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EMPLOYMENT TERMINATION OF FEMALE GARMENT WORKERS IN BANGLADESH: CAUSES, CONSEQUENCES AND COUNTERMEASURES

Submitted to

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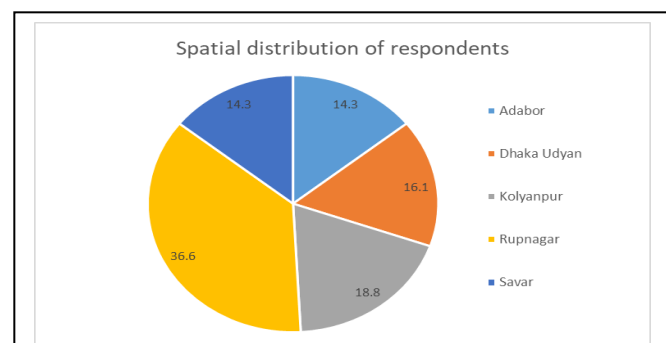
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SECTION ONE: INTRODUCTION

Women workers are the lifelines of Bangladesh's ready-made garment (RMG) industry. Labour of about 4.2 million workers (EC 2016) of this industry, where women workers constitute the majority1, now contributes to the lion's share of export income (over 81 percent) for the country. In order to promote and protect worker rights, Bangladesh has a range of instruments including national laws, trade agreements and treaties, contractual obligations, collective agreements, and codes of conduct. However, the women workers of RMG are plagued with various problems and are deprived of many of their rights in many ways (Hossain, Ahmed and Akter 2010).

One of the key issues that affect women seriously is the job insecurity. The RMG sector often attract attention of world community due to the poor state of job security of women workers. In 2001 about 400,000 workers became jobless in to a US policy shift (Siddiqui 2009). Recently due to a wage linked protest movement at Savar/Ashulia region employers expelled more than 1500 workers. These massive scale job losses are widely reported. However, there are day to day incidents where employers expel women workers in various grounds. There is ample allegation that employers rarely follow the legal procedures to dismiss, retrench, and discharge the women workers. However, what happens to the life of these workers after leaving the garments is still an unexplored area. Therefore, this study is an endeavor to fill that knowledge gap. The broad objective of the study is to explore the state of female garment workers after losing their jobs due to retrenchment, dismissal and discharge. The study attempts to develop a set of recommendations for the economic reintegration of these workers. Specifically, the study aims at— exploring the causes of retrenchment, dismissal and discharge of the women garment workers; analyzing the impact of retrenchment, dismissal and discharge in lives of the women workers; and exploring economic reintegration opportunities/scope of these jobless female workers.

Presents study has employed a mixed method approach—both qualitative and quantitative aspects have informed the study. Data have been collected from both primary and secondary sources. Books, research reports, journal articles, newspaper report etc. have been source

Spatial distribution of respondents

- Adabor: 14.3
- Dhaka Udyan: 16.1
- Kolyanpur: 18.8
- Rupnagar: 36.6
- Savar: 14.3

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[1] It has been widely understood, though based on limited data that women made up around 80 per cent of the labour force of the garment industries. Recent data, however, shows a much lower percentage. A 2015 survey by Asian Centre for Development reported that 65 per cent of workers in the RMG sector were women. The study by EC (EC 2016) puts the number at 55 per cent. In the factories under the ILO RMG programme (Better Work Bangladesh), it was found that 58 per cent of the labour force consisted of women.

for secondary information. Primary information has been collected by applying survey on terminated worker, focus group discussion (FGDs) and key informant interviews (KIIs), and case study. A survey was conducted on 112 workers from different locations of Dhaka city and Savar. Two focus group discussions were conducted—one at Adabor and the other one at Mirpur—comprising 8-10 members in each. Further, three case studies and two key informant interviews were conducted for the purposes of this study.

The whole study has been conducted following an implementation process, in which two distinguished phases were identified. The first phase comprised of inception for finalizing data collection tools and brought about clear understanding of the issues involved. The second phase was the implementation phase which included data collection and report writing.

This report is organized into five sections along with this introduction. **The second** section has focused on work-history of terminated workers. **Section three** has highlighted the causes and process of termination the problems faced by workers. **Fourth section** is about present occupation and future plan of the terminated women. Finally, **section five** highlights key findings and way forward.

SECTION TWO: WORK-HISTORY OF TERMINATED WORKERS

Reasons of joining at garment factory

Reasons and motivations to enter in garments have been explained in different studies. Micro-level studies of Kabeer (1997), Kibria (1998) and Zaman (2001) have explored sudden adversity, survival need of family, desire to improve living condition, personal accumulation desire, reducing family burden etc. as the prime reasons. Besides, some others join as part of their broader household strategy (Kabeer, 1997).

Motivation for joining garment sector was diverse among the terminated workers. However, to meet the family need and develop better future for own were two most dominat reasons. Four in every five workers entertered this industry for the first reason where as the later one was the reason for 45.54% workers. There are also terminated workers (11.61%) who joined RMG as they their families could not afford for their education. One in every ten workers joined RMG since they did not have qualification/skill to get other jobs.
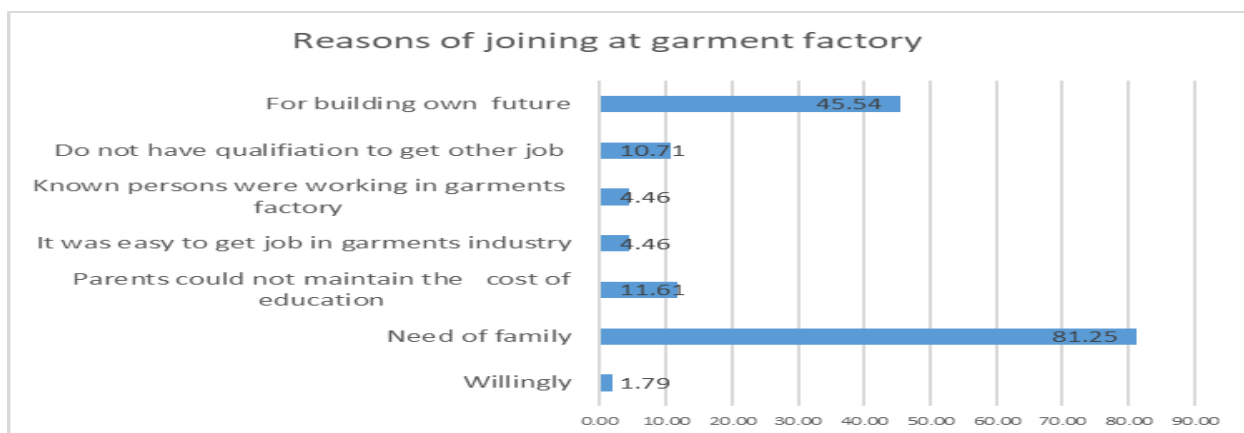

Broader household strategy was the reason to join garment for some other terminated workers. They joined this industry because they wanted to improve the condition of their family and for better future of the children. Those who joined with this view of household strategy were the victims of sudden adversity such as death of husband, separation, death of other income earners of the family. Importantly, these reasons were more common among those who started their garment career at a comparatively older age.

