CHAPTER I

INTRODUCTION
INTRODUCTION

1.1 BACKGROUND OF THE STUDY

The term Informal Sector (IS) is an important addition into the development planning especially in developing countries like Bangladesh. IS is not an isolated sector, it has interdependence with the Formal Sector (FS). That's why it is not only surviving, but also expanding day by day. The word 'informal' has already demanded that we should change it into 'formal form'. ILO, report aptly remarked "The entry of women into the labour market permitted the majority households to cope with the reduction in real incomes provoked by the economic crisis."

The real status of women workers can be determined in terms of the occupational distribution of employed women. According to the World Bank report 2001, around 65 percent of total employment in Dhaka City is in IS. The Human Resource Development (HRD) 2002, report has brought out to light that "the monetisation of non-market work of women is more than a question of justice." The working class women migrate from villages to urban areas mainly for the purpose of earning their living. Woman as gender category is generally located at lower, subordinate and less rewarding positions in the structure of social relationship. Economic placement of women in market relations is no exception to this general principle. Patriarchy is one way to explain these societal realities.

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). Bangladesh is one of the SAARC countries, whose population is 130 million (BBS, 2001) as a developing economy and society. Employed population in labour force of the country is 54.9 per cent with 103.8 male per 100 female. According to Labour
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Force Survey 1999-2000, a total of 51.03 million labour force (male 30.75 million and female 20.28 million) are engaged in a variety of professions, the highest 62.3% still being in agriculture. Informal labour force dominates the labour market. The size of the informal sector is 65 % of the total labour force. The total labour force in the informal sector is 36 million and annual labour growth in this sector is 5 %. The survey indicates that daily labourers and full time employed workers were 17.9 %. (BILS, 2000). According to crude estimate of BIDS, 1998, the informal sector currently accounts for 84.5 per cent of total employment including agriculture and out of total informal employment about 59 per cent is shared by agriculture sector. At present apparently a large segment of women workers are engaged in informal sector activities out of it 9.5 per cent women are employed as day labourers according to (BBS, 1999-2000). Various indicators of low socio-economic position like literacy, participation in employment, payment of wages, decision making capacity etc are systematically examined for the understanding of the status of women in IS in Bangladesh in the present study.

Over the last few years there has been increasing interest of international organisation particularly of ILO, in the field of informal sector, particularly in developing countries. The present study is the result of the developments in Bangladesh as one of the few countries in Asia, where there is high workers participation in informal sector economy. The political expediency and development requirements provide ample rational to undertake such a study. A good number of research studies have come out in the last fifteen years. It is widely believed that rural unemployment is being exported to the urban sector of developing countries through massive rural urban migration. In recent years, common policy advice put emphasis on the need of increasing the absorptive capacity of a city by expanding the informal sector. Women in informal sector aspire to lead a standard life but they are facing numerous hazards that relate to both in and out of working environment. The literacy of working women is very
low and they can’t change their standard of living though they wish to change. They are to work harder and for longer duration than male workers in the same organisation. The conditions of the female workers in the informal economy includes such as non-recognition of the work and of the workers, informal employment, very low income, very low hours of work, limited hours of work, insecure work, unsafe and dangerous work, no leave holidays, no accidents or 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 in this arena.

Women’s contribution to the economy by and large remains unrecognised. The number of workers in unorganised sector is increasing rapidly for various reasons. The factor contributing to the growth of informal sector is the rise of small enterprises like small retail shops, hotels and restaurants and repair shops and labour intensive enterprises.

According to Indian census of 1981, nearly 90 per cent of women work in the unorganised sector without fair wages and decent terms of work in India. An overwhelming presence of women is manifested in the unorganised sector, both in rural and urban areas. The National Commission on Self Employed Women in India estimates that 94% of the total female work force is to be found in this sector (GOI, 1988). Similarly BBS, 2002 estimated 84.5 % of total employment is in IS in Bangladesh. Construction as one of the oldest activities of human society, has been employing a large segment of rural population much before the industrial development. As a result, the pre-industrial societies have labour intensive technique of construction and established mode of integrative construction activity. During the urbanisation and industrialisation phase with the growth of urban metropolises, construction activities move to the cities, with the planned economic development activities of government adopted in the form of socio-overhead capital.
Bangladesh like other developing countries, recognises the significance of the non-formal sector as an expanding source of employment, given the failure of the rural and urban formal sectors' to absorb the additional labour force (ILO, 1994). Through the Government, attempts have been made in the creation of new employment opportunities in both rural and urban areas through infrastructural building and special employment programmes. The employment there is mostly self-employment of irregular nature and low remunerative. The rapid growth in country's labour force on the one hand the shrinkage of formal sector employment are pushing rural workers towards informal sector activities.

Informal sector produce and workers are generally unorganised and in most cases beyond the scope of action of trade unions and employers' organisations. Being unorganised beyond the protection of the law, and working at very low levels of productivity and income, they generally live and were in appalling, often dangerous and unhealthy conditions of towns of urban and suburb areas. The term 'informal sector' designates this area of economic activities. It is pertinent that most of the policies and programmes of government and NGOs' slant towards supportive male informal sector workers. The technological change in agriculture has affected both rural and urban women. New dimension of mechanical devices one way or the other which provoked highly labour displacing and have created negative impact on the female wage labour in IS. (Salahuddin, 1980).

