of about Tk.1000-2000 per month. There is no pension, gratuity, provident fund scheme for women workers in paid sector. Table (3.10) shows income range and age of the paid workers.

**Table 3.10: Age and Income of the Respondents**

Age	Average Income (Tk.) of the Respondent					Total
	1-1000	1001-2000	2001-3000	3001- 4000	4001-5000	
1-10	1	-	-	-	-	1
	(.1%)	-	-	-	-	(.1%)
11-20	42	37	6	1	-	86
	(6.0%)	(5.3%)	(.9%)	(.1%)	-	(12.3%)
21-30	142	112	14	6	1	275
	(20.3%)	(16.0%)	(2.0%)	(.9%)	(.1%)	(39.3%)
31-40	131	94	10	6	-	241
	(18.7%)	(13.4%)	(1.4%)	(.9%)	-	(34.4%)
41-50	44	21	2	-	1	68
	(6.3%)	(3.0%)	(.3%)	-	(.1%)	(9.7%)
51-60	16	9	1	1	-	27
	(2.3%)	(1.3%)	(.1%)	(.1%)	-	(3.9%)
61-70	2	-	-	-	-	2
	(.3%)	-	-	-	-	(.3%)
Total	378	273	33	14	2	700
	(54.0%)	(39.0%)	(4.7%)	(2.0%)	(.3%)	(100%)

Source: Field Survey, 2004

Informal sector workers do not have option to increase wage structure with respect to age. Mainly the workers who are physically sound and of young aged are getting more wages than others. From survey it is found that from 21 to 30 age group, male and female workers are of 20.3% of the total workers of whom average income per month varies from Tk.1-1000. Though there are elderly workers who are of 2.3% of the total workers are getting Tk.1000 per month. As there is no legal wage structure in the informal sector; workers are paid a least amount of money per month, which cannot meet their family needs.

### 3.11 Commuting Expense

Female workers do not spend, as they tend to reside near their working place. This is mainly a walking distance. Table (3.11) shows regular expenditure of paid workers of the study area.

Women workers income is too limited, they cannot spend for their commuting purpose and there is no traveling arrangement from the owner's side

**Table 3.11: Regular Expenditure Relating to Commute**

Expenditure (Tk.) / Day	Gender		Total
	Female	Male	
No expenditure	465 (66.4%)	59 (8.4%)	524 (74.8%)
1 – 5 Tk.	84 (12.0%)	17 (2.4%)	101 (14.4%)
6 – 10 Tk.	32 (4.6%)	11 (1.6%)	43 (6.1%)
11 - 15 Tk.	11 (1.6%)	3 (.4%)	14 (2.0%)
16 - 20 Tk.	13 (1.9%)	4 (.6%)	17 (2.4%)
21 - 25 Tk.	1 (.1%)	-	1 (.1%)
Total	606 (86.6%)	94 (13.4%)	700 (100%)

Source: Field Survey, 2004

From survey it is estimated that 74.7% respondents do not spend money for commuting to their working place, as their working place is close to them. Out of 14.4% respondents of which 12% women and 2.4% male spend Tk.1-5 per day for traveling to their work places. 11% of the total workers spend more than Tk.10 per day for commuting and others. Informal sector workers have no permanent working place, they need to change working place frequently. Moreover authority does not offer any traveling facility for the workers. Women workers use to walk to their work place, they feel physically strenuous which affect their daily work.

### 3.12 Working Hour

Most of the workers of the informal sector are obliged to work more than 8 hours. This sector, never follow the ILO labour code. Some times they have to work up to late hours. But they never get any remuneration for excess work. Table (3.12) shows per day working hour and the frequency of the workers.



**Working Women in Agriculture**

*There is no fixed working hour, absence of 8 hours working limit in a day as per ILO Labour Code*

**Table 3.12: Frequency of Working Hour per Day**

Working Hour	Gender		Total
	Female	Male	
Bellow 8 hr	34 (4.9%)	4 (.6%)	38 (5.4%)
8 hr	147 (21.0%)	20 (2.9%)	167 (23.9%)
9-10 hrs	310 (44.3%)	46 (6.6%)	356 (50.9%)
11-12 hr	92 (13.1%)	20 (2.8%)	112 (15.9%)
More than 12 Hours	20 (2.9%)	3 (.4%)	23 (3.3%)
No Accurate Time Table	3 (.4%)	1 (.1%)	4 (.6%)
Total	606 (86.6%)	94 (13.4%)	700 (100%)

Source: Field Survey, 2004

As there is no fixed working hour for the workers, they have to work up to late hours daily and there are also strict bindings for completion of daily works. If workers are not able to complete their duty they are punished by wage deduction. It is estimated that 50.9% workers of which 44.3% women and 6.6% male workers have to work 9-10 hours per day. 19.8% workers work more than 10 hours per day. Though female workers are to furnish their household works and most of them have children, still then they cannot return back to their home timely. In many cases women workers have to work about 10 pm and there is no transport facilities for workingwomen in this sector.

### 3.13 Overtime

The workers are to work much more than 8 hours a day. They do not get any over time allowance or extra benefits from the owner's side. The following table shows the frequency and percentage of occurrence of extra works for the paid workers.

**Table 3.13: Demand of Overtime of the Respondents**

Overtime Wage			Total
Have No Idea About Over Time	Yes	No	
3 (.4%)	475 (67.9%)	222 (31.7%)	700 (100%)

Source: Field Survey, 2004

Most of the workers have to work for late night hours. There is no overtime wage for workers. From survey it is estimated that 67.9% workers demand overtime allowance for their extra work and 31.7% workers do not agree with this because they are not aware about this facility and they fear to be out of their job to raise such demand. The informal sector workers should be paid for their overtime worth but employers are not agree to make such payments.

### 3.14 Wage Discrimination

The women workers keenly desire equal wage with the male workers, as they have to do same work with the male workers. In few cases, the women workers get equal wages. The following table identifies wage discrimination between women and men workers.

*Though women workers have to do equal work with male workers, majority (62.5%) of them do not get equal wages*

**Table 3.14: Equal Wage and Demand of Women Workers**

Wage Types	Gender		Total
	Female	Male	
Provide Equal Wages	229 (32.7%)	33 (4.7%)	262 (37.4%)
Does not provide Equal Wage	377 (53.9%)	61 (8.7%)	438 (62.5%)
Total	606 (86.6%)	94 (13.4%)	700 (100%)

Source: Field Survey, 2004

There is no provision of equal wage in this sector and women workers are discriminated to their daily wages. From survey it is estimated that 62.5% workers aspire for equal wage. 37.4% workers are paid equal wages in tailoring, embroidery, block printing, silk worker, handicrafts, zamdani production and tant works.

### 3.15 Protest Against Wage Discrimination

There is no statutory right of women workers, (79.9%) women workers do not protest against owners as fear to loose job

Women workers never protest against their wage discrimination as most of them come from poor families. In most cases the workers fear to protest as they may loss their job in consequences. The table (3.15) shows protest against wage discrimination of the paid workers.

**Table 3.15: Different Means to Protest Demanding Equal Wage**

Protest for Wage Discrimination		Total
Fear to Loss Job	Continue without Protest	
570 (79.9%)	141 (20.1%)	700 (100%)

Source: Field Survey, 2004

Informal sector women workers fear to protest against their wage discrimination. From survey it is calculated that about 79.9% workers have no direct initiatives against wage discrimination because they fear of losing their jobs in consequence. 20.1% respondents give their opinion that they want equal wage but do not agree to protest against employers.