> After death of father-in-law may husband was only income earner. Mother in-law was also sick and we needed much money for her treatment. It became difficult to maintain the family with income of my husband only. I had two daughters. After two/three months of father-in-law's death I started job in garment. (Laili, 30 years)

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Occupation before joining at garment

Most women workers were housewives before joining the RMG industry. 76.80 percent respondents were 'housewife' before entering in garment job. 17 percent were student. Besides few others came leaving their dometic work (5.4 percent) and small business (0.9 percent) background.
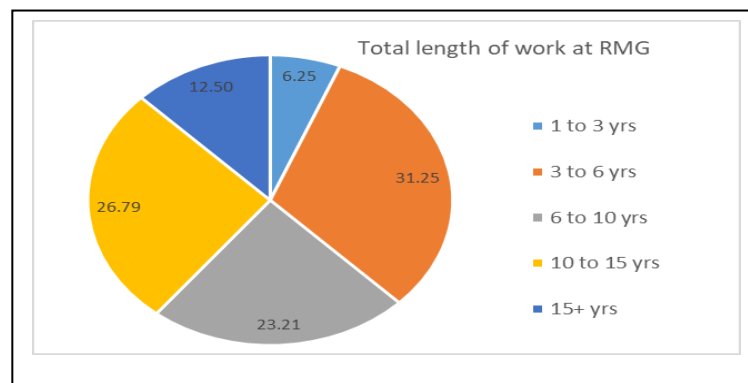

Prior-occupation before joining RMG

- Study
- Housewife
- Small business
- Domestic worker

0.90 5.40 17.00 76.80
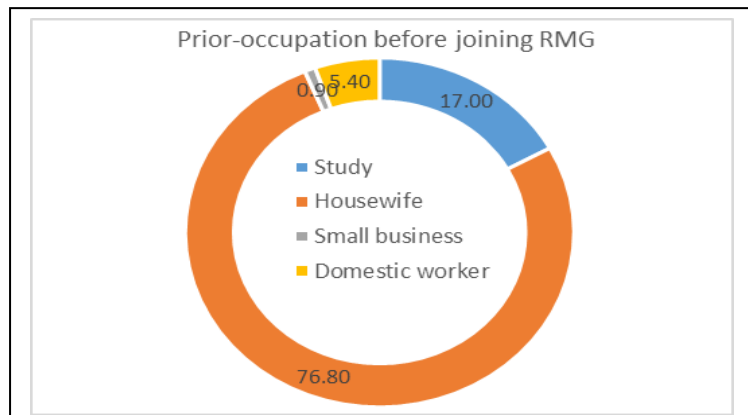
Age of entry at RMG

At the time of entry in RMG majority (56.30%) of the terminated workers were 18-25 years age cohort. 22.30% workers were less than 18 years and 21.40% were over 25 years at the time when they started working in garment sector.
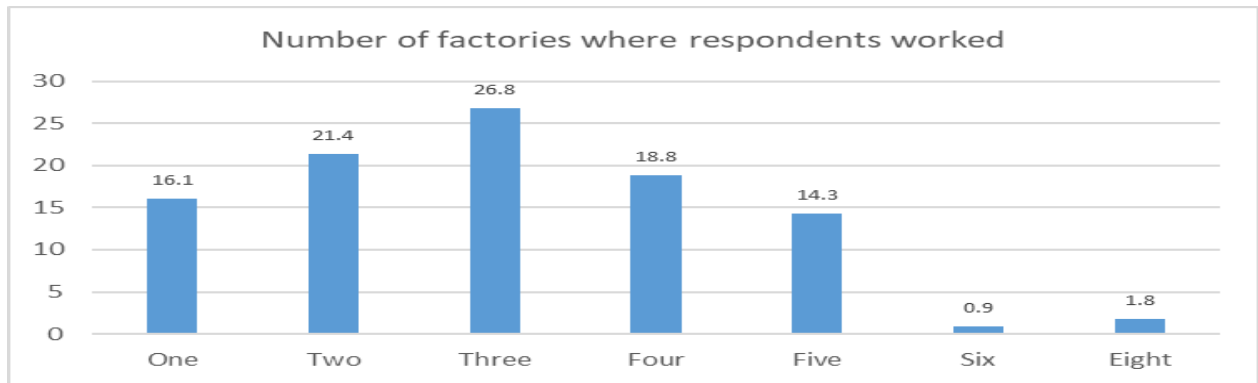

Age of entry at RMG

- Less than 18 yrs
- 18 to 25 yrs
- 26 to 35 yrs

22.3 56.3 21.4
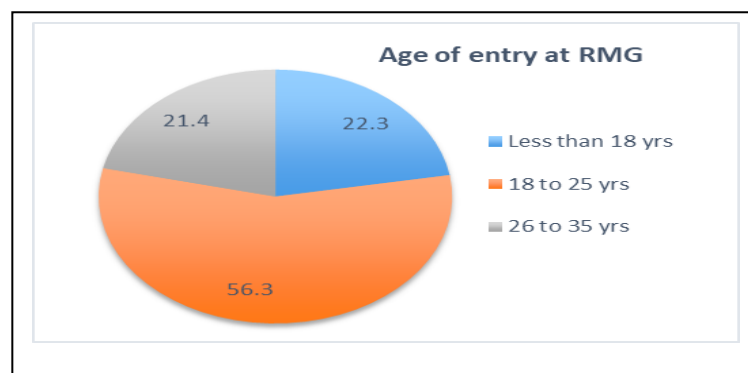
Total length of working at RMG

Before termination majority (60.80%) of the women worked for maximum up to 10 years. A little more than one-quarter (26.80%) of the workers had 10-15 years long working life in RMG. 12% on the other hand worked for more than 15 years before being terminated.
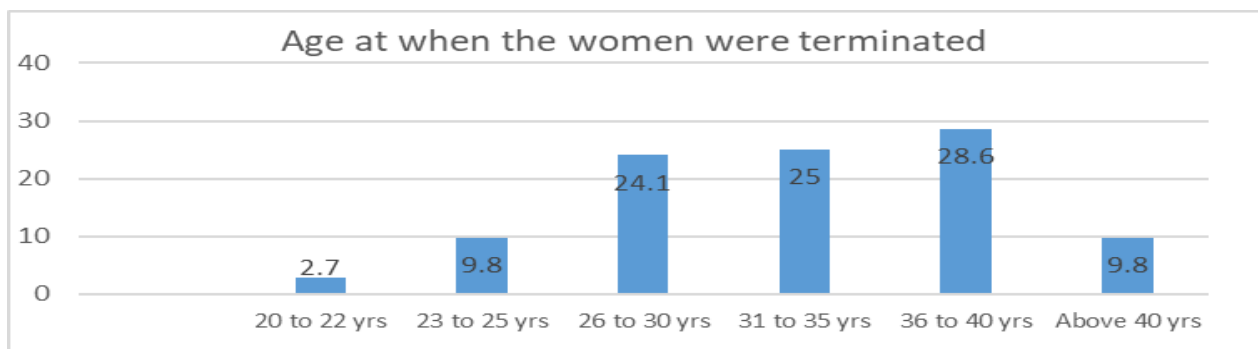

Total length of work at RMG

- 1 to 3 yrs
- 3 to 6 yrs
- 6 to 10 yrs
- 10 to 15 yrs
- 15+ yrs

6.25 31.25 23.21 26.79 12.50

Number of factories where respondents worked

Most workers worked in more than one factories in their total working life in RMG. 84 percent terminated workers have the experience of work in several factories. The largest segment (26.80%) of the workers worked in three factories followed by two factories (21.40%). Terminated workers who have experience of work in four and more factories are 35.80 percent.

Number of factories where respondents worked

A bar chart titled "Number of factories where respondents worked" with the following values:

One	Two	Three	Four	Five	Six	Eight
16.1	21.4	26.8	18.8	14.3	0.9	1.8

Age at when women were terminated

Women workers were terminated at the age when they were young. Almost one in every two women workers were in 26-35 years' group when they were terminated. 28.60 percent workers were 36-40 years' group at the time of termination. Just one in every ten women was over forty years at time of dismissal/ termination.

