Assessing the Level of Women's Empowerment among Garment Workers in a Particular Locale of Dhaka City, Bangladesh

Nusrat Sharmin Moushumy [a++*], Kaniz Fatima Jui [b++*], Sumaya Sultana [a++] and Homaira Siddika [a++]

[a] *Program in Agricultural Finance and Banking, Bangladesh Agricultural University, Mymensingh-2202, Bangladesh.*
[b] *Program in Agricultural Economics, Bangabandhu Sheikh Mujibur Rahman Agricultural University, Bangladesh.*

Authors' contributions

This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.

Original Research Article

ABSTRACT

This research aims to assess the socioeconomic characteristics of female workers in the RMG industry with primary data from 100 respondents, equally divided into two categories: 50 Helpers and 50 Operators which is selected randomly. Using tabular analysis and descriptive statistics techniques, the study analyzed the data to gain insights into the socioeconomic profiles of the participants. A random sampling technique was used in selecting sample. Results indicated that a majority of the female workers (both Helpers and Operators) fell within the age group of 15-29 years. Furthermore, only 4% of female employees (Operators) possessed higher secondary

_____

++ *Masters;*
Corresponding author: Email: nusratsharmin931@gmail.com, kanizfatima.04.4055@gmail.com;

education. The study found that 80% of respondents (Helpers) and 72% of respondents (Operators) were married, with the household head typically being the respondents' husband. The research revealed that the average annual salary of Helper respondents was Tk. 62040, while the mean annual income of Operator respondents was Tk. 128400. Regarding credit utilization, the study found that, on average, Helpers received 89.45% of the applied loan amount, with an average applied loan of Tk. 5346, and Operators received 92.24% of the applied loan amount, with an average applied loan of Tk. 8590.The study also explored the empowerment levels of the female workers and discovered that about 92% of Helpers and 90% of Operators kept their earnings and spent independently. Overall, Helper and Operator categories experienced improvements in income levels, health conditions, and financial situations, with decision-making abilities in various aspects of life, such as buying and selling, food selection, family planning, treatment, and visiting relatives, showing significant enhancements. Despite these improvements, the study identified a decline in savings, which decreased by 64% for Helpers and 36% for Operators. In light of these findings, the research advocates for enhancing the existing facilities to maximize the empowerment and well-being of female workers in the RMG industry.

1. INTRODUCTION

In Southeast Asia, Bangladesh is a developing country. Bangladesh was placed 105th out of 177 countries worldwide by the Gender-related Development Index (GDI) of the United Nations. With 169.4 million people, it has one of the largest population densities in the world and a rapidly growing economy. But a sizable section of this population continues to live in terrible impoverishment. In the late 1970s, Bangladesh's ready-made garment (RMG) sector got its start as a small, unconventional export enterprise. Following the RMG sector newcomers, some other covert and hardworking entrepreneurs in the nation launched their RMG ventures. Since that time, Bangladesh's RMG industry has been growing steadily through a number of crucial phases. When Reaz Garments exported its first shipment in 1978, Bangladesh only exported RMG worth US$69000. Exports rose to US$4.5 billion in FY2002 after nearly 20 years, and during the next 12 years, they rose to US$24.49 billion in FY2013–14. By any standard, the sector saw phenomenal growth of 15% per year over the past ten years alone [1].

The availability of labor, particularly female labor, has been a major factor in Bangladesh's industry's growth. In particular for female workers, the RMG sector offered up employment opportunities, and today this sector is regarded as one of Bangladesh's biggest employers of women. Women have the highest employment opportunities in the industrial sector, where they make up more than 85% of production workers [2]. Poor, unskilled women play a big role in sustaining the RMG sector because there aren't many alternatives or better employment opportunities for them. Employers favor hiring women over hiring men not just because they are cheaper and more available, but also because women are more fearful, obedient, and controlling than men. They are thought to be less likely to be organized, more open to "anti-management propaganda" from the outside, and more willing to accept flexible working conditions [3]. In this context, this study was carried out to assess the socioeconomic conditions of the female garment workers in the Dhaka City area [4]. For developing countries, particularly those in Asia and Africa, the empowerment of women is a critical problem [5]. Women typically devote a lot of time to their homework. Gender inequality is linked to and usually increases their vulnerability to poverty [6].

A large number of impoverished and disadvantaged women in Bangladesh have profited financially as a result of the country's garment industry. The ability to earn a living has discouraged early marriage, resulting in lower fertility. Women also have more autonomy at home, social voice, and self-esteem when they have more control over their money. Women currently make up roughly 80% of the workforce in the apparel sector. However, poor women in the country's northern poor districts work in the garment sector at a lower rate than poor women in other regions.

The researchers attempted to undertake the study with the following objectives:

i. To analyze the socioeconomic characteristics of the sample households;

ii. To identify the needs, adequacy, sources and utilization of credit by the respondents;
iii. To estimate the women empowerment of garments workers;
iv. To identify the problem faced by the respondents.