### 3.16 Maternity Benefit

*Women workers demand maternity benefit as they have to face physical problems at pre and post natal period*

There is no provision for maternity benefit in the informal sector. In formal sector the women workers are getting three months leave for pre and postnatal period. Women workers are not able to perform their regular duties within this time, thus their owners do not pay them; which degrades their quality of life. The following table denotes demand of maternity leave for the workingwomen and the male worker's support for the legal right of women workers.

**Table 3.16: Demand for Maternity Benefit of Women Workers**

Maternity Benefit Demanded	Gender		Total
	Female	Male	
	606 (86.6%)	94 (13.4%)	700 (100%)

Source: Field Survey, 2004

From survey it is found that 86.6% women workers directly demand maternity leave for pre and postnatal period and 13.4% male workers are conscious about this option for the women workers and they also support female workers regarding the demand.

### 3.17 Facilities Regarding Maternity Leave

Female workers demand maternity leave and they also want facilities regarding to maternity leave. In the formal sector, the female workers get wage at their maternity leave. Table (3.17) indicates different demands regarding to maternity leave of the paid workers.

*About 68.7% workers demand maternity benefit with salary and others demand child care & free medical treatment of their pre and post natal period*

**Table 3.17: Facilities relating Maternity Benefit**

Types of Facilities	Gender		Total
	Female	Male	
Maternity Leave with Pay	408 (58.2%)	74 (10.5%)	482 (68.7%)
Child Care & Free Better Medical Facility	93 (13.3%)	10 (1.4%)	103 (14.7%)
Child Care Assistance through Govt.	98 (14.0%)	9 (1.3%)	107 (15.3%)
Wage Increment	8 (1.1%)	-	8 (1.1%)
Total	606 (86.6%)	94 (13.4%)	700 (100%)

Source: Field Survey, 2004

From survey it is identified that 68.7% workers of which 58.2% women and 10.5% male workers support maternity benefit with wage. 13.3% women workers demand childcare center and free better medical facility at their maternity period. 15.3% workers demand childcare assistance by government.

### 3.18 Types of Harassment Suffered

Women workers are harassed in different ways by the male workers, supervisors even by the employers of the informal sector. This creates an unpleasant environment for the women workers. Most of the cases are frequently occurred in the field of shrimp culture, agriculture, bidi factory works etc. Male workers disturb women workers in their scheduled time. Table (3.18) shows different types harassments and frequency of such incidents.

*Women workers feel job insecurity and face physical and*

*mental harassment frequently*

**Table: 3.18 Types of Harassment of Paid Workers**

Types of Harassment	Gender		Total
	Female	Male	
Wage	6	4	10
	(.9%)	(.6%)	(1.5%)
Terminate from the work	521	79	600
	(74.4%)	(11.3%)	(85.7%)
Physical	27	-	27
	(3.8%)	-	(3.8%)
Mental	52	11	63
	(7.4%)	(1.6%)	(9.0%)
Total	606	94	700
	(86.6%)	(13.4%)	(100%)

Source: Field Survey, 2004

It is calculated that 85.7% workers of which 74.4% women and 11.3% male workers feel job insecurity, 9% workers are harassed mentally, 3.8% female workers are harassed sexually by the employer, male co-workers, supervisors, middlemen and managers of their work places.

### 3.19 Work Related Hazards

Women in the informal sector face numerous accidents at the time of work like shrimp processing units, agro based small industries, construction, brick field, brick breaking etc. There is no facility from owner though accidents occur at working time. The victims minimize this with their own efforts. Table (3.19) indicates different types of accidents in working environment.

*Women workers face accidents in brickfield, construction, agriculture, and shrimp culture related works*

**Table: 3.19 Types of Work Related Hazards**

Kinds of Accident	Gender		Total
	Female	Male	
Physical Injury	590	93	683
	(83.4%)	(13.3%)	(97.6%)
Pain	10	-	10
	(1.4%)	-	(1.4%)
Headache	7	-	7
	(.9%)	-	(.9%)
Total	606	94	700
	(86.6%)	(13.4%)	(100%)

Source: Field Survey, 2004

From survey it is estimated that 97.6% workers of which 83.4% women and 13.3% male workers face physical problems such as fracture in bones and other physical injuries in construction, brick field, brick breaking, shrimp culture and agriculture sector. 1.4% female workers face pain from accidents in tailoring, sewing of nakshikhata and domestic works.

*As working environment is unhygienic and workers need to work*

### 3.20 Diseases Suffered

As the informal sector workers have to work in an unhealthy environment and through physical labour, they face numerous diseases. Table (3.20) shows frequency of diseases of Informal sector workers.

*physically, they suffer physical pain, viral and skin related diseases*

**Table 3.20: Diseases Suffered by the Workers**

Type of Diseases Suffered	Gender		Total
	Female	Male	
No Disease Suffered	383 (54.7%)	67 (9.6%)	450 (64.3%)
Viral Diseases	53 (7.6%)	3 (.4%)	56 (8.0%)
Headache	6 (.9%)	1 (.1%)	7 (1.0%)
Bronchitis	19 (2.7%)	5 (.7%)	24 (3.4%)
Skin Diseases	34 (4.9%)	6 (.9%)	40 (5.7%)
Physical Pain	105 (15.0%)	11 (1.6%)	116 (16.6%)
Visionary Problem	6 (.9%)	1 (.1%)	7 (1.0%)
Total	606 (86.6%)	94 (13.4%)	700 (100%)

Source: Field Survey, 2004

As informal sector workers have to work mostly in field based, diseases affect them frequently. From survey it is identified that 16.6% workers of which 15% women and 1.6% male workers are affected by physical pain in construction works like brick breaking and brickfield. 8% workers of which 7.6% women and 0.4% male workers are infected by viral disease in the field of shrimp like gher preparation, fish processing, fish drying sector. 5.7% workers of which 4.9% women workers and 0.9% male workers are infected by skin disease in agriculture, fish processing, fish drying, salt cultivation. 3.4% workers of which 2.7% women workers and 0.7% male workers are infected by bronchitis related disease in the sector of bidi manufacturing. 64.3% respondents have the opinion that they are not infected by diseases from their working environment.

### 3.21 Sanitation Facility

Sanitation facility in working environment is a vital issue both for male and female workers. Women workers feel comfort if there remain separate arrangements of sanitation facilities. Table (3.21) shows sanitation system of the informal sector.

*Scope of separate sanitation facility for women workers is too limited, women workers face physical problems in their working*

**Table 3.21: Condition of Sanitation Facilities**

Types of Facilities	Gender		Total
	Female	Male	
Have Separate Arrangement	189 (27.0%)	34 (4.9%)	223 (31.9%)
No Separate Arrangement	200 (28.6%)	18 (2.6%)	218 (31.2%)
Bad	123 (17.6%)	24 (3.4%)	147 (21.0%)
Moderate	94 (13.4%)	18 (2.6%)	112 (16.0%)
Total	606 (86.6%)	94 (13.4%)	700 (100%)

Source: Field Survey, 2004



Working environment is very congested and in most cases there is no separate arrangements of sanitation facilities for women workers. From survey it is estimated that 31.9% workers of which 27% women and 4.9% male workers have the opinion that they have good and separate arrangements of toilet facilities. 31.2% workers of which 28.6% women and 2.6% male workers do not have any separate arrangement of sanitation facility. 21% workers of which 17.6% women workers and 3.4% male workers have their opinion of bad sanitation facility. 16% workers express that they are providing with sanitation facility as a moderate situation so that they have to wait in front of toilets in need, which caused them to suffer physical problem.