A bar chart titled "Age at when the women were terminated" with the following values:

20 to 22 yrs	23 to 25 yrs	26 to 30 yrs	31 to 35 yrs	36 to 40 yrs	Above 40 yrs
2.7	9.8	24.1	25	28.6	9.8

SECTION THREE: TERMINATION OF WOMEN: CAUSES, PROCESS, PROBLEMS FACED
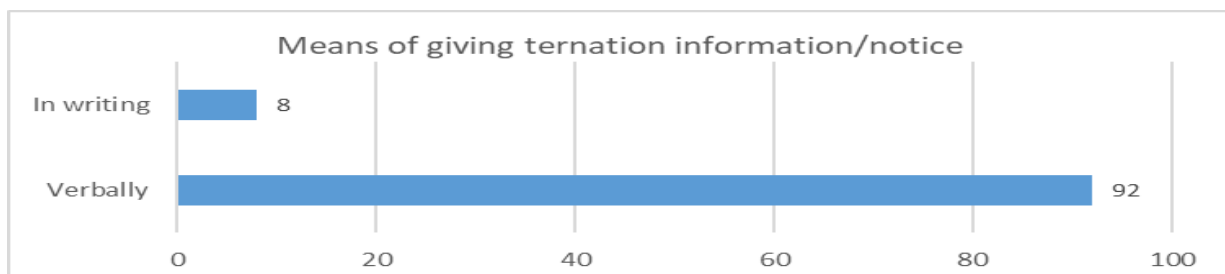
Causes of termination

Women workers were terminated for several reasons. However, age related termination is the most dominant one followed by illness. One in every three women were terminated because they were being older. Illness related termination had been reported 29.50% percent women. 14.30 percent women were terminated because of their pregnancy. Raising demand to increage workplace facilities and increase wages were causes of termination for 7.10% and 8% women respectively. Besides, 2.7 percent and 4.5 percent women respectively lost job due to factory closure and absenteeism.

Termination process

Means of giving termination information

Giving termination notice to workers in writing is a rare practice. 92 percent of all the women workers under this study were just verbally informed about their job termination.

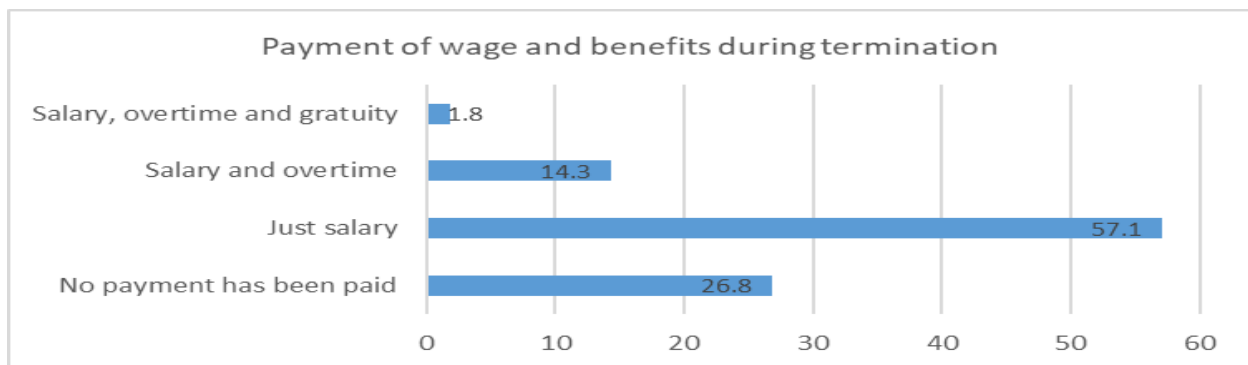### Types of notice about termination and notice period

Likewise, the written notice, giving workers prior notice of termination is also absent mostly. 85.70% did not receive any prior notice. Prior notice was given verbally and in writing, in each case, to 7.10% women workers.
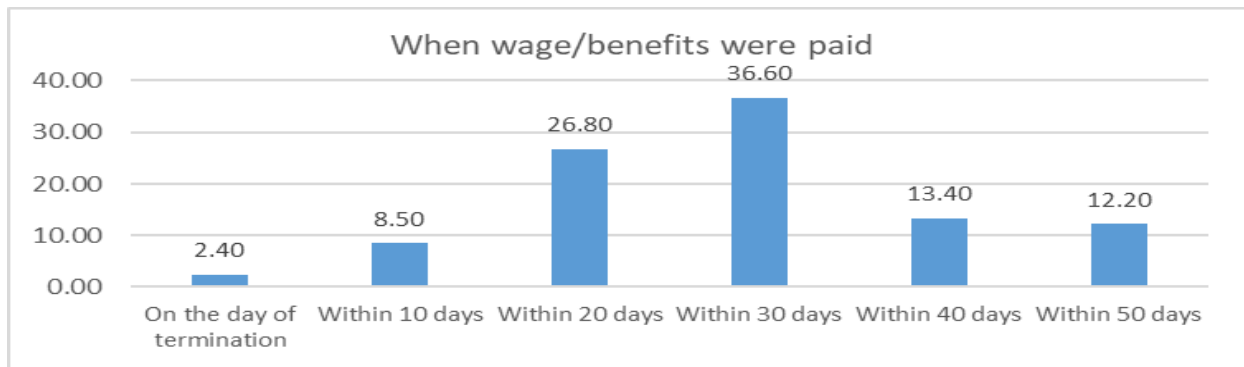
In the cases of prior notice leagl provisions are not generally followed. Only 3 out 16 women workers who got prior notice have infomred that termination notice was given one month earlier from the termination date. There were also instances of giving notices just one day, two days, and seven days earlier.
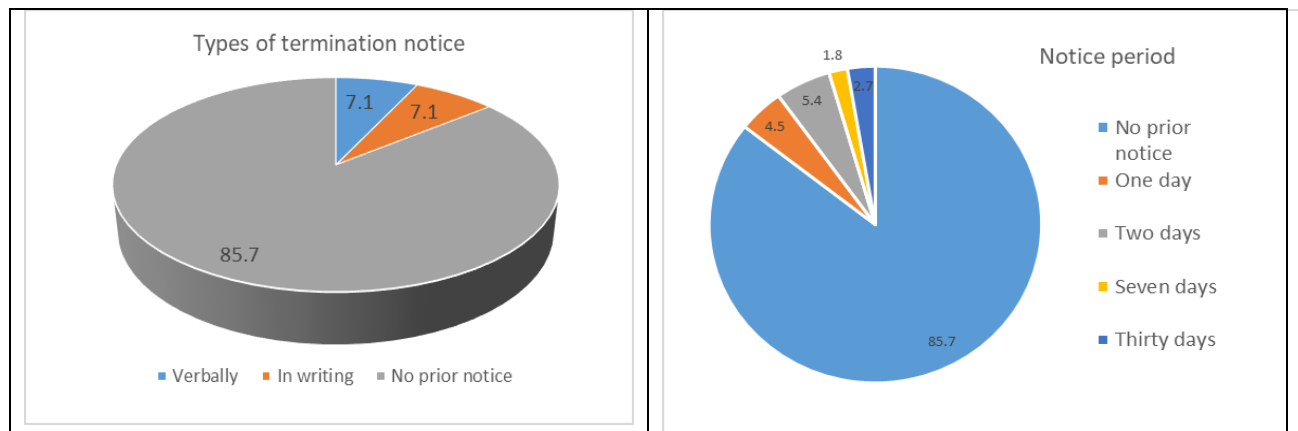
Whether the employer provided due wage and other benefits during termination

Almost all workers did not receive any benefit atertimation although in most cases termiantions were made following the prior notice. Even in some cases no payment was given (26.80%). Majority workers (57%) received just wage of the previous month, but not the overtime. Both wage and overtime were given to 14.30 percent women. only 1.8 percent women claimed that they received gratuity along with their due wage and overtime. In majority cases, payments were made within 30 days. However, one in every four women received their payment within 40-50 days.
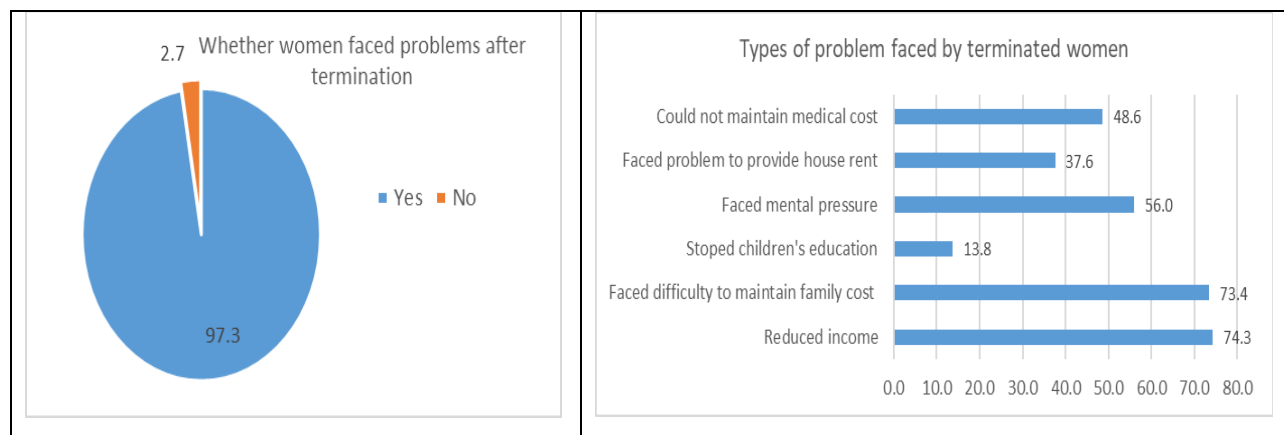
When wage/benefits were paid

| Category	Value
On the day of termination	2.40
Within 10 days	8.50
Within 20 days	26.80
Within 30 days	36.60
Within 40 days	13.40
Within 50 days	12.20