2. METHODOLOGY

Selection of the study area: The area was selected to collect information for the financial condition of female garment purposively, where garments industries are available. Among all garments in Dhaka city two garments industry were selected purposive. The reasons for selecting these areas for the study are noted below:

a) No study was conducted on women financial condition in the selected garments.
b) Availability of a large number of respondents.
c) The study area was accessible to the researcher

Selection of the sample and sample technique: In this study, two garments were selected purposively. A sample of 100 respondents, in two categories such as: Helper 50 and operator 50 were chosen randomly in order to meet the objectives of the study. So, a random sampling technique was used in selecting sample.

Preparation of interview schedule and pre-testing: A draft interview schedule was created in accordance with the study's objectives in order to gather relevant information. The interview schedule was created in a way that all elements related to the goals could be covered. A preliminary schedule was tested on a small sample of responders. Pre-test questions focused on finding any new information that wasn't covered in the draft schedule. The draft schedule was then improved, restructured, and adjusted in light of the real-world experience. Last but not least, a final interview schedule was created to gather data.

Data collection: The study was based on a set of field level primary data collected from the selected respondents by face to face interview with the help of interview schedule designed for this study. A brief introduction regarding the nature and objectives of the study was given to each respondent before final interview.

Analytical technique: In the current study, relevant analytical approaches were used to achieve certain research aims. For a large portion of the data analysis, the tabular technique was used. This method is often utilized because it has the natural ability to provide the sociological aspects in their most straightforward form. In order to examine the data and define the socioeconomic features of respondents, such as the type of employment, length of services, etc., relatively straightforward statistical approaches, such as percentage and arithmetic mean or average, were taken into consideration.

3. RESULTS AND DISCUSSION

Socioeconomic characteristics of garments women worker: Each person is distinctive in terms of a range of socio-demographic characteristics. As a result, it was assumed that the respondent's involvement in the garment sector, usage of their salary, output production, and spending habits would be influenced by their varied characteristics. Age, education, occupation, number of children in the household, marital status, annual income, annual costs, and health status were among the characteristics considered. These characteristics are important in determining an individual's social standing and way of life.

Age distribution of the respondents: Age of the respondents played a significant role in their participation in an income-generating activity. Age of the respondents was classified into two categories (Table 1). From Table 1 the maximum age of the respondents was 65 years and the minimum age of the respondents was 15 years. Table 1 reveals that respondents (Helper) aged between 15-29 years account for 80% of the total respondents while respondents (Helper) aged between 30-34 years constituted 20%. There was no respondents (Helper) aged between 65-above 65 years. It can be concluded that majority of the women were in between the age group of 15-29 years. Table 1 also reveals that the respondents (operator) aged between 15-29 years account for 76% of the total respondents while respondents (operator) aged between 30-34 years constituted 20%. There was 4% of the total respondents (Operator) aged between 65-above 65 years. It can be concluded that majority of the women were in between the age group of 15-29 years.

Educational level of the respondents: Literacy can be defined as the ability to read and write or

having acquired formal education up to a certain level. Reading and writing skills, as well as formal education up to a certain level, were used to define education for anybody above the age of six. Education facilitates the acquisition of current knowledge about modern technology.

According to Table 2 reveals that the educational level of the respondents where 4% were illiterate and 26% respondents (Helper) completed primary education and 70% completed secondary education. There were however, no women workers having educational level was higher secondary. Table 2 also reveals that the educational level of the respondents where no respondents (Operator) were illiterate and 24% respondents (Operator) completed primary education and 72% completed secondary

education. There were 4% female workers education level was higher secondary.

Marital status of the respondents: It is appear from Table 3 that 80% respondents (Helper) were married and rest of were unmarried, which implied that married women were most garments workers. Table 3 shows that 72% of the respondents were married and rest of 26% of the respondents were unmarried.

Family size of the respondents: Table 4 reveals that 54% of the respondent (Helper) had small family, 36% had medium family and 10% had large family size. The family size of the respondents (Operator) where 48% had small family, 44% had medium family and 8% had large family size.

Table 1. Age distribution of the respondents

Category	Age group (Year)	No. of respondent	Percentage
Helper	15-29	40	80
	30-64	10	20
	65-Above 65	-	-
Total		50	100
Operator	15-29	38	76
	30-64	10	20
	65-Above 65	2	4
Total		50	100

Source: Field Survey, 2023

Table 2. Educational level of the respondents

Category	Education level	No. of respondent	Percentage
Helper	Illiterate(Can sign at best)	02	4
	Primary	13	26
	Secondary	35	70
	Higher secondary	0	0
Total		50	100
Operator	Illiterate(Can sign at best)	0	0
	Primary	12	24
	Secondary	36	72
	Higher secondary	02	4
Total		50	100

Source: Field Survey, 2023

Table 3. Marital status of the respondents

Category	Marital Status	No. of respondent	Percentage
Helper	Married	40	80
	Unmarried	10	20
Total		50	100
Operator	Married	36	72
	Unmarried	14	28
Total		50	100