### 3.22 Recognition as Labour

Labour recognition is the prime issue of the informal sector workers. They want labour identity card in order to prove them as a labour. The table (3.22) shows different media by which they can be treated as a labour.



Women Worker Working in Brick Field

Table 3.22: Different Systems of Recognition as Labour

Way of Recognition	Gender		Total
	Female	Male	
<b>ID Card by UP</b>	117	12	129
	(16.7%)	(1.7%)	(18.4%)
ID Card by Govt	405	69	474
	(57.9%)	(9.9%)	(67.7%)
All Labour Ought to be Organized	51	10	61
	(7.2%)	(1.4%)	(8.6%)
ID Card Provided by NGO	28	2	30
	(4.0%)	(.3%)	(4.3%)
ID Card Provided by Owner	5	1	6
	(.7%)	(.1%)	(.8%)
Total	606	94	700
	(86.6%)	(13.4%)	(100%)

Source: Field Survey, 2004

Recognition as labour is the most vital aspect so they demand identity card from their owner's side



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Workers of the informal sector tend to recognize themselves as labour. They have also identified different ways of labour recognition. From survey it is measured that 67.7% workers of which 57.9% women and 9.9% male workers have given their opinion that government will provide them identity card. 18.4% workers of which 16.7% women and 1.7% male workers have demanded labour identity card by Union Parishad and 8.6% workers want to be organized for their identity. 4.3 % workers demand labour identity card from NGO and rest of the respondents want labour identity card from their authority.

### **3.23 Legislations**

In order to establish legal rights, the workingwomen as well as male workers suggest different issues that should be included in law. The following table (3.23) identifies such types of issues that are demanded by the workers.



*Working Women in Construction*

Issues of increased and equal wage, maternity leave, working hour, work security, overtime are the main issues; which should be considered in formulating new law

Table 3.23: Types of Legislations Suggested by Paid Workers

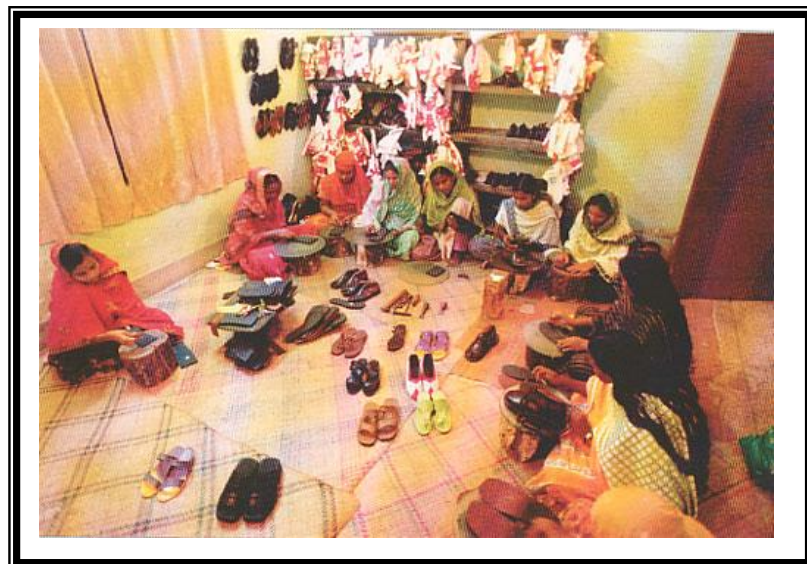
Factors Including Legislations	Gender		Total
	Female	Male	
Working hour	36 (5.1%)	8 (1.2%)	44 (6.3%)
Overtime	10 (1.4%)	2 (.3%)	12 (1.7%)
Medical Treatment & Maternity Leave	22 (3.1%)	5 (.7%)	27 (3.9%)
Working Environment	29 (4.1%)	4 (.6%)	33 (4.7%)
Training	20 (2.9%)	3 (.4%)	23 (3.3%)
Work Security	65 (9.3%)	10 (1.4%)	75 (10.7%)
Compensation	5 (.7%)	-	5 (.7%)
Increment of Wage	55 (7.9%)	13 (1.9%)	68 (9.7%)
Equal or Actual Wage	269 (38.4%)	25 (3.6%)	294 (42.0%)
Bonus & Pension	33 (4.7%)	11 (1.6%)	44 (6.3%)
Justice	7 (1.0%)	2 (.3%)	9 (1.3%)
Timely Payment & Increase Lunch Time	4 (.6%)	1 (.1%)	5 (.7%)
Labour Law Covering All Aspects	11 (1.6%)	1 (.1%)	12 (1.7%)
Increased scope of Employment & Loan Facility	40 (5.7%)	9 (1.3%)	46 (6.6%)
Total	606 (86.6%)	94 (13.4%)	700 (100%)

Source: Field Survey, 2004

From field survey it is estimated that various issues are recommended by the respondents to formulate legislations in favor of paid workers of informal sector. Among them equal wage, fixation of working time, medical treatment, maternity leave, increase the quality of working environment, training facilities, security of job, accidental compensation, standard wage, bonus, pension, justice, timely payment, increased in lunch time and loan facility are included. Equal or actual wage is the vital issue of the informal sector workers. It is calculated that 42% workers of which 38.4% women 6% male workers have expressed their opinion that they should be paid equally. 10.7% workers of which 9.3% women workers and 1.4% male workers want job security. 9.7% workers of which 7.9% women and 1.9% male workers want increase of wage as they are paid lower. 6.3% workers of the total of 700 respondents want bonus and pension at their age of inability for work and 3.9% workers have given their opinion for providing with medical treatment facilities and maternity leave.



**Workingwomen in Waste Collection**



**Workingwomen in Shoe Factory**

**SELF-EMPLOYED WORKERS**

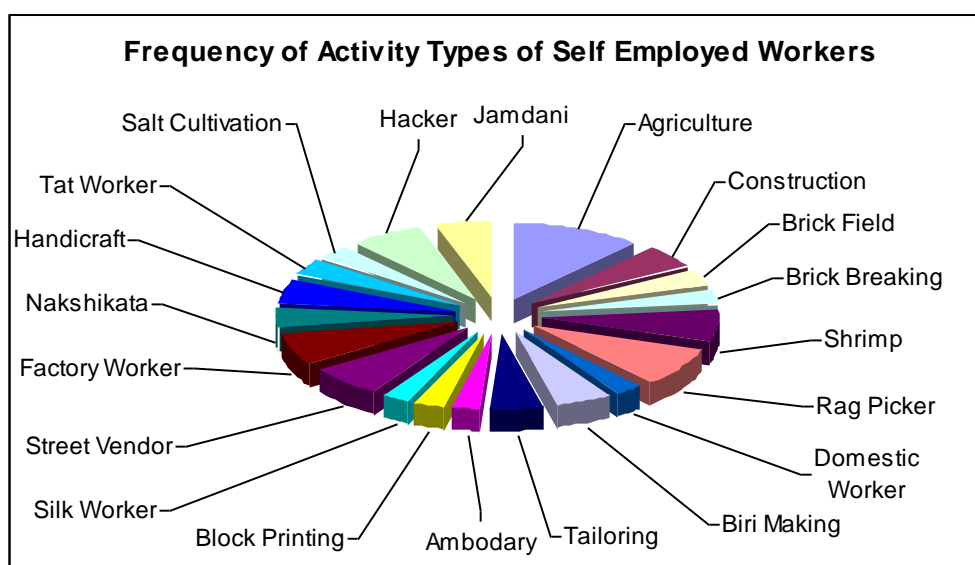
#### **4.1 Profile of Self-Employed Workers**

Self-employed workers are those who invest capital for profit with small-scale enterprise and allowing their business with a temporary based occupation. Example of self-employed works are hawkers, street vendor, rag picking and also small and medium enterprise such as candle factory, ice cream vending, collecting of waste, glass, steal, iron and selling it to the factory agents etc.