Problems faced after termination

Almost all (97.30%) of the terminated women workers faced problems after being terminated. These workers have faced problems of different nature--economic and psychological. However, most women have talked about the economic problems. About three in every four women, in each case, have talked about loss of income and problem of maintaining family expenditure. Psychological stress has been reported by 56 percent dismissed workers. Terminated workers also had difficulties to continue education of their children (13.76%), and even many workers could not maintain the medical cost (48.62%) for their families. Besides, more than one-third (37.61%) women also faced problems to pay their house-rent.

> When I had income, I could spend money for my family. I could help my daughter, husband and mother-in-law. I used to bring fruits for my daughter. But I cannot do these things and contribute to my family now. Rather I am completely dependent on my husband's income. I am empty handed now. Always I need to ask my husband to give me money. Sometimes he gives me fewer amounts than that I want and sometimes I even get no money from him. I do not feel good now. I have now become dependent on others. Often my sister buys rice, vegetables and other groceries for my family. Even I often borrow money from my sister and her husband. Now in this way we are living our lives. (Laili, 30 yeras)
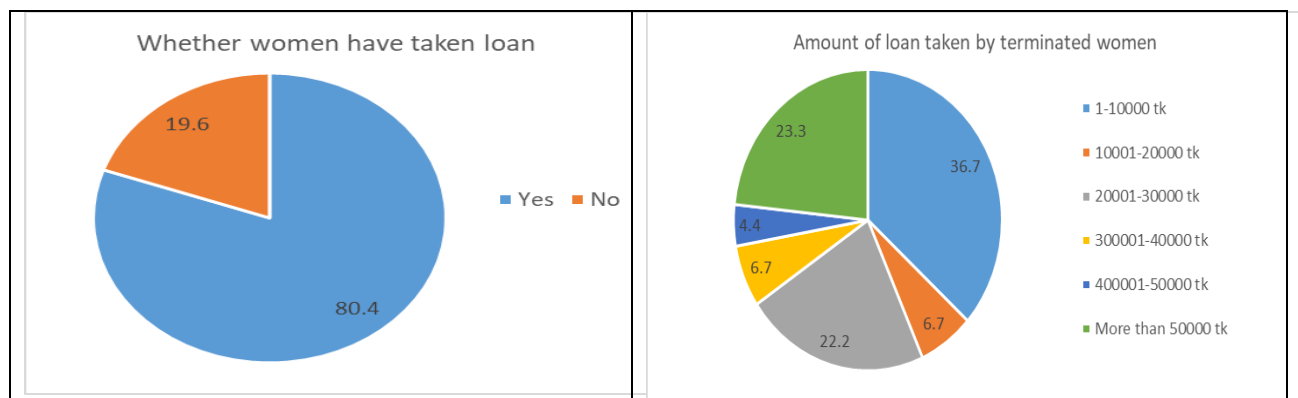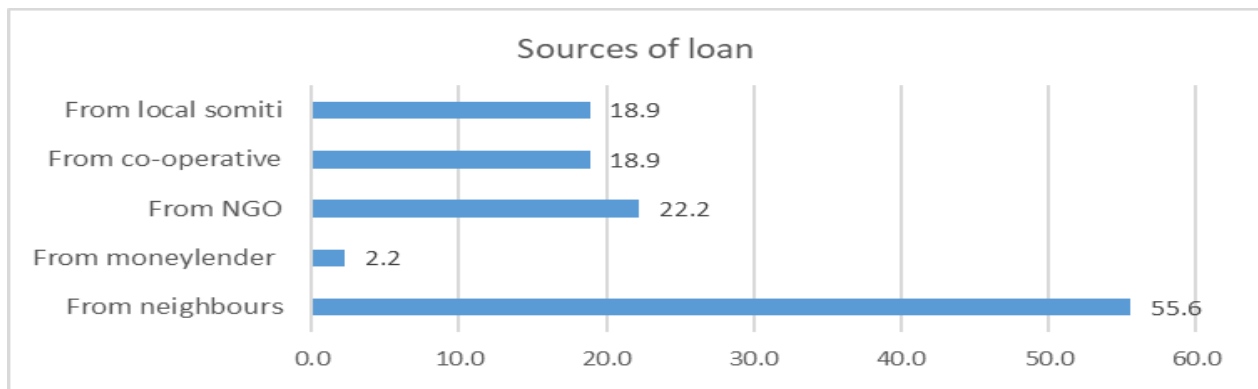

Whether women faced problems after termination: Yes 97.3, No 2.7

Types of problem faced by terminated women:

Type	Value
Could not maintain medical cost	48.6
Faced problem to provide house rent	37.6
Faced mental pressure	56.0
Stoped children's education	13.8
Faced difficulty to maintain family cost	73.4
Reduced income	74.3

Strategies to cope with problems

Terminated women workers adopted many strategies/steps to cope with the situtaion. In this regard, cut short the monthly bazar cost and taking two meals daily instead of three were most frequently adopted strategy. 4 out of five women reduced their cost for monthly bazar, whereas more tha half (53.21%) of the women also had to reduce the frequency of taking daily meals to two times from thrice. Half of the women also kept their house-rent due. Cost of education for children was cut short by 28.44% women. There were also strategies of re-location of whole family or some members of family--4.59% women shifted whole family to village, and about 4 percent sent their children to villages.
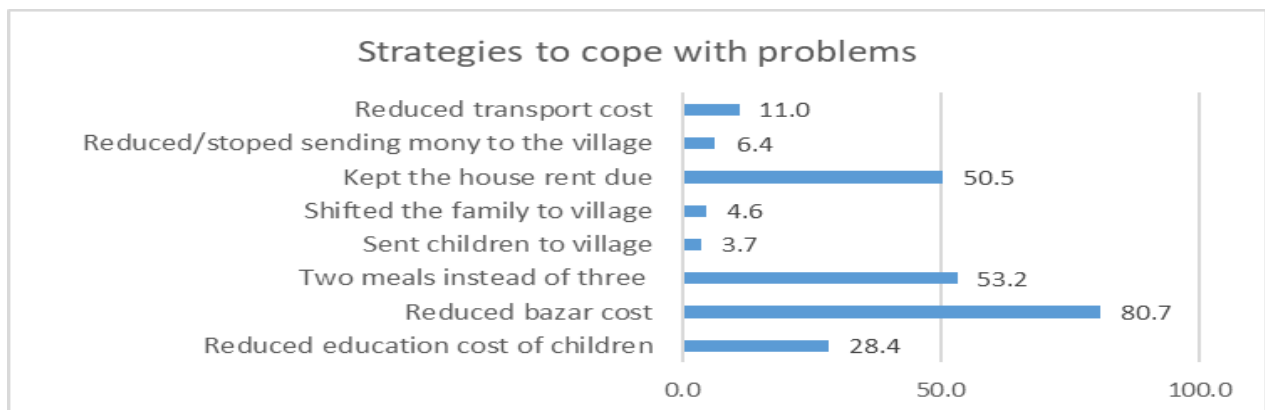
Another major stargety to adopt with situation is to take loan. 4 out of every 5 terminated women took loan. The loan amount was upto BDT 10000 for the largest segment of women (36.7%). BDT 20000-30000 was taken by 22.2% women. The loan amount was more than BDT 50000 for 23.3% workers. These women took loan from different sources. Among the sources neighbour is the most frequently explored (55.56%) followed by NGO (22.22%). Besides, women also took loan from co-operative (18.89%) and local *somiti* (18.89%). there were also women who took loan from money lenders (2.22%).
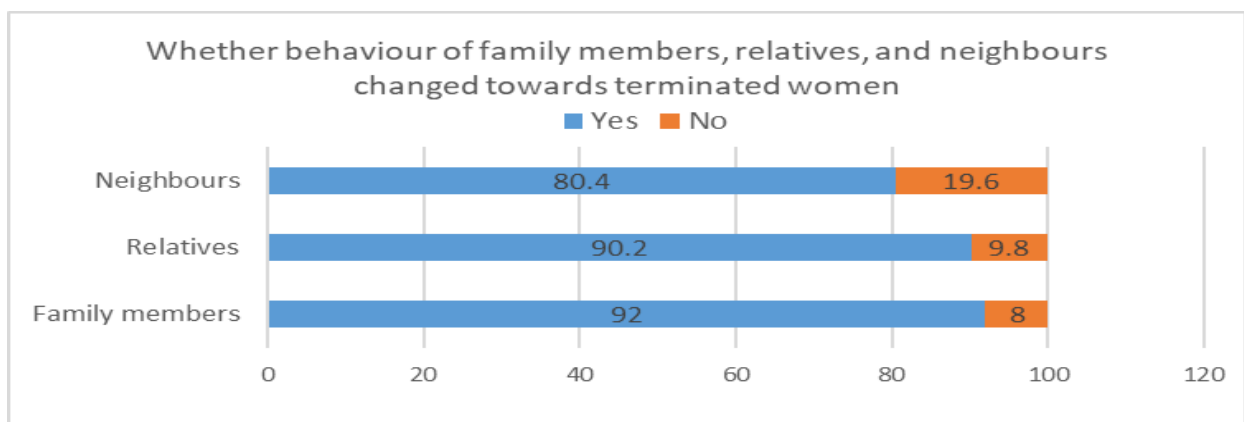
Sources of loan