Source: Field Survey, 2023

Table 4. Family size of the respondents

Category	Family size	No. of respondent	Percentage
Helper	Small family (1 to 3)	27	54
	Medium family (4 to 6)	18	36
	Large family (equal 7 or more)	05	10
Total		50	100
Operator	Small family (1 to 3)	24	48
	Medium family (4 to 6)	22	44
	Large family (equal 7 or more)	04	8
Total		50	100

Source: Field Survey, 2023

Table 5. Pattern of household head of the respondents

Category	Household Head	No. of respondents	Percentage
Helper	Father	9	18
	Husband	32	64
	Mother	7	14
	Elder brother	2	4
Total		50	100
Operator	Father	7	14
	Husband	33	66
	Mother	9	18
	Elder brother	1	2
Total		50	100

Source: Field Survey, 2023

Pattern of household head of the respondents: A household head is someone in charge of the family. In Bangladesh, men typically hold the majority of the family's power. It was found in the study area that 18 percent of the household head (Helper) were respondents' father while 64 percent were Husband and 7 percent were respondents' mother. Elder brother occupying headships of the family constituted 4%. It was also found in the study area that 14 percent of the household head (Operator) were respondents' father while 66 percent were Husband and 18 percent were respondents' mother. Elder brother occupying headships of the family constituted 2%. So, male leadership dominated almost all the families of the women workers under study. Table 5 shows household head status of the respondents.

Occupational status of household head: Occupation of household head is one of the determining factors of respondent's status. The people of Bangladesh engage in different occupations for maximizing their earnings. Occupational status of household head is one of the determining factors of respondent status. The people of Bangladesh engage in different occupations for maximizing their earnings.

Occupational status of the household head is shown in Table 6. Most of the household head(Helper) were engaged in business which was about 42 percent while 18 percent were involved in agriculture, 24 percent were involved in service and 16 percent were involved in other occupations (such as rickshaw puller, carpenter, artisan, barber etc.). Most of the household head (Operator) were also engaged in business which was about 46 percent while 16 percent were involved in agriculture, 26 percent were involved in service and 12 percent were involved in other occupations.

Previous work experience: Relatively a greater number of women had no previous work experience (59 percent) while only 41 percent women had previous experience. Of the women workers with past experience, 12.1 percent were previously engaged in small business, 12.1 percent had worked as house maids and 56.1 percent had worked in other garments. Of the women workers with no experience, 20.33 percent were previously students and 79.66 percent were housewives. So, most of the women workers found their employment though, they had no experience in garments industries (Table 7).

Table 6. Occupational status of household head

Category	Name of the occupation	No. of respondents	Percentage
Helper	Agriculture	9	18
	Business	21	42
	Service	12	24
	Others	8	16
Total		50	100
Operator	Agriculture	8	16
	Business	23	46
	Service	13	26
	Others	6	12
Total		50	100

Source: Field Survey, 2023

Table 7. Previous work experience of the respondents

Previous work experience	No. of respondents	Percentage
Previously employed	41	41
Small business	5	12.1
Maid servant	5	12.1
Other garments	31	56.1
Previously not employed	59	59
Student	12	20.33
Household works	47	79.66
Total	100	100

Source: Field Survey, 2023

Period of stay of migrant respondents in Dhaka: Table 8 shows that 44 percent respondents have been residing in Dhaka for 1 year, 30 percent of them have been residing between 2-3 years, 8 percent of them have been residing between 4-5 years and 18 percent of them have been residing in Dhaka for more than 5 years. So maximum of the female workers had stay long time Dhaka as they had been engaged in Garments industry.

Work Pattern of respondents of the garments industry: Table 9 shows that about 28 percent of the women workers were finishing helper while 22 percent polyer. There is no women worker as cutting master and support staffs. Women workers as operators and sewing helper were 24 percent and 14 percent respectively. It can be concluded from the table that female workers were of lower status though they contribute large into total labor force of garments industry.

Table 8. Period of stay of migrant respondents in Dhaka

Category	Stay in Dhaka	No. of respondents	Percentage
Helper	Up to 1 year	22	44
	2-3 years	15	30
	4-5 years	4	8
	5+ years	9	18
Total		50	100
Operator	Up to 1 year	5	10
	2-3 years	10	40
	4-5 years	17	34
	5+ years	18	36
Total		50	100

Source: Field Survey, 2023

Table 9. Type of work in garments industry

Work Pattern	No. of respondents	Percent
Quality Controller	2	2
Cutting Mater	0	0
Supervisor	2	2
Cutting Helper	0	0
Operator	24	24
Sewing Helper	14	14
Iron Helper	2	2
Folding	3	3
Finishing Helper	28	28
Polyer	22	22
Embroidery	2	2
Line Chief	1	1
Support staffs	0	0
Total	100	100

Source: Field Survey, 2023

Working hour: There is seasonality in production in the garments industry, hence working hours vary accordingly. The peak season is from October to January, while the slack season is from March to June in each and every year. As the labor requirement increases during the peak season, the workers are required to work overtime. Table 10 shows the distribution of overtime of women worker done per month. This Table 10, also shows that work hours do not vary with age.