**Table 4.1: Frequency of Self-employed Sectors**

Self-employed Sectors	Frequency	Percent
Agriculture	36	12.0%
Construction	15	5.0%
Brick Field	10	3.3%
Brick Breaking	10	3.3%

Shrimp	20	6.6%
Rag Picker	25	8.3%
Domestic Worker	7	2.3%
Biri Making	15	5.0%
Tailoring	15	5.0%
Ambodary	8	2.6%
Block Printing	8	2.6%
Silk Worker	8	2.6%
Street Vendor	20	6.6%
Factory Worker	20	6.6%
Nakshikata	13	4.3%
Handicraft	15	5.0%
Tat Worker	10	3.3%
Salt Cultivation	10	3.3%
Hacker	20	6.6%
Jamdani	15	5.0%
Total	300	100%



More than half of the total respondents have been working for 5 years or more

#### 4.2 Duration of Work

Workers are engaged with their professions for a long period. The table (4.2) shows the working duration of the self-employed workers.

**Table 4.2: Years Relating to Self-employed Informal Sector**

No. of years with this work							Total
6 month	1 year	2 year	3 year	Upto 5 year	Upto 8 year	Above 8 year	
4	13	32	46	53	39	113	300
(1.3%)	(4.3%)	(10.7%)	(15.3%)	(17.7%)	(13.0%)	(37.7%)	(100%)

Source: Field Survey, 2004

*Average literacy rate is very low, only 17% respondents of the study area are literate*

Job duration is a vital issue for measuring success or failure of business of self-employed workers. From survey it is estimated that 37.7% workers are working for more than 8 years, 13.0% workers are working for 5-8 years. 17.7% workers are working for 3-5 years and 15.3% workers are working for 2-3 years.

### 4.3 Educational Status

The literacy rate of self-employed workers is very low. Average literacy rate of self-employed workers is lower than that of paid workers. The following table shows the literacy rate of self-employed workers in the study area.

**Table 4.3: Literacy in Respect of Sex of Self Employed Workers**

Educational Status	Sex				Total	
	Female		Male		No	%
	No	%	No	%		
Illiterate	190	63.33	59	19.67	249	83.00
Primary	15	5.00	25	8.33	40	13.33
Class VI-S.S.C	5	1.67	6	2.00	11	3.67
H.S.C	-	-	-	-	-	-
Total	210	70.00	90	30.00	300	100.00

Source: Field Survey, 2004

From survey it is measured that among the literate workers 13.33% have primary level, 3.67% have secondary level education. No respondent from the self-employed workers has higher secondary level education.

### 4.4 Sources of Capital

In order to run this business, the self-employed need financial support either from bank or from moneylenders. The following table (4.4) indicates different ways by which they have started their business.



**Working Women in Embroidery**



Poverty-  
forced self  
employed  
workers to  
borrow  
money with  
higher  
interest rate  
in order to  
start a new  
business

**Table 4.4: Sources of Capital of the self-employed workers**

Sources of Capital	Gender		Total
	Female	Male	
Borrowing	102	26	128
	(34.0%)	(8.6%)	(42.6%)
Own	70	36	106
	(23.3%)	(12.0%)	(35.3%)
Bank	9	4	13
	(3.0%)	(1.3%)	(4.3%)
NGO	29	24	53
	(9.7%)	(8.0%)	(17.7%)
Total	210	90	300
	(70.0%)	(30.0%)	(100%)

Source: Field Survey, 2004

Capital investment is the major issue for self-employed workers. From survey it is calculated that 42.6% women workers of which them 34% women and 8.6% male workers borrow money from money lenders with higher interest rate in order to start business. 35.3% workers of them 23.3% female and 12% male workers have started their business by their own capital. 17.7% workers of them 9.7% women and 8% male workers have collected capital from NGOs, like BRAC, Proshika, Grameen Bank etc. 4.3% workers have got loan from different banks. Thus most self-employed workers start their business by taking fund from others with greater interest, this hamper their business if they are not able to repay loan for accidental occurrence or any other sufferings.

#### 4.5 Working Hour

There is no accurate timetable of self-employed workers. In most cases they have to work more than 8 hours per day. Table (4.5) shows the duration of works per day of self-employed workers.

**Table 4.5: Working Hour of Self-Employed Workers**

Hours	Gender		Total
	Female	Male	
1-8	139	54	193
	(46.3%)	(18.0%)	(64.3%)
9-16	71	36	107
	(23.7%)	(12.0%)	(35.7%)
Total	210	90	300
	(70.0%)	(30.0%)	(100%)

Source: Field Survey, 2004

From survey it is identified that 64.3% workers of which 46.3% women and 18% male workers have to work 8 hours per day. 35.7% workers of which 23.7% female and 12% male workers have to work more than 12 hours a day. In most cases they work seasonally and need to work up to late hours in order to get profit from their business.

#### 4.6 Place of Work

In order to get more benefit from this business, the self-employed workers eg hawkers, street vendor etc have to change place regularly. Table (4.6) indicates the frequency of changing that takes place among the self-employed workers.

Though 8  
hours  
working  
period is  
fixed by ILO  
labour code,  
still then self  
employed  
workers need  
to work more  
than 8 hours  
a day

*Majority of the respondents need to change their work places in order to earn more profit*

**Table 4.6: Types of Work Places**

Types	Gender		Total
	Female	Male	
Permanent Work Place	113 (37.7%)	51 (17.0%)	164 (54.7%)
Temporary Work Place	97 (32.3%)	39 (13.0%)	136 (45.3%)
Total	210 (70.0%)	90 (30.0%)	300 (100%)

Source: Field Survey, 2004

From survey it is estimated that 54.7% of which 37.7% women and 17% male workers have permanent work place. 45.3% workers of which 32.3% women and 13% male workers have to change their places for vending their products to the customers. In most cases like street vendors and hawkers have to move from place to place for their business.

#### 4.7 Monthly Income

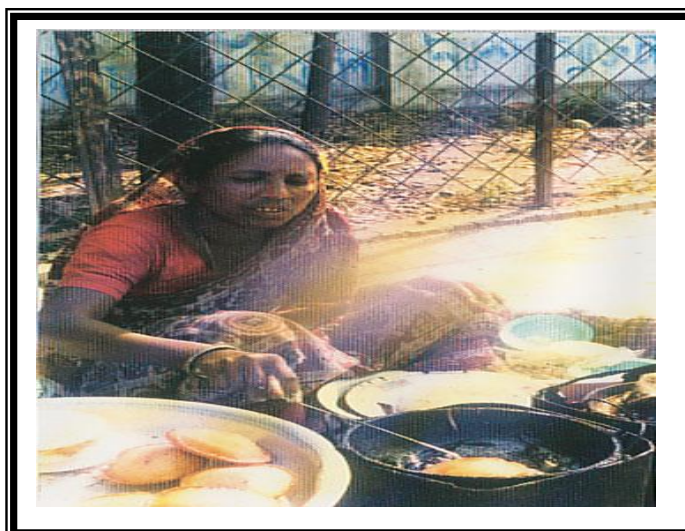
Monthly income of the self-employed workers varies from that of the paid workers. Self-employed workers do not have any bindings of works. The following table shows the monthly income of the self-employed workers per month.