Source	Value
From local somiti	18.9
From co-operative	18.9
From NGO	22.2
From moneylender	2.2
From neighbours	55.6

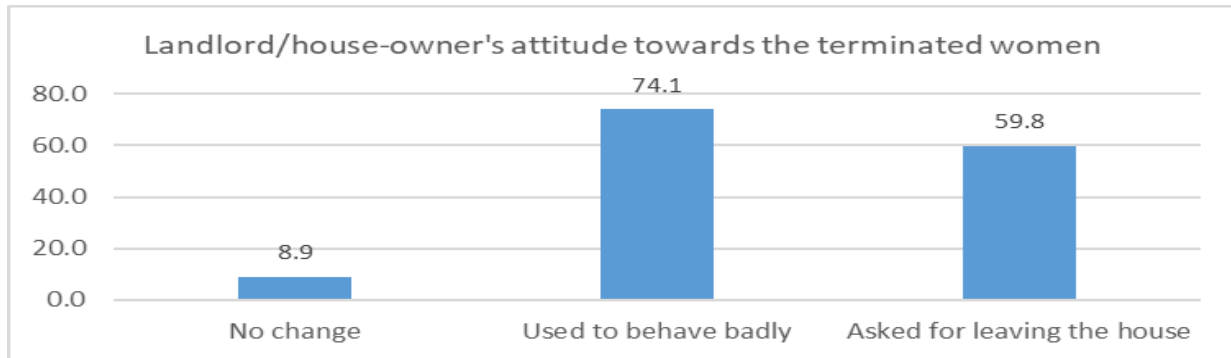*Whether behavior of family members, relatives, and neighbour changed towards the terminated women*

There were some social consequences also. Women faced a differential treatment after being terminated from factory. Behaviour and attitutes of family members, relatives and neighbours towards the women worker were changed after being terminated. More than 9 in every 10 women, in each case, faced behavioural change of family members, and relatives. On the other hand, 4 out of 5 women observed changed behaviour of neighbour.

> Since I don't work now I have no position to my relatives and, to be honest, my status is now lower even in my family. Now I am not close to my mother-in-law; even husband may think that had I worked, we would have no hardship in our family. If I had the work, I would have not seen the grim faces of my relatives/family members. (Laili)

Whether behaviour of family members, relatives, and neighbours changed towards terminated women

■ Yes ■ No

	Yes	No
Neighbours	80.4	19.6
Relatives	90.2	9.8
Family members	92	8

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### *Attitude of landlord/house-owner after termination*

More than 9 out of 10 women also noticed behavioural change of the houese-owner/landlord. House owner/landlord behaved badly to 74.11% women, even 60% women were asked to leave the house.

Landlord/house-owner's attitude towards the terminated women

Category	Value
No change	8.9
Used to behave badly	74.1
Asked for leaving the house	59.8

# SECTION FOUR: PRESENT OCCUPATION, FUTUTURE PLAN OF TERMINATED WOMEN

Number of income earning work where women engaged themselves after termination
After losing job from RMG majority of the women have heen involved in income earing activities. Many even have gone through the experiences of more than one income earning activities. 77.7 percent of the women have been involved in income earning activities after termination. However, majority (58.9%) has been involved in one activity, whereas about 19 percent in more than one income earning work. In contrast, many women (22.30%) had not been involved in type of activity that generates income.
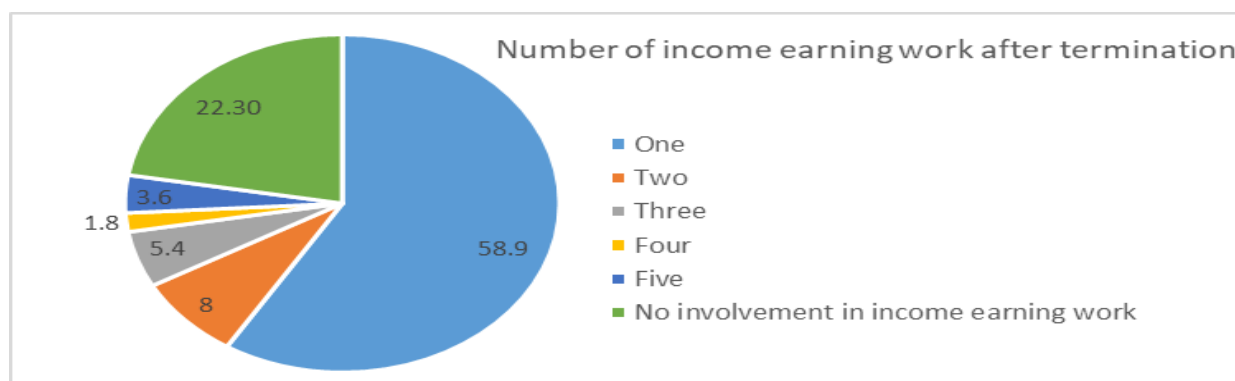
Present occupation of the terminated women
Out of 112 women, 79 (70.5%) were found in income earning activities during fieldwork of this study. They were all engaged in informal sector/economic activity leading to precarious conditions. The largest contingent (62.03%) of these women are working as domestic workers. The second highest proportion (22.78%) is engaged in handicraft. 13.92 percent women earn money by making *thonga*. some of the women have engaged themselves in selling products on road-side places--7.59 percent sell season cake, 5.06% sell fruits, and 1.27% sell old/used cloths. Some other women sell *ruti/porota* along road side places to earn income.
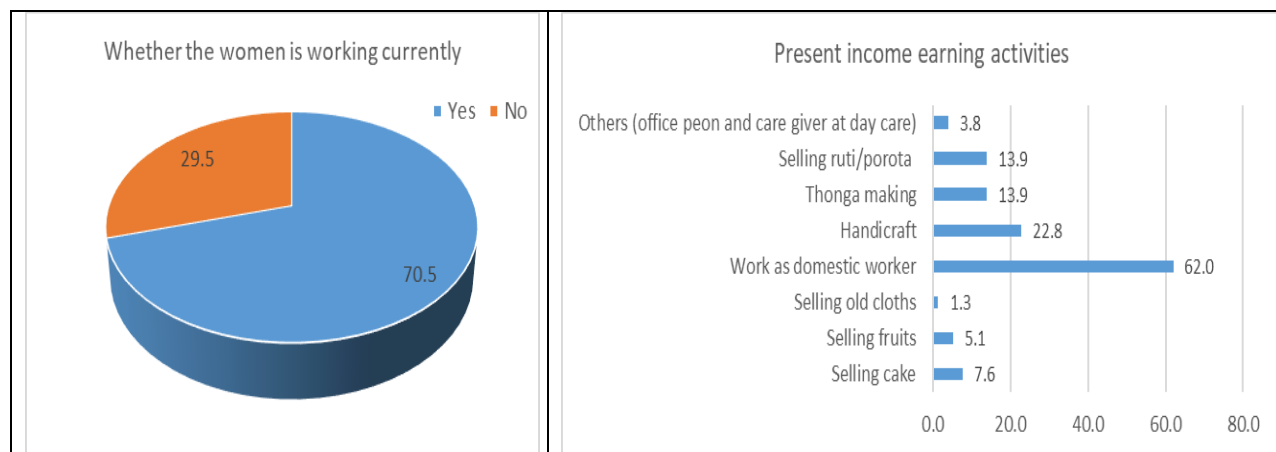
Reasons of selecting present occupation