Yearly income of the respondents: Income level of women workers mainly depends on their work pattern in the garment factories. Table 11 shows that average income of the respondents (Helper) is 62040 Tk. And the average income of the respondents (Operator) is 128400 Tk. The average income of operator (128400 BDT) for all areas was higher than the helper because their category is upgraded than other categories.

Needs, adequacy, sources and utilization of credit by female garments workers: Needs, adequacy, sources, and credit utilization were essential aspects for both loan providers and borrowers. The loan's adequacy indicated the availability of sufficient funds, allowing borrowers to relax and engage in profitable endeavors. Appropriate loan use encourages higher production and is advantageous to the engaged borrowers. The typical route of repayment would become unpredictable if the borrowed funds were used for unproductive reasons. The fact that the credit was repaid showed that the borrowers had used their credit well and had profited from their investment. All of the respondents in the "Helper" and "Operator" categories borrowed money from various forms of informal financial institutions, including shopkeepers, relatives, family members, and co-operatives. A small percentage of respondents in both categories also participated in a few NGOs. So, this chapter examined the adequacy, sources and utilization of credit by the respondents in the categories of 'Helper' and 'Operator' only.

Adequacy of loan received: Loan availability was crucial for female garment workers. Table 12 shows that the adequacy of loan for the garments women in the study area was satisfactory. Table 12 reveals that average amount applied for loan in 'Helper' category was Tk.5346 and average amount of loan received was Tk.4782 which was 89.45% of total applied amount. On the other hand, average amount applied for loan in 'Operator' category was Tk.8590 and average amount of loan received was Tk.7924 which was 92.24% of total applied amount.

Sources of borrowing: Table 12 appears that helper and operator take loan from different sources because they have very poor salary. We can see that about 32% of the respondents (Helper) were received credit from shopkeepers, 30% from friends and relatives, 16% from co-operatives and 22% from different NGOs. The table also reveals that about 16% of the respondents (Operator) were received credit from shopkeepers, 36% from friends and relatives, 20% from co-operatives and 28% from different NGOs.

Table 10. Distribution overtime

Hour/Month	Age group (years)			Total
	15-29	30-64	65-above 65	
1-25	8	2	-	10
26-50	21	10	-	31
51-75	24	3	-	27
76-100	25	5	2	32
Total	78	20	2	100

Source: Field survey, 2023

Table 11. Yearly income of the respondents

Category	Average amount of yearly income (Tk.)
Helper	62040
Operator	128400

Source: Field Survey, 2023

Table 12. Sources of credit

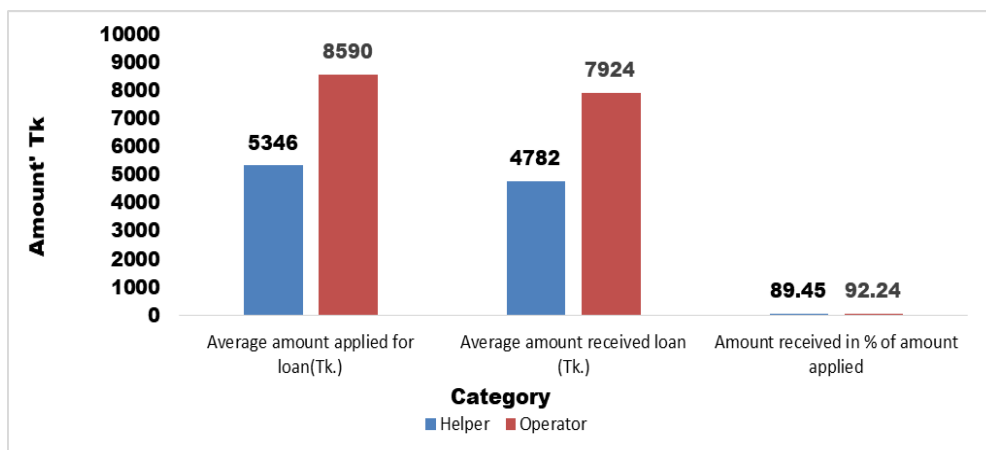| Category	Source of credit	No. of respondents	Percentage
Helper	Shopkeepers	16	32
	Friends/Relative	15	30
	Co-operatives	8	16
	NGOs	11	22
Total		**50**	**100**
Operator	Shopkeepers	8	16
	Friends/Relative	18	36
	Co-operatives	10	20
	NGOs	14	28
Total		**50**	**100**

Source: Field Survey, 2023

Fig. 1. Adequacy of loan
Source: Field Survey, 2023

Utilization of loaned money by the garments workers: To achieve the goals and objectives of credit disbursement and credit receipt as well as for income growth, proper credit use was a must. In this section, a detailed examination was done to discover how the sampled borrowers used the loans they obtained for diverse purposes, such as their own health, their children's health, their children's education, and other comparable needs.