**Table 4.7: Monthly Income of the Self-Employed Workers**

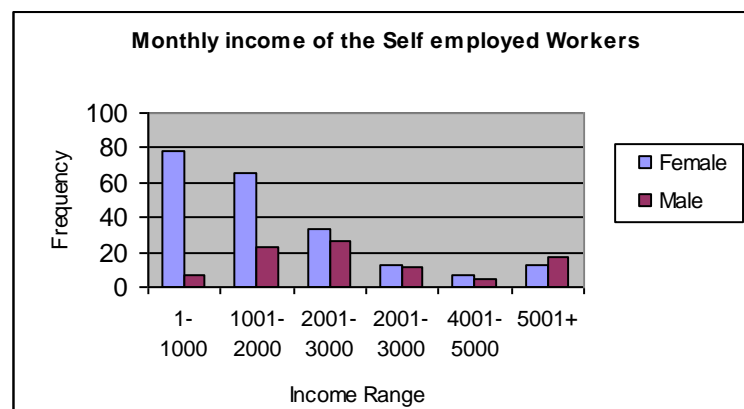
Monthly Income (Tk.)	Gender		Total
	Female	Male	
1-1000	78 (26.0%)	7 (2.3%)	85 (28.3%)
1001-2000	66 (22.0%)	23 (7.7%)	89 (29.7%)
2001-3000	33 (11.0%)	26 (8.7%)	59 (19.7%)
2001-3000	13 (4.3%)	12 (4.0%)	25 (8.3%)
4001-5000	7 (2.3%)	5 (1.7%)	12 (4.0%)
5001+	13 (4.3%)	17 (5.7%)	30 (10.0%)
Total	210 (70.0%)	90 (30.0%)	300 (100%)

Source: Field Survey, 2004

*Average 60% workers have the income range of Tk. 1000-2000 per month which is not enough for their family needs*



Self-employed workers have to work more, their monthly income is not up to their level of satisfaction. From survey it is measured that 28.3% workers of which 26% women and 2.3% male workers have the income range of Tk. 1-1000 per month. 29.7% workers of which 22% women and 7.7% male workers have the income range of Tk. 1001-2000 per month and 19.7% workers have the income range of Tk. 2001-3000 per month. Only 10% workers of which 4.3% female workers and 5.7% male workers income range is over Tk.5000 per month. In this regard it can be mentioned that the income range is not up to the mark satisfactory to the workers as they have to spend all of their income for the purpose consumption of their family members and they can not further enhance capital for their business.



*Self-employed Women workers also required facilities at their pre and post natal period*

#### 4.8 Facilities Regarding Maternity Period

Most of the women self-employed workers demand maternity facilities at their pre and postnatal period. Maternity is a vital issue for the workingwomen. As the self-employed women workers are very poor, they want maternity benefit for them so that they can easily recover their financial need of that time.

**Table 4.8: Maternity Leave for Women**

Maternity Facility		Total
Maternity Benefit Desired by Female Workers	Maternity benefit supported by Male workers	
210	90	300
(70%)	(30%)	(100%)

Source: Field Survey, 2004

Maternity benefit is important issue for informal sector workingwomen of paid workers as well as self-employed workers. From survey it is estimated that 70% female workers do not have any access to maternity benefit and 30% male workers extends their support for maternity benefit. As there is no formal practice of maternity leave, the workers have to face problems at maternity period.

#### 4.9 Recognition as Labour

In the informal sector, self-employed workers do not have any identity as labour. As they have no identity, so they are insecure. The table bellow shows the different systems of labour recognition



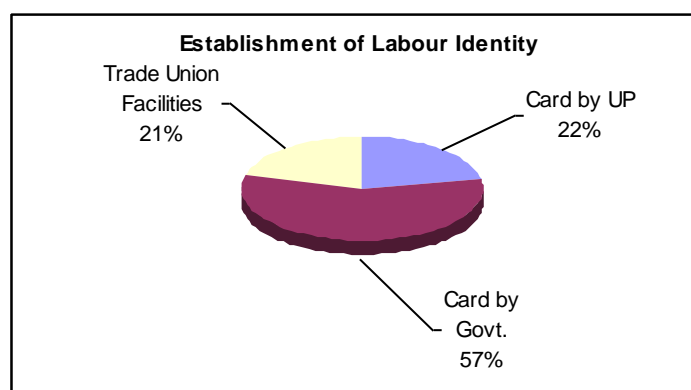
**Table 4.9: Ways of Recognition for Self Employed Workers**

Establishment of Labour Identity			Total
Card by UP	Card by their Govt. Offices	Through Trade Union Facilities	
67	170	63	300
(22.4%)	(56.7%)	(21.0%)	(100%)

Source: Field Survey, 2004

*Self employed workers also demand for their recognition as labour providing them with identity by the Govt*

Recognition of labour is major issue of self-employed workers of the informal sector as like as the paid workers. From survey, it is measured that 56.7% workers want identity card issued by government other than UP, 22.4% workers want identity card given other government offices, and 21% workers demand that they should introduce trade union facilities to achieve their rights as to recognize them as labour.



#### 4.10 Access to Credit

In order to run the business, workers need financial assistance. These facilities can be obtained from bank, moneylender or NGO's. The following table shows the frequency of workers who get financial assistance.

*Workers demand easy access to loan facilities so that they can easily run business with lesser amount of*

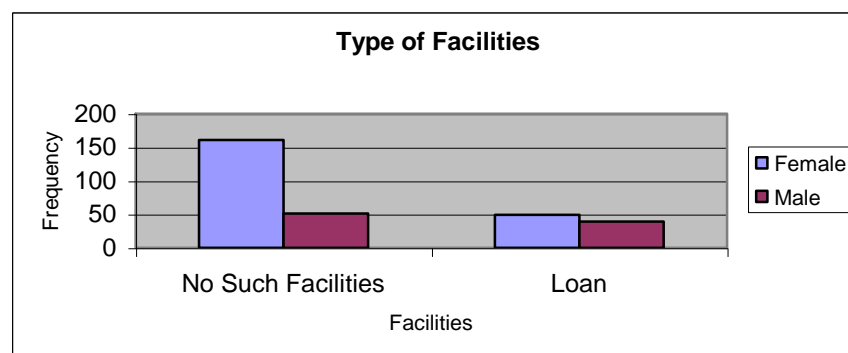
**Table 4.10: Type of the Facilities**

Types of facilities	Gender		Total
	Female	Male	
No Such Facilities	161	51	212
	(53.7%)	(17.0%)	(70.7%)
Loan	49	39	88
	(16.3%)	(13.0%)	(29.3%)
Total	210	90	300
	(70.0%)	(30.0%)	(100%)

Source: Field Survey, 2004



For self-employed workers access to capital is a vital issue for running their business. It is measured from field survey that 29.3% workers have access to loan facilities and 70.7% workers do not have any such type of facility. In most cases the workers are harassed in different ways by the moneylenders. So proper regulations should be introduced so that the workers can get loan easily with low rate of interest.