Reasons for choosing these activities are diverse. However, majoriy (63.29%) of the women have been engaged in their present work since they could not find other suitable work. Many women consider their current work as easy (51.90%). One in every four women (25.32%) also considered the opportunity to take care of children while choosing their occupation. Social network is the reason to choose the occupation for 15.19% women, and 21.52% have taken the present work since it requires less capital/investment.

With regard to informal sector involvement, domestic work is the most common occupation that terminated women have adopted. This is more frequent among those who are living in Dhaka. They have been involved in domestic work due to its availability, lack of skill for other jobs, chance of having free-time and income opportunity. They perceive that in this occupation they now enjoy more freedom (please note they work as live-out worker) and get more time/chance to take care of the family members.

> After being terminated from garment I started working as domestic worker. Now I start my work at 8/9 am and finish it by 3/4pm. I get sufficient time in the afternoon. I can take care of my children. Even I can take rest if I wish. (Akhi, 26 years)
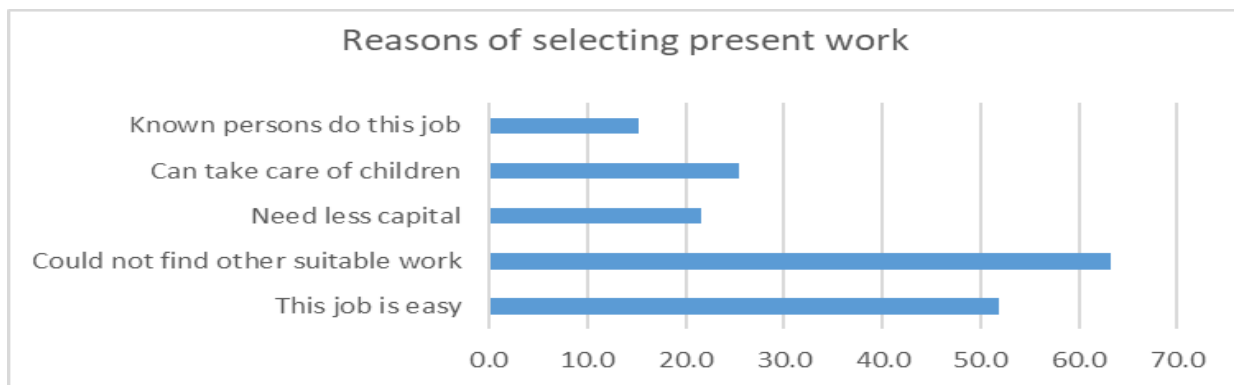

Reasons of not being involved in work

25 women (22.30%) out of 112 have not been found in income earning. The prime reason is the lack of physical ability (60%) followed by lack of capital (36%). Old age has prevented 6 of 25 workers to be engaged in income earnings, and 8 women could not arrange any work despite trying.
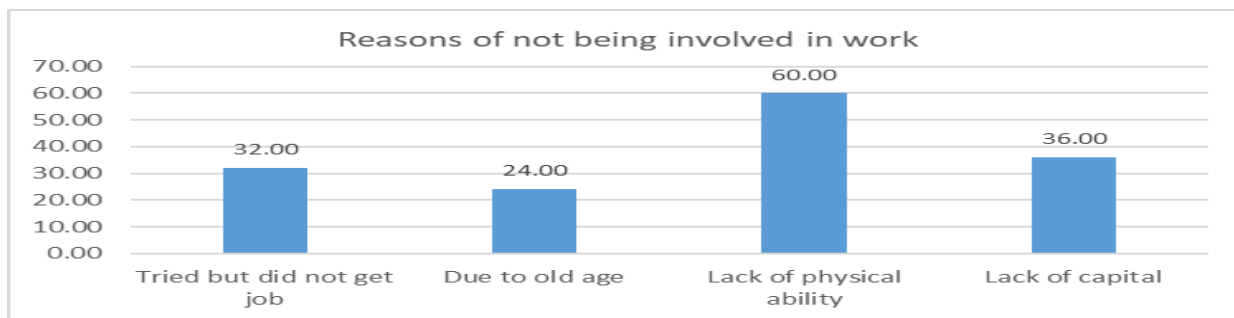
Daily working hours at current work

In the present occupation many women work more than 8 hours daily (36.78 percent). One in every five women work for 9-10 hours; whereas 16.09% work for 11-12 hours. A little more than one-third of these working women work 5-8 hours daily, and 28.74% work less than 5 hours daily.
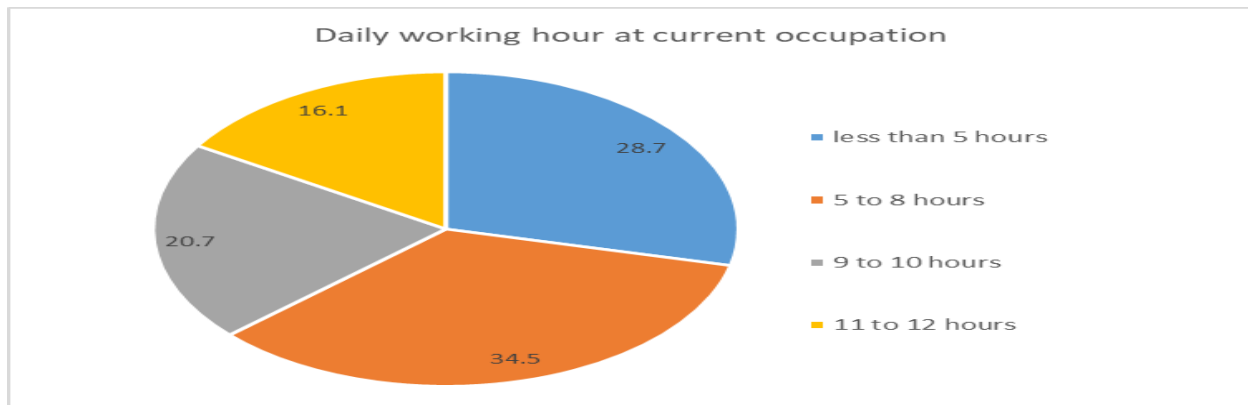

Support from government and NGOs

Government supports are not provided gereally to these terminated workers. 93 percent women did not received any support form governemnt. Only 8 women have reported getting assistance from governemnt which included lumpsum financial assitance (1 woman), loan (6women), training (7 women), and equipment/material support (1 woman).

Similar to government support to terminated women workers, NGO support is also very infrequent. Three in every four (75%) women did not receive support form NGOs. 28 out of 112 women claimed that they received NGOs support that included lumpsum financial assitance (4 woman), loan (22 women), training (9 women), and equipment/material support (2 womnn).