The garments women were utilizing their loaned money on various purposes such as business, social ceremony, consumption, handicraft etc. Table 13 reveals that the use for consumption was the highest 30% for helper followed by house repair 24%, business 16% and other purpose. This table also reveals that the use for consumption was the highest 26% for operator followed by social ceremony and emergency purpose 22% and 10% and business 16%. The highest amount used for consumption purpose indicates the poverty situation of women in the garments sector.

Women empowerment of the garments workers: In Bangladesh, one of the developing third-world nations, women have an extremely poor socioeconomic standing. This is a result of their insignificant involvement in national building efforts, notably in economic operations. Bangladesh had a total population of 169.3 million people, of which 84 million (50.53%) were men and 82.2 million (49.47%) were women (UN World Population Prospects, 2019). Because

many men work in metropolitan regions while their families reside in rural areas, the total male-female ratio was 102.12:100, 101:100 in rural areas, and 120:100 in urban areas. Particularly among women, the literacy rate was relatively low. Compared to 76.56 percent of men, only 72.82 percent of women were literate (States 101, 2023).There life expectancy was 71.13 for male and 74.89 for female in 2023. Because, majority of them are poor, illiterate and underprivileged due to limited access to socio economic activities.

The vicious cycle of deprivation of Bangladeshi women: Bangladeshi women experienced numerous types of deprivation. Girls were only expected to perform the conventional responsibilities of early marriage, having a large family, low productivity, and low incomes. Mothers failed to engage in their daughters' development because they did not anticipate their daughters to be able to contribute financially to the family.
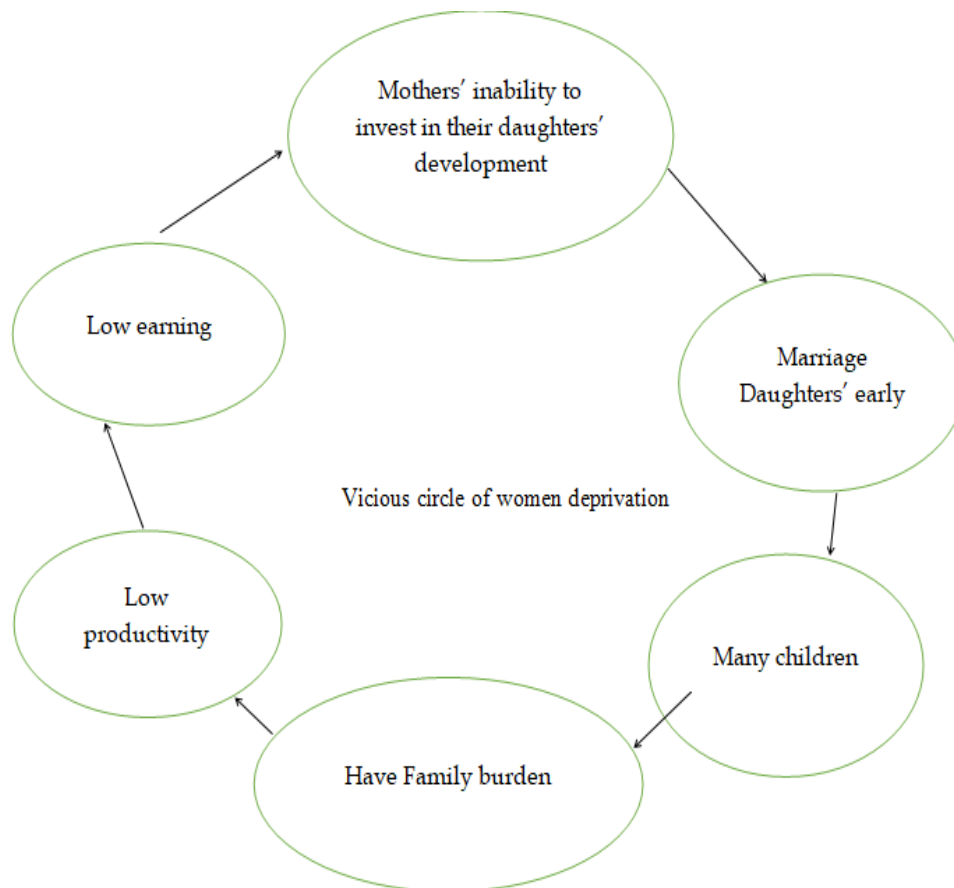

Fig. 2. Vicious circle of Women Deprivation
Source: Author's own illustration

Table 13. Utilization of loaned money

Category	Source of credit	No. of respondents	Percentage
Helper	Business	8	16
	Social ceremony	5	10
	Consumption	15	30
	Medical(Health)	5	10
	House repair	12	24
	Education	5	10
Total		50	100
Operator	Business	8	16
	Social ceremony	11	22
	Consumption	13	26
	Medical(Health)	10	20
	Emergency	5	10
	Education	3	6
Total		50	100

Source: Field Survey, 2023

Control over income of the respondents: Control over income of female garments workers indicated the employment of them. Generally, women have very less control over income in patrimonial society in Bangladesh. But the scenery had changed for the female garments workers. Table 13 shows that 92% of respondents (Helper) kept their earnings and spent independently and this figure was 90% for operator.