### 4.11 Rent Seeking

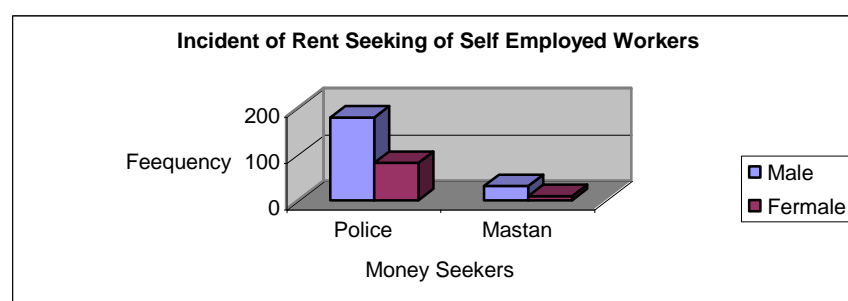
The self-employed workers are the most vulnerable group and feel insecure and they are victimized by the money mongers eg. police, mastans, extortionists etc. frequently. Table (4.11) measures the frequency of giving bribe by self-employed workers.

**Table 4.11: Types of Rent Seekers from Self employed Workers**

Rent Seekers	Gender		Total
	Female	Male	
Police	179 (59.7%)	81 (27.0%)	260 (86.7%)
Mastan	31 (10.3%)	9 (3.0%)	40 (13.3%)
Total	210 (70.0%)	90 (30.0%)	300 (100%)

Source: Field Survey, 2004

It is estimated that 86.7% respondents are to pay money to the policemen and 13.3% workers are to pay to the local mastans to run their business. Self-employed workers are always under pressured by police, mastans and touts. It is mentioned that if they failed to pay them the self-employed workers are harassed. There is no rescue operation from this.



Self-employed workers face incident of money seeking by police, mastans; which is now a common phenomenon

## 4.12 Facilities

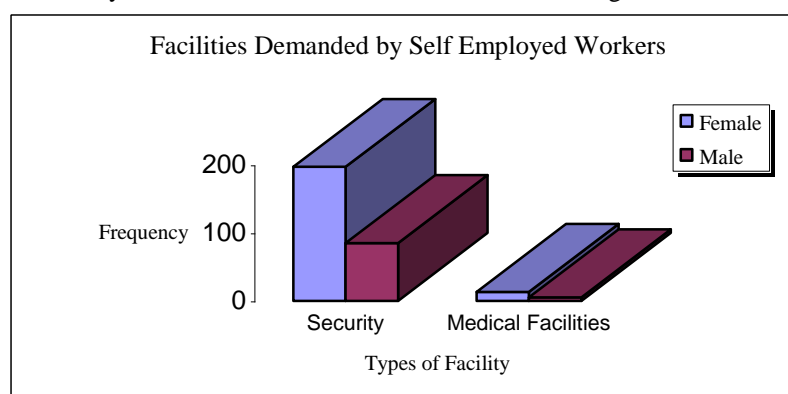
Most workers of the self-employed sector wish to get facilities regarding their security and medical care in order to run their business properly. As they are deprived of their legal status they do not get any facilities, support from government. Table (4.12) denotes facilities demanded by the self-employed workers.

**Table 4.12: Facilities Demanded by the Self Employed Workers**

Facilities	Gender		Total
	Female	Male	
Security in Profession	197	85	282
	(65.6%)	(28.3%)	(93.9%)
Medical Facilities	13	5	18
	(4.3%)	(1.7%)	(6.0%)
Total	210	90	300
	(70.0%)	(30.0%)	(100%)

Source: Field Survey, 2004

Self-employed workers need facilities from the government side. Security is the prime concern that is wanted by the self-employed workers. They run their profession without any security. The workers feel themselves helpless when police takes bribe instead of saving them. From survey it is estimated that 93.9% workers of which 65.6% women and 28.3% male workers feel insecurity as problem. Only 6% workers want medical facilities from the government.



*Almost 93.9% (282 out of 300) workers demand strong security as well as medical facility to ensure better business*

*95.3% (286 out of 300) respondents demand maternity leave, there is also demand for child care and medical facilities*

## 4.13 Facilities regarding Maternity Benefit

Maternity benefit is an urgent issue for the workingwomen of self-employed sector. Most female workers demand childcare with free medical facility. Table (4.13) denotes different aspects regarding to maternity leave.

**Table 4.13: Demands Regarding Maternity Leave**

Types of Demand	Gender		Total
	Female	Male	
Maternity Leave	201	85	286
	(67.0%)	(28.3%)	(95.3%)
Child Care & Free Better Medical Facility	7	5	12
	(2.3%)	(1.7%)	(4.0%)
Child Care Assistance by Government	2	-	2
	(.7%)	-	(.7%)
Total	210	90	300
	(70.0%)	(30.0%)	(100%)

Source: Field Survey, 2004



### Working Women in Bidi Factory

Self-employed workers are deprived of any legal rights. From field survey it is estimated that 95.3% of which 67.0% women express their opinion in favor of maternity benefit and 23% male workers support them in this regard. 4% workers demand childcare and free modern medical facility.

### 4.14 Sexual Harassment

Self-employed informal workers have to face sexual harassment within and outside their work places. In most cases the female workers are mentally harassed by male workers of same status at their work places. Table (4.14) shows different ways of sexual harassment.

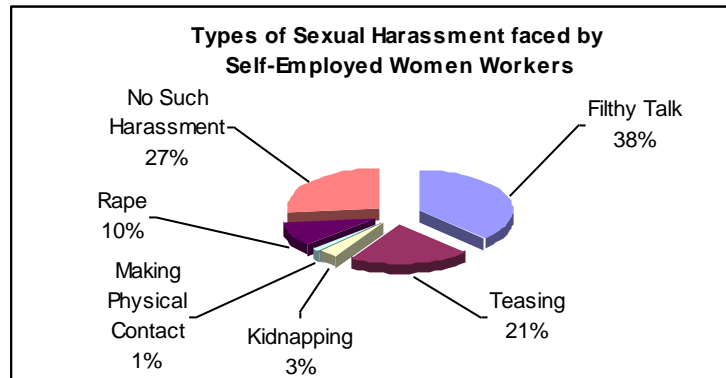
Filthy talks, teasing and in some cases the women workers are raped in their working place

**Table 4.14: Types of Sexual Harassment**

Types of Sexual Harassment	Female
Filthy Talks	103
	(34.33%)
Teasing	63
	(21.00%)
Kidnapping	10
	(3.33%)
Making Physical Contact	4
	(1.33%)
Rape	30
	(10.00%)
No Such Harassment	90
	(30.00%)
Total	300
	(100%)

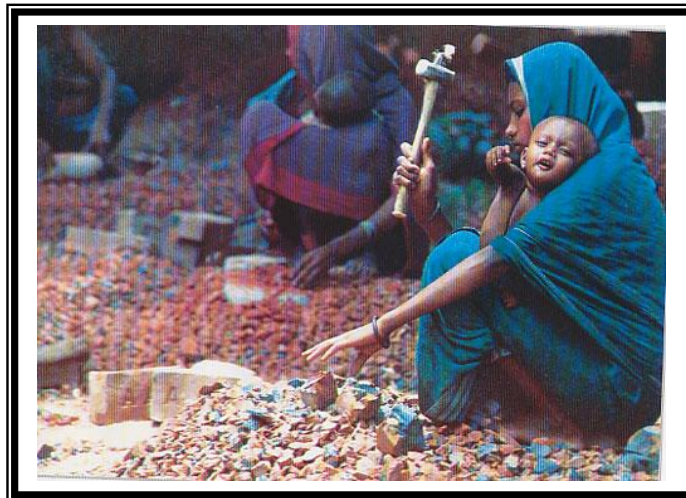
Source: Field Survey, 2004

Women workers of the self-employed category are harassed sexually and it is a common phenomenon. From survey it is estimated that 34.33% women workers have the opinion that most of the time the female workers are harassed by uttering obnoxious words by male workers. 21% women workers are disturbed by teasing. 10% women workers are raped and incident of kidnapping is also frequent and it is estimated that 3.33% women workers are kidnapped by mastans and sometimes by their male co-workers. 30.00% respondents do not have such harassment. As there is no legal supervision of authority in this sector, women workers face sexual harassment, which degrade quality of working environment.