Number of women received supports from government and NGOs
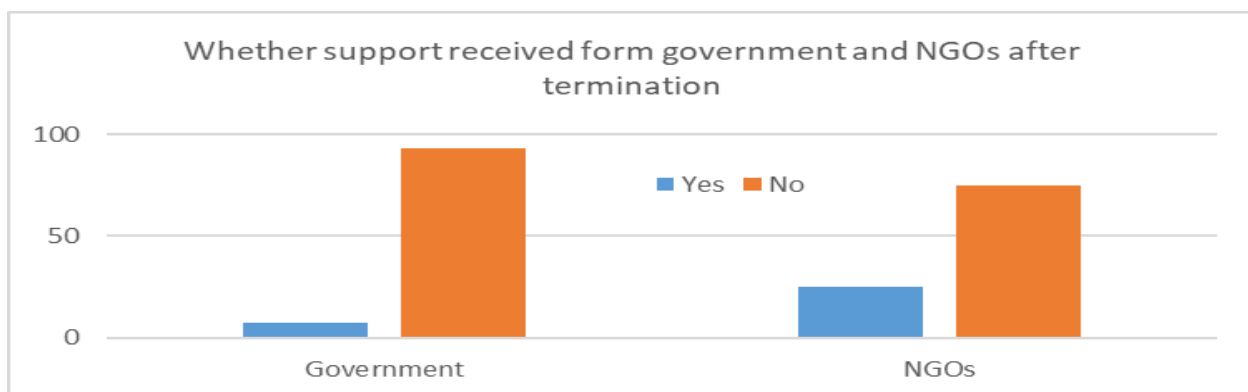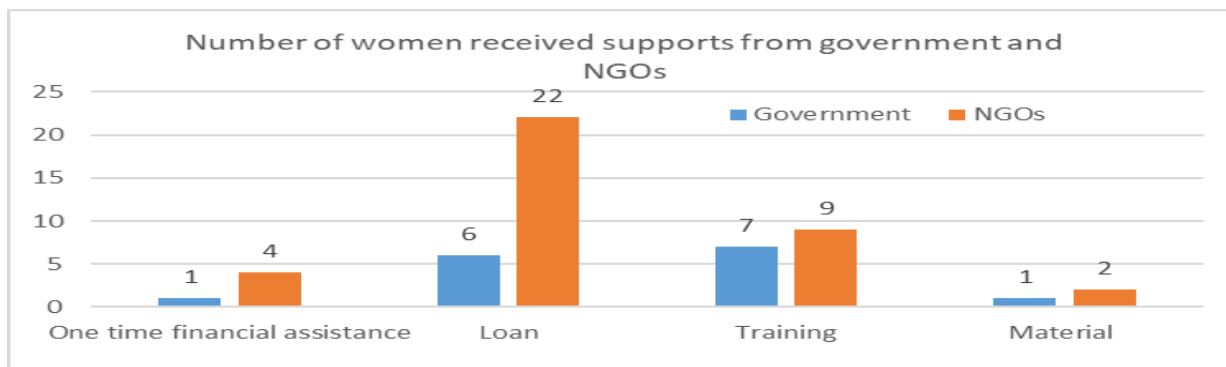
Whether women want return to RMG

Most of the women (72.3%) are not interested to work in RMG sector if they get the opportunity again. The main reason for this unwillingness is related to their physical condition.

Sickness, old-age and eye-problem have been mentioned by 21%, 42% and 16% women among those who do not want to return. Some women (8.6%) do not want to back in RMG since they are happy with their present condiction, and some others (7.4%) due to huge workload in RMG.
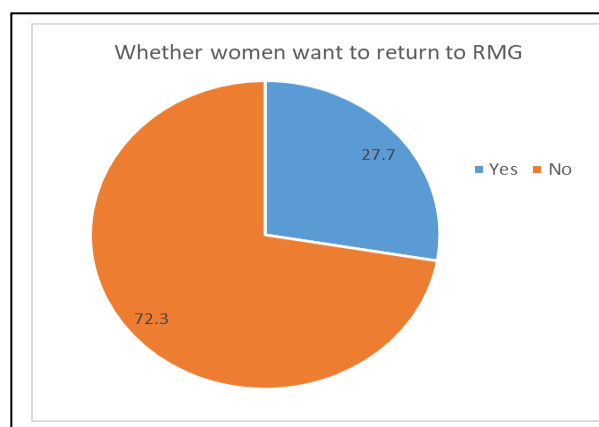
31 women (27.7%) out of 112 want to go back to RMG. 9 of them (29.03%) want to maintain their family and 8 women (25%) want to continue their children's education. 4 women,

in each case, want to return to RMG because of meeting financial need of the family and for better future. Family's present economic condition, self-esteem, level of freedom, income opportunity in present occupation etc. have been instrumental factor behind this desire despite the fact that they recognize the hardship, problems, and exploitations they faced in garment life (FGD).
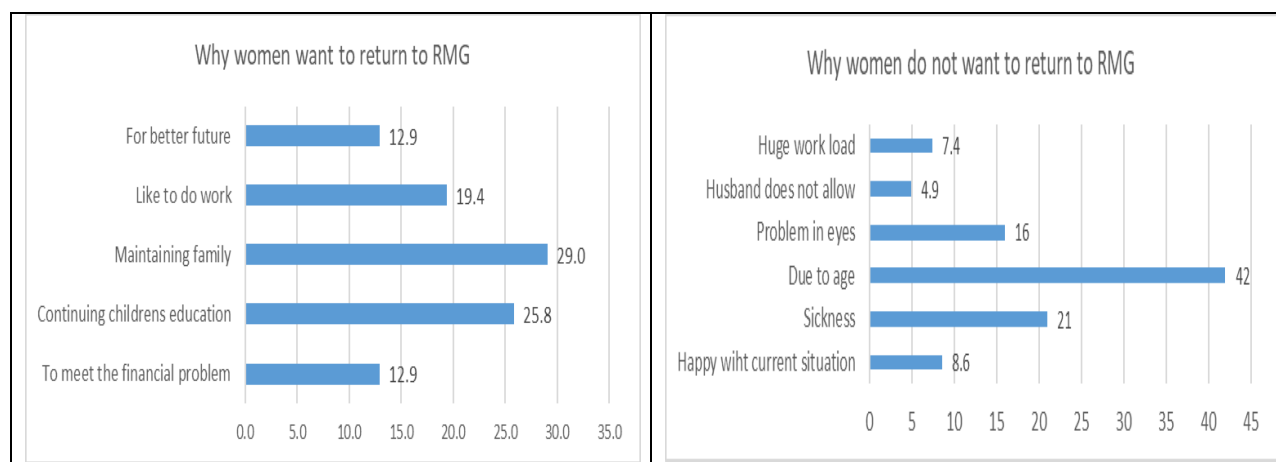
Future plan of the women

Terminated women workers are living with various ambitions/future plans. The largest segment (25.9%) wants to live well with family members. 22.3 percent women want to small business, and 10.7% dream for building a house. Creating children's better future is the future plan/dream of 12.5% women. Important to note, a little less than one-quarter (24.1%) of terminated women have no furure plan.
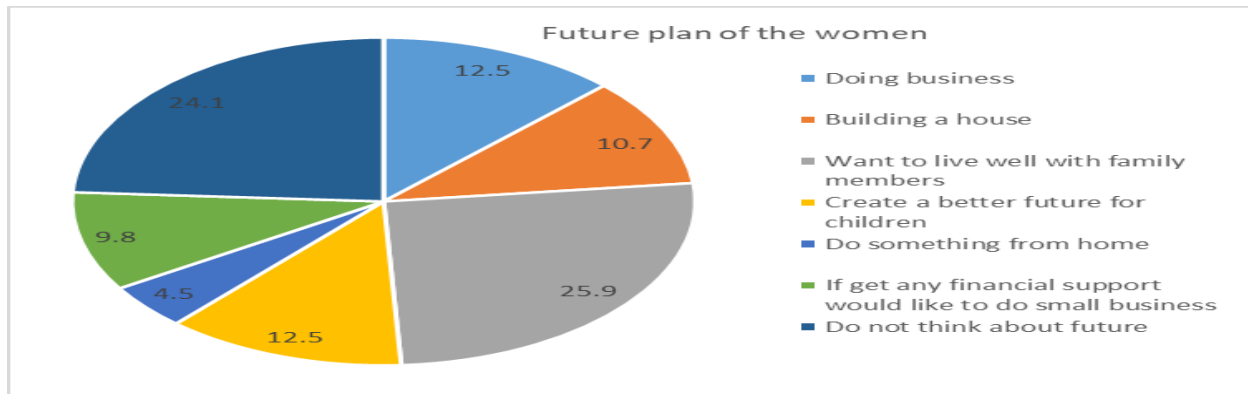
Expected support from governemnt and NGOs