Health issue changes: Health and sanitation largely influence the livelihood of the respondents. Table 14 represents that changes taken place in health conditions of the women workers. 40 percent of the respondents (Helper) opined in favor of improving their drinking water condition and 36 percent respondent improved their clothing while 24 percent respondent opined that their medicine, 16 percent opined that their housing and 17 percent opined that their toilet condition had improved due to more income earned than before. Table 14 also represents that changes taken place in health conditions of the women workers. 46 percent of the respondents (Operator) opined in favor of improving their drinking water condition and 36 percent respondent improved their clothing while 50 percent respondent opined that their medicine, 44 percent opined that their housing and 70 percent opined that their toilet condition had improved due to more income earned than before.

Changes in the financial Assets: Another source of power to empower was financial Assets. It was observed in Table 15 that 52% of the respondents (Helper) and 50% of the

respondents (Operator) improved their income. Only 4% of the respondents (Helper) expressed that income had decreased. In case of saving, 64% (Helper) and 36% (Operator) claimed that amount of their saving had decreased. This situation was easily understandable because of living expenses was quite higher than their salary.

Scale of decision making: Decision making power expressed the empowerment of the respondents in a family. Table 16 reveals that 66% of the respondents (Helper) improved their decision making power to food selection and 60% of the respondents (Helper) improved buying and selling, and 60% family planning decision making opportunities. Those figures were 80%, 70% and 60% respectively, for the respondents of Operator category.

Problems faced by the garments workers: Millions of people now have access to new employment opportunities thanks to the RMG sector, and the fact that most garment industry workers are women shows Bangladesh's excellent social and economic development. In the RMG sector, females make up to 85% of the workforce, and 50% of those female employees are adolescents [7,8,9]. Most of these women migrating from rural areas become vital earning members. In addition to bringing about money prospects, it also poses various health risks, such as respiratory issues, joint pain, malnutrition, decreased appetite, diarrhea, fungus infections, hepatitis (jaundice), anxiousness, etc. [10]. Several South and Southeast Asian nations (such as China,

Vietnam, Cambodia, Philippines, Pakistan, Sri Lanka) have also been found to have health risks in the RMG industries, although the nature and severity of these risks may vary [11]. The majority of health risks in RMG are caused by the physical environment, including excessive working hours, a lack of leave facilities, a lack of access to clean drinking water, etc. [12]. Most vulnerable among them are the pregnant garments worker seeking health services including antenatal care services, health services outside of factories [9]. Not only limited health services for pregnant women, but fear of losing jobs also toughens the situation for pregnant female workers because some owners do not want to give jobs or continue jobs during pregnancy. The rate of miscarriage among female garment workers is also high [10].
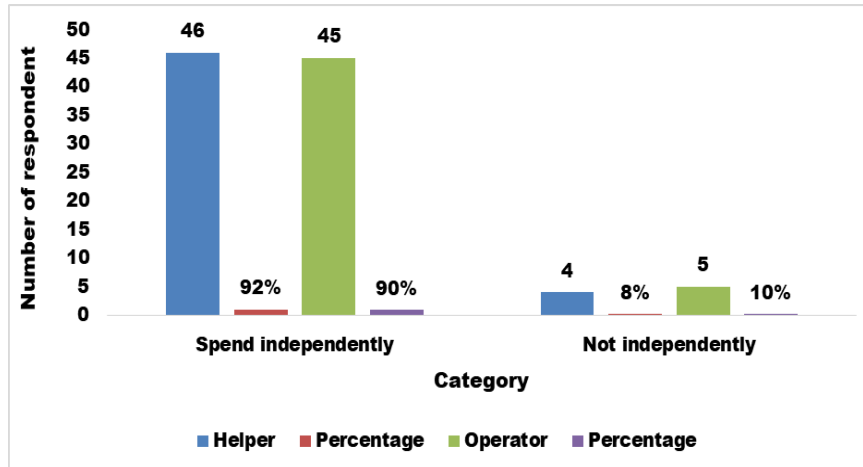

Fig. 3. Control over income of the respondents
Source: Field Survey, 2023

Table 14. Health issue Changes

Category	Types	Degree of change	
		Improved (%)	Unchanged (%)
Helper	Drinking water	40	60
	Toilet	34	66
	Medicine	24	76
	Clothing	36	64
	Housing	16	84
Operator	Drinking water	46	54
	Toilet	70	30
	Medicine	50	50
	Clothing	36	64
	Housing	44	56