#### 4.15 Demands Regarding Law

In order to establish law for the workingwomen of the self-employed working sector, their demands should be taken into consideration. The table (4.15) described below shows different type of issues for making law for the welfare of self-employed workers.



Working Women with Children in Working Place

Justice, work security, improved working environment, are vital issues in formulating law for the workers of the self employed sector

**Table 4.16: Subjects Require to be Included in making Law**

Demands	Gender		Total
	Female	Male	
Justice	67 (22.3%)	33 (11.0%)	100 (33.3%)
Work Security	57 (19.0%)	22 (7.3%)	79 (26.3%)
Working Environment	29 (9.7%)	7 (2.3%)	36 (12.0%)
Medical Treatment with Maternity Benefit	16 (5.3%)	11 (3.6%)	27 (8.9%)
Inclusion in Labour Law	38 (12.5%)	16 (5.3%)	54 (17.8%)
Accidental Compensation	3 (1.0%)	1 (.3%)	4 (1.3%)
Total	210 (70.0%)	90 (30.0%)	300 (100%)

Source: Field Survey, 2004

In establishing new law for the favor of self-employed workers, the favor of workers should be considered. Work security, working environment, maternity benefit, justice are some of the major demands from the self-employed workers. From survey it is estimated that 33.3% workers of which 22.3% women and 11% male workers have demanded justice from the authority. 26.3% workers of which 19% women and 7.3% male workers demand work security. 12% workers of which 9.7% women and 2.3% male workers demand to increase the condition of working environment. 8.9% workers of which 5.3% women workers demand maternity benefit with medical facilities and 3.6% male workers also support to establish maternity leave facilities and 17.8% workers demand all facilities regarding to introducing labour law facilities.

## PROBLEMS OF INFORMAL SECTOR WORKERS

**Workers of the informal sector especially women have been plagued with the following problems –**

1. Low wage.
2. Discrimination in wages. The ratio between the wages of men and women remains at 2:1 in the study area.
3. Irregular and unstable incomes.
4. No regular and stable work schedules.
5. Absence of permanent work.
6. Unemployment and retrenchment.
7. Discrimination against women workers in contrary to the law.
8. Sexual and other harassment for being women.
9. Low level of education and skills.
10. No protection of labour laws.
11. No leave, holiday or other provisions.
12. No work related benefits.
13. Older women retrenched.
14. Those who are able to keep their jobs are forced to work longer hours with increased job with increased workload.
15. Increased sub-contracting resulting job insecurity and low wages.
16. Absence of trade union strength.

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## **CHAPTER FIVE**

### **RECOMMENDATIONS**

- i. In order to recognize workers as labours, Government should provide them with identity cards both for paid and self-employed workers of informal sector.
- ii. Provision of minimum wage fixation for paid workers and equal wage of women workers for the same responsibility should be ensured by respected authorities.
- iii. Maternity benefit for women workers both in paid and self-employed sectors should be extended by Government or respected authority.
- iv. Overtime benefit should be given by the employers for paid workers of informal sector.
- v. Sexual harassment of women workers in informal sector should be stopped by the enforcement of strict law.
- vi. To ensure congenial working environment of required sectors, employers should be liable to the legal authority.
- vii. Paid workers of informal sector should be given compensations by the employers to recover accidental hazards occurred during the working period.
- viii. Government should take initiatives to develop awareness to protect legal rights of the workers as well as the employers.
- ix. Working hours of paid workers in the informal sector should follow the ILO regulations.
- X. Government should take initiatives to prevent harassment by money seekers in the self-employed sector.

### **CONCLUSION**

Workers in informal sector aspire for decent and secure lives, increased income and access to basic social services. The persistence and expansion of informal employment pose both a challenge and an opportunity to the local, national and international labor market. The informal sector workers have to face numerous occupational problems, which need to be organized in such a way so their rights can be established. More intensive and pragmatic policy should be developed for the development of the workers particularly for women workers working in the informal sector of Bangladesh. But the reality is that, mere recommendations are not sufficient for the purpose. They are just attempts to resolve the situation. If proper policies and guidelines with its implementation for the informal sector workers are taken as initiatives to reduce the differences among formal and informal sector, then a positive result can be expected. Formulation of laws for the informal sector is the prime concern to eradicate problems relating maternity benefit, wage discrimination, security in work place, security of professions and sexual harassment. Moreover government policies and guidelines should be approached in order to assure a sustainable and congenial working environment, which can enable themselves to achieve the real status as workers in the informal sector employers of Bangladesh.

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## APPENDICES

*All Information will be kept Confidential and will be used for Research purpose*

Sector:

Area:

Time: From.....To.....

## Questionnaire for Identifying the condition of Informal Sector Working Women

(These are used for the Paid Workers)

1. Name of the Respondent.....Occupation.....Age.....
2. Name, Occupation and Address of the employer.....
3. Present Address.....
4. Monthly Income .....Tk.
5. Family Information

Sl.No.	Name	Educational Qualification	Occupation	Monthly Income	Relation	Economically Dependable	
						Yes	No

- |                          |                  |            |           |
|--------------------------|------------------|------------|-----------|
| 6. Ability of work       |                  |            |           |
| a) Experienced           | b) Inexperienced | c) Trainee |           |
| 7. How do you work here? |                  |            |           |
| a) Daily                 | b) Monthly       | c) Yearly  | d) Others |

## INFORMATION ABOUT THE PAID WORKERS

1. What type of work do you continue?.....
2. How do you find job?.....

01	02	03	04	05
Self	By them those who are in such profession	By Middleman	By Owners	Others.....

3. How long are you doing this Job?

01	02	03	04	05
6 Month	1 Year	2 Years	3 Years	Others.....

4. How much do you expend per day?

01	02	03	04	05
No expenditure	1-5Tk.	6-10Tk.	11-15Tk.	Others.....

5. How do you contract with your employer before joining?

01	02	03	04	05
No Contract	Orally	Written	Joining Letter	Others.....

6. How your wage is fixed?

01	02	03	04
According to Owners wish	By Bargaining	By Contact	Others.....

7. How your wage is determined?

01	02	03	04	05
Per Hour	Per Daily	Per Monthly	Per Contact	Others.....

- |  |  |  |
|--|--|--|
| 8. Are you harassed in payment of your wage? |  |  |
|--|--|--|

01	02	03
Yes	No	Yes but not regular

If Yes, How you are harassed.....

9. When do you start and finish your work?

01	02
Start Time.....	End Time.....

10. How many hours you have to work per day?

01	02	03	04	05
Below 8 Hours	8 Hours	9-10Hours	11-12Hours	Others.....

11. What is your daily wage? (Only those who work regular basis)

01	02	03	04	05
20-30 Tk.	31-40 Tk.	41-50 Tk.	51-60 Tk.	Others.....

12. How much wage you get per month?.....Tk.

13. Do you get any weekly Holiday? (If the contact is more than One Month)

01	02	03
Yes, with salary	Yes, without salary	No

14. Do you have to face any punishment if you are late in work?

01	02	03
Punished Physically	Deduct wage	Others.....