Majority women (64.29%) women expect lumpsum/one time financial assistance from goverenment. One-in-every-three expects training support and 34.82 percent want loan support form government. Besides, 17.86% expects material support. With regard to NGO support, one in every two women expexts training. Lumpsum/one time financial support and loan are expected by 46.43% and 36.61% women. Moreover, 22.32 percent women expects material support from NGOs.
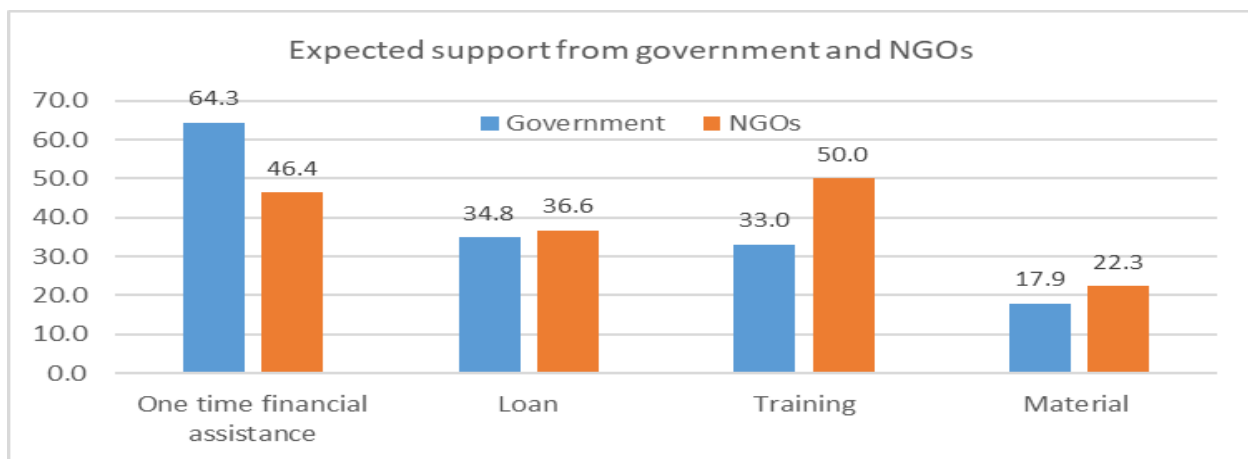
SECTION FIVE: KEY FINDINGS AND WAY FORWARD

WORK-HISTORY OF TERMINATED WORKERS

Diverse motivation for joining at RMG, however economic need is dominant one: Four in every five workers enterterd this industry for the first meeting family needs and 45.54% for better future.

Garment job was first income earrning activity of most of the women: About 94 percent women did not have income earning experience before joining the RMG.

Job length of the women is not so long: Before being terminated majority (60.80%) majority workers for maximum 10 years.

Terminated women generally remained as 'floating worker' during RMG life: 84 percent terminated workers have the experience of work in several factories. Where the largest segment (26.80%) worked in three factories.

Generally, women were terminated before reaching 40 years of their age: Nine of every ten terminated workers were below 40 years of age when they were terminated.

TERMINATION OF WOMEN: CAUSES, PROCESS, PROBLEMS FACED

Age related termination is more frequent followed by illness: One in every three women were terminated because they were being older, and 29.50% for illness.

Pregnancy related termination is also seen: 14.30 percent women were terminated because of their pregnancy.

Practice of giving termination notice and termination benefit both are rare: 92 percent terminated women did not receive written notice, and 85.70% did not receive any prior notice. Almost all did not receive any benefit after termination. Only 1.8 percent women received gratuity along with their due wage and overtime.

Economic problem is the main problem of terminated women followed by psychological stress: About three in every four women, in each case, have talked about loss of income and problem of maintaining family expenditure. 56 percent women face psychological stress.

Health and education both are affected: 13.76% women faced difficulties to continue education of their children, and 48.62% could not meet the medical cost.

Multiple strategies to cope with problems: Cut short the monthly *bazar cost* and taking 'two meals' daily instead of three were most frequently adopted strategy—80% and 53.21% women adopted these strategies respectively.

There were instances of separation among family members: 4.59% women shifted whole family to village, and about 4 percent sent their children to villages.

Women have fallen into loan-trap: 4 out of every 5 terminated women took loan.

Change of attitude/behavior towards terminated women is common: More than 9 in every 10 women, in each case, observed behavioural change of family members, relatives, and landlord/house-owner; and 4 out of 5 women observed changed behaviour of neighbour.

PRESENT OCCUPATION, FUTUTURE PLAN OF TERMINATED WOMEN

Termination from RMG has pushed most women into informal economy and has made some other jobless: 70.5% of terminated women were found in income earning activities where all engaged in informal sector/economic activity. The largest contingent (62.03%) of these women are domestic workers. The second highest proportion (22.78%) was engaged in handicraft. 22.30% have remained jobless completely.

'Lack of suitable job' and 'easy to work' are two main reasons why women have chosen current occupation: 63.29% women have been engaged in their present work since they could not find other suitable work. 51.90% women consider their current work as 'easy to do'.

Trapped in long working hours again: 36.78% women work more than 8 hours daily. One in every five women work for 9-10 hours; whereas 16.09% work for 11-12 hours.

Support from government and NGOs is negligible: 93 percent women did not received any support form governemnt; and 75% did not receive support form NGOs.

Majority is reluctant to return to RMG: 72.3% women are not interested to work in RMG again. The main reason for this unwillingness is related to their physical condition. Sickness, old-age and eye-problem have been mentioned by 21%, 42% and 16% women.

Diverse ambition/future plan, though many women have no plan: 25.9% want to live well with family members; 22.3% want to do small business, 10.7% dream for building a house; 12.5% for creating children's better future. In contrst, 24.1% of terminated women have no furure plan.

Training and loan are two important supports sought from governemnt and NGOs:
One in every three women expects training support and 34.82 percent want loan support form government. Whereas, one in every two women expects training, and 36.61% expect loan from NGOs.

WAY FORWARD

Terminated women from RMG is basically a fogotten class. No one is taking any responsibility for them. They are not 'visible' anywhere—government programmes, policy documents; NGO and civil society activities. Pragmetic steps are necessary in this regard.

> *Intoducing skill training:* Most women want to be involved in economic activities considering the needs of the family. However, they realize that as they lack skill theyr can not get better job and earn less income . Skill training could help them to get better job and secure their income.

> *Microcredit:* Many women finds samll business as the future plan. However, they lack capital for initiation of small business. Credit support sould be provided to these women envisioning to be self-dependent.

Providing marketing support for products produced by terminated women: Those women who are involved in hadicraft often face problems to market their products. Supports to these women in this regard is needed.

Creating jobplcement centre for these women: Many women have been involved in informal activity because they did not get suitable jobs. A job placement centre could be established for the terminated women. Women will registered their names mentioning their skill and desires. The centre will have to establish link with actutal and potential employers. Therefore women many be able to get better job.

Design social safety net targetting these women: Government should design and develop special safety net schmene considering the needs and issues of these twrminated women workers.

A central databage of terminated workers: It is very difficult to get appropriare information of the terminated workers. Therefore, it is had to assess their needs. A central database that would include skills, needs, and desires of the terminated women would be helpful develop appropriate policyfor them.