Source: Field Survey, 2023

Table 15. Changes in the financial resources

Category	Type	Degree of change		
		Improved (%)	Unchanged (%)	Decreased (%)
Helper	Income	52	44	4
	Saving	0	36	64
Operator	Income	50	50	0
	Saving	18	46	36

Source: Field Survey, 2023

Table 16. Scale of decision making

| Heads | Female Garment Workers | | | |
| | Helper | | Operator | |
	Improved (%)	Unchanged (%)	Improved (%)	Unchanged (%)
Buying and selling	60	40	70	30
Food selection	66	34	80	20
Children education	50	50	56	34
Treatment	56	44	60	40
Deposit	12	88	26	74
Nursing	26	74	54	46
Family planning	60	40	60	40
Choice of work	36	64	50	50
Visit to relatives	54	46	66	34
Social and religious function	62	38	54	46

Source: Field Survey, 2023

Though some improvements have been done, female workers are still facing some problems which make their livelihood in struggle. The following are the problems faced by the female workers:

- It was found that the female garment workers faced housing and transportation problem to live in and commuting to their working place.
- In the RMG industry some female workers complained that cost of living in Dhaka city is so high.
- The RMG workers reported that they are always worried about their job because any time they can be suspended from their job.
- The RMG workers are faced with the problems of getting salary in time.
- Most of the workers are worried about their future because they cannot save so much.
- They felt headache for sound pollution in their workplace .Physical weakness and eye trouble was reported by the workers. They got illness when they work continually onward. But most of the RMG industries are lacking proper medical facilities.
- It was painful for them to work without sitting that is only standing.
- During the survey most of the worker complained that their wage is less comparing their labor.
- The female workers claimed that supervisor behaves very roughly and badly to the workers especially to those who are a bit aged workers.

- Sometime line chief or supervisor beat the workers.

Table 17 shows that 62% of the respondents reported that poor salary were their one of the problems. Out of that 24% and 38% of respondents reported the first and second problems respectively. Because of increasing living cost, their salary level was not sufficient to meet up basic needs.

The garments workers are in low profile regarding the academic education. In the field work most of the female workers only can write their names & address, most of them left the school after primary education. This table shows that 42% of the respondents reported that the education were their one of the problems. Out of that 24% and 18% of the respondents reported the first and second problems respectively. Education is very important for every person. Without education one cannot decide what is right, what is wrong and what to do. The table also shows that 30% of the respondents reported that fear of dismissal were their one of the problems. Out of that 24% and 6% of respondents reported the first and second problems respectively. It shows that 14% of the respondents reported that fear of dismissal were their one of the problems. Out of that 10% and 4% of respondents reported the first and second problems respectively. It also shows that 22% of the respondents reported that communication were their one of the problems. Out of that 10% and 12% of respondents reported the first and second problems respectively. According to the table 10% of the respondents reported that housing were their one of the problems. Out of that 4% and 6% of respondents reported the first

143

and second problems respectively. The table also shows that 16% of the respondents reported that vacation were their one of the problems. Out of that 4% and 12% of respondents reported the first and second problems respectively.

Table 18 shows that 70% of the respondents reported that poor salary were their one of the problems. Out of that 30% and 40% of respondents reported the first and second problems respectively. Because of increasing living cost, their salary level was not sufficient to meet up basic needs.

The garments workers are in low profile regarding the academic education. In the field work most of the female workers only can write their names & address, most of them left the school after primary education. This table shows that 46% of the respondents reported that the education were their one of the problems. Out of that 26% and 20% of the respondents reported the first and second problems respectively. Education is very important for every person.

Without education one cannot decide what is write, what is wrong and what to do.

The table also shows that 16% of the respondents reported that fear of dismissal were their one of the problems. Out of that 2% and 12%of respondents reported the first and second problems respectively. It shows that 12% of the respondents reported that fear of dismissal were their one of the problems. Out of that 10% and 2% of respondents reported the first and second problems respectively. It also shows that 16% of the respondents reported that communication were their one of the problems. Out of that 10% and 6% of respondents reported the first and second problems respectively. According to the table 6% of the respondents reported that housing were their one of the problems. Out of that 6% of respondents reported this as their second problems. Lastly it shows that 22% of the respondents reported that vacation were their one of the problems. Out of that 20% and 2% of respondents reported the first and second problems respectively.