How they punished or deduct wage?.....

15. How your work record is kept?

01	02	03	04
Not necessary to keep record	Are kept orally	Are kept written	Others

16. Have you worked before joining under this employer?

01	02
Yes.....Years	No

17. How many days do you get work per month? (Only for those who work daily)

.....Days.

18. How many days do you get work per week? (Only for those who work daily)

01	02	03
1-3 Days	4-6 Days	7 Days

19. How much is paid if a new worker come to your occupation

.....Taka.

20. Do you get lunchtime in your working environment?

01	02
Yes	No

If Yes, How much time.....

21. In your opinion, do you face any type of diseases?

01	02
Yes	No

If Yes, What type of disease do you have to face?.....

22. Are you harassed at working period?

01	02
Yes	No

If Yes, by whom and how you are harassed?.....

23. Do you have any facility relating to accommodation by your employer?

01	02
Yes	No

24. Do you get extra wage if you work extra time?

01	02
Yes	No

If yes, how much you are paid?

01	02	03
Hourly payment as per contract	More than hourly payment	Less than hourly Payment

25. How your employer behave if you do not want to work out of contract?

.....

26. Do you get extra facilities from your employer?

.....

27. Do you work at night?	
01	02
Yes	No

If Yes, how many hours you have to work.....

28. Under this occupation, do your employer give equal wage for the same work to male and female workers?

01	02
Yes	No

If Yes, what is your opinion about wage discrimination between male and female workers for the same work?.....

29. Do the female workers protest against wage discrimination for the same work?

01	02	03	04
Yes	Fear to be job less	Try to agree with dissatisfaction	No reason to protest

30. In your occupation if a female worker is pregnant, does she get maternity leave?

(Only for those workers who work as yearly basis)

01	02	03
Leave with salary	Leave without salary	No such option

31. Do you aware about maternity leave?

(Those who works per daily, weekly, quarterly, half-yearly basis)

01	02
Yes	No

32. Do you think maternity leave should be offered for the female workers of this occupation?

(Only for those workers who work as yearly basis)

01	02
Yes	No

If Yes, How many days for maternity leave.....

33. Do you have any demand to Government for maternity Leave?

(Those who works per daily, weekly, quarterly, half-yearly basis)

01	02
Yes	No

34. What type of Demand?

.....

35. How owners behave?

01	02	03	04
Good	Moderate	Bad	Very Bad

If the answer is 3 or 4 then how badly owners behave

01	02	03
Physical Torture	Torture Mentally	Others

36. How the authority behave if you mistake in working environment?

01	02	03	04	05	06
Try to recover obediently	Rebuke	Torture Physically	Deduct Salary	Rebuke, Torture physically with salary deduction	Aware them

37. Are you harassed sexually by male workers?

If Yes, How?.....

38. Are you harassed sexually out of working environment?

.....

39. What are the other attitudes of working environment you think as sexual harassment?.....

40. What are the other attitudes of working environment you think as sexual harassment out of working environment ?.....

41. Do you have separate arrangement of sanitation?

.....

42. Do you face any accidental cause at your working period?

01	02
Yes	No

If Yes, What types of accident you face?.....

43. Do you have any recognition as a labour?

01	02
----	----

Yes	No
-----	----

44. Do you want any demand as labour recognition?

01	02
Yes	No

45. How do you suggest you or any person of your occupation as a labour?

01	02	03
Identity card by UP	Identity card by Government	Others

46. Do you think all of you should be organized to establish demands?

01	02
Yes	No

47. Do you think authority/others will harass you if you want to be organized?

01	02
Yes	No

If Yes, How they harass you? .....

48. Do you have any legal law in favor of your occupation?

01	02	03
Yes	No	Not aware about this

49. Do you think any legal law is necessary for you?

01	02
Yes	No

50. If Yes, What are factors should be included in formation of new law ?  
 .....

Signature of the Supervisor

Signature of the Surveyor

***All information will be kept confidential and will be used for research purpose***

Serial No.                      Sector:                      Area:  
 Time: From.....To.....

**Questionnaire for Identifying the condition of Informal Sector Working Women**  
**(These are used for the Self-Employed Workers)**

- Name of the Respondent.....  
 Age.....Occupation.....
- Present Address.....
- Description of Occupation.....
- Monthly Family Income .....Tk.
- Family Information

Sl.No.	Name	Educational Qualification	Occupation	Monthly Income	Relation	Economically Dependable	
						Yes	No

- Experience.....
- Number of workers: Self Employed....., Paid workers.....

**INFORMATION ABOUT THE SELF-EMPLOYED WORKERS**

1. How long you are with this occupation/business?

01	02	03	04	05
6 Month	1 Year	2 year	3Year	Others

2. How do you engaged with this occupation/business ?  
 .....

3. Do you need to invest in this occupation/Business ?

01	02
Yes	No

If Yes, How much do you need to invest generally ?

4. Who has given you financial assistance to run this occupation/business?

01	02	03	04	05
Own	Lending	Bank	NGO	Others.....

5. Who is the owner of your business place?

(Do not ask this question to hawkers)

01	02	03	04
Own	Rented	Government	Others.....

6. How many hours you have to work?

7. When do you start and finish your work daily?

(Those who have small-scale enterprises)

01	02
Start.....	End.....

8. When do you start and finish your work daily?

(For those who are hawkers)

01	02
Start.....	End.....

9. Do you sale products to market?

(Those who have small-scale enterprises)

01	02
Yes	No

10. To whom your products are distributed, do they have permanent place to sale products?

(Those who produce products themselves)

01	02
Yes	No

11. Do you sale or collect products in a mentioned place?

(Those who sale or collect product)

01	02
Yes	No

12. Why do you not sale products in a mentioned place?

13. Do you have to face any kinds of harassment at your working period?

01	02
Yes	No

If Yes, How you are harassed?.....

14. What is your monthly income from this business?

15. Do you need to give any payment to municipality or mastan or police?

01	02
Yes	No

If Yes, to whom and how much you have to pay.....

16. Have you got facilities from any organizations?

01	02
Yes	No

If Yes, what type of facilities?.....

17. Are you aware about maternity leave?

01	02
Yes	No

18. What types of demands you want to government relating to maternity leave?

01	02
Yes	No

If Yes, what type of demand?.....

19. Are the female working women harassed sexually in this occupation?

01	02
Yes	No

If Yes, how, where and by whom you are sexually harassed?

20. What types of behavior you include as sexual harassment?

21. Do you have any recognition as a labour?

01	02
Yes	No

22. Do you want yourself to be recognized as a labour?

01	02
Yes	No

23. How do you want to establish as a labour?

01	02	03
Identity card by UP	Identity card by Government	Others.....

24. Has government taken any kinds of facilities for improving your business?

01	02
Yes	No

If Yes, what kinds of steps.....

25. Do you think government should take steps to run your business smoothly?

01	02
Yes	No

If yes, what kinds of steps?.....

26. What types of facilities you demand from government?

27. Do you have any organization of same occupation workers?

01	02
Yes	No

If yes, what type of organization and how they work for you?

28. Do you think you should be organized?

01	02
Yes	No

29. Do you think you will be harassed if you form organization?

01	02
Yes	No

If you are harassed, by whom and how you are harassed?

30. Do you have any law for your occupation workers?

01	02	03
Yes	No	Are not awarded

31. Do you need to form new law?

01	02
Yes	No

If Yes, which factors should be included?

Signature of the Supervisor

Signature of the Surveyor