Table 17. Problems faced by women garments workers (Helper)

Problem(Helper)	No. of times problem was ranked		
	First	**Second**	**Total (n=50)**
Salary problem	12(24)	19(38)	31(62)
Education	12(24)	9(18)	21(42)
Fear of dismissal	12(24)	3(6)	15(30)
Eve teasing	5(10)	2(4)	7(14)
Communication	5(10)	6(12)	11(22)
Housing problem	2(4)	3(6)	5(10)
Sexual problem	0	0	0
Vacation	2(4)	6(12)	8(16)

Source: Field Survey, 2023

Table 18. Problems faced by women garments workers (Operator)

Problem(operator)	No. of times problem was ranked		
	First	**Second**	**Total(50)**
Salary problem	15(30)	20(40)	35(70)
Education	13(26)	10(20)	23(46)
Fear of dismissal	1(2)	6(12)	7(14)
Eve teasing	5(10)	1(2)	6(12)
Communication	5(10)	3(6)	8(16)
Housing problem	0	3(6)	3(6)
Sexual harassment	0	0	0
Vacation	10(20)	1(2)	11(22)

Source: Field Survey, 2023
Note: Figures within parentheses indicate percentage of total

4. CONCLUSION

The empowerment of women has resulted in the abolition of poverty and the advancement of human rights in Bangladesh, where women constitute half of the population. Social oppression and economic inequality create unfavorable conditions for rural women, many of whom are severely impoverished (DFID, 2000). In a patriarchal culture, men have complete power over both households and society, but women are often confined to the home [13].

The study demonstrates that the respondents listed a low pay as one of their issues. Their pay level was insufficient to cover their fundamental demands due to rising living expenses. Regarding their academic background, garment workers keep a low profile. One of the issues, according to the interviewees, was their fear of being fired. It was discovered that female garment workers had trouble finding homes, finding transportation, as well as getting to and from work. Finally, it demonstrates that one of the issues was vacation.

The study analyzed the degree of female workers' empowerment and found that most garment workers maintained their earnings and spent it independently. The findings showed that the Helper and Operator categories had better income levels, health outcomes, and financial situations, and that they had significantly improved decision-making skills in a variety of life categories, including buying and selling, food selection, family planning, treatment, and visiting relatives.

However, due to issues such as poor pay and salary, an uncomfortable workplace, a lack of medical facilities, low level incentives, and so on, the majority of the time, the condition of female garment workers is highly aggravating. As a result, various recommendations are made in this study to improve their standard of living.

The following are the main recommendations:

- Wages for garment workers are poor. According to the government, they should be paid on a regular basis and at the appropriate times. Their pay scale must be adjusted to match the current market conditions.
- The employer should provide housing and transportation choices for employees.
- A percentage of their compensation should be put into the newly constituted account of the owner.
- The owner of the clothes store must provide adequate medical facilities for his employees.
- The owner must punish the guilty supervisor for their wrongdoing.
- The owner must decide on a target-based bonus system as well as other prizes such as trips, medical care, and so on.
- The government and the BGMEA should be made aware of labor law violations committed against disadvantaged female workers.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

REFERENCES

1. Bhattacharya D, Rahman M. Bangladesh's apparel sector: Growth trends and the post-MFA challenges. In Proceedings of a national seminar on the Growth of the Garment Industry in Bangladesh: Economic and Social Dimensions, BIDS and Oxfam Bangladesh, Dhaka; 2000.
2. Islam MK, Zahid D. Socioeconomic deprivation and garment worker movement in Bangladesh: A sociological analysis. American Journal of Sociological Research. 2012;2(4):82-89.
3. Khan S. Gender Issues and the Ready-made Garments Industry of Bangladesh: the Trade Union Context (Doctoral dissertation, University Press Limited); 2001.
4. Sikdar MMH, Sarkar MSK, Sadeka S. Socio-economic conditions of the female garment workers in the capital city of Bangladesh. International Journal of Humanities and Social Science. 2014;4(3):173-179.
5. Niaz MU, Iqbal M. Effect of microfinance on women empowerment: A case study of Pakistan; 2019. Available at SSRN 3419834.
6. Arshad S, Imtiaz A, Gillani SMAH, Osman S. Is Women Empowerment a Zero-Sum Game? Unintended Consequences of Microfinance for Women's Empowerment in Pakistan. Estudios de economía aplicada. 2021;39.

7. Riaduzzaman M. Health and nutritional status of female garment workers in Bangladesh: a critical analysis. International Journal of Research. 2017;19.

8. Hossain N. Rana Plaza, disaster politics, and the empowerment of women garment workers in Bangladesh. Contemporary South Asia. 2019;27(4):516-530.

9. Dwyer SC, Hossain MI, Bajracharya A, Jain A. Reaching women at work with health programming in Bangladesh. Sexual and Reproductive Health Matters. 2021; 29(2):139-490.

10. Ahmed S, Raihan MZ. Health status of the female workers in the garment sector of Bangladesh. J Faculty Econom Administr Sci. 2014;4(1):43-58.

11. Kabir H, Maple M, Usher K, Islam MS. Health vulnerabilities of readymade garment (RMG) workers: a systematic review. BMC Public Health. 2019;19:1-20.

12. Gupta RD, Nag S, Datta D, Roy S, Das S, Aziz SMY. Occupational health hazards among workers in garment factories in Bangladesh: A cross-sectional study. Occupational Health. 2015;5(5):90-98.

13. Balk D. Change comes slowly for women in rural Bangladesh; 1997.

Peer-review history:
The peer review history for this paper can be accessed here:
https://www.sdiarticle5.com/review-history/104601