The identification of the large proportion of the active labour force involved in this type of activities in the early 70s resulted in the emergence of informal sector as a useful concept with which to analyse the specificity of the sector (ILO, 1972; Hart, 1973; Majumder, 1975). The existence and extent of wage employment among male workers has always been viewed as an important phenomenon in the analysis of productive system. Wage employment is considered to be an important component of capitalist development. It has been
noted that agriculture in Bangladesh is organised mainly with family labour. On
the other hand the role of female wage labourers has never been given much
attention as a result their participation in wage employment remain invisible. In
this study, purpose is to investigate the various aspect of the female casual
labour market situation as they are not regular or organised to be treated as IS
activates. The working women however, are not a new addition to the
Bangladesh scene. Women in lower strata of society have been working since
long for wages in factories as menial servant as un-skilled labourers and on
construction sites. Various socio-economic and political-legal factors have
brought about a newly emerged of working women in Bangladesh.

THE INFORMAL ECONOMY

The growth of the informal economy has become the most significant feature of
today's global labour market. 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. Nevertheless, there is no appropriate policy guideline about
the development and regulation of this sector in national development policy.
‘KarmaJibi Nari’ has taken initiatives to find out present of the informal sector
relating the working women so that it can be further evaluated by consequent
survey techniques. In the first thirty years following World War II the relation
between informal and formal work had remained more or less stable. Informal
work has always been a feature of colonial or under developing economies, but it
has massively increased in the last ten years. The debt crisis of the under
developed countries, the dismantling of the public sector, the regulation of the
labour market under the structural adjustment programs of the IMF and the
World Bank, and the succession of economic and financial crises since 1997, has
pushed millions of people out of formal employment into the informal economy.
According to an ILO report (2) the Asian crisis took a toll of 24 million jobs in
East Asia alone, mostly in the "modern industrial sector". Over 70-80 % of population in South Asian countries is directly or indirectly engaged in informal sector economic activities. Still IS employment is 8% of private sector in Bangladesh. In the absence of any serious social safety nets, their only possibility of survival is in the informal economy in advanced industrial economies, where the informal economy was regarded as a marginal one and expected to have been gradually disappearing. Informal work has risen together with rising unemployment since the middle 1970s. In these economies job losses were also caused by privatisation and deregulation of public services by delocalisation of production in transactional corporations and by the restructuring of enterprises.

Is the "informal sector" or the "informal economy" therefore a useful frame of reference for thinking about the protection of all workers? In terms of action, probably not, because it encompasses a great variety of situations, each of which call for specific solution. To bring about solution, the specific situations have to be addressed. This does not mean that the "informal economy" is not an issue that has to be dealt with as such. It is a reality, which cannot be washed away by breaking it down into myriads of specific situations.

One of the consequences of globalisation has thus been the deconstruction of the formal sector, even while the workers in the informal economy remain integrated into global production and marketing chains. What is particular to the informal economy is the absence of rights and social protection of the workers involved in it. In every other respect, the formal and informal economies form an integral whole.

INFORMAL SECTOR IN BANGLADESH

As in other developed and developing world, Bangladesh’s informal sector also has been divided into two major parts. They are: Rural Informal Sector and the
Urban Informal Sector. According to a report, 'The Rural Informal Sector in Asia: Policies and Strategies', published by International Labour Office, Geneva, the term "rural" is defined to include all places with population under 50,000 where agriculture is the dominant activity accounting for bulk of the income and employment. Such rural informal sector includes both the agricultural and non-agricultural segments.

Half of the one hundred forty million population of Bangladesh remains way below the poverty line. Among them, almost twenty five million women workers are engaged in non-paying, like agriculture, building construction, brick fields, brick chipping, shrimp-culture, household work, tailoring, embroidery, block printing, sericulture project, vendors at side work stores, small factories, handicrafts, sewing, weaving, fish drying and processing, salts plants, decorating, jamdani like fabrics etc. are worth mentioning. Besides digging the earth and canals, rag-picking etc are done by half-styled and self-employed population of children and elderly women. They are not recognised as labourers by the state. As a result, they are the outcast in the national labour law. They want proper recognition, their access to rights as workers to earn a wage as per the ILO convention and enjoyed by a workers.

Among the Bangladesh's informal economy, agriculture is the single largest sector. In agriculture, there are three main divisions. The worker who works on yearly wage or cultivates small piece of land as a tenant or somehow self-employed agricultural worker comes under the first category. Mainly wage labourers in agriculture, who perform their work in daily wage or monthly or yearly basis fall within second category. The forced labour and the bonded agricultural labourers are in the third category of agri-informal workers.
INFORMAL SECTOR AND ITS TREND

It is to be noted that construction is the second largest sector which has been scattered both in rural and urban informal sector in Bangladesh. Informal sector is often considered as a female dominated sector which absorbs a big number of women workers. Statistics indicates that out of total female labour force 94 per cent are active in rural areas and 91 per cent of it are engaged only in agriculture.

Though Bangladesh has a vast area of informal sector traditionally, even the formal sectors being converted into informal these days. The effect as the 'gift' of globalisation including casual labour, contract labour, home based work etc. can be visualised in organised sector. The multinational companies are in search of "cheapest means of production". To their convenience, if the work of organised sector can be performed in informal way, it would be "cheap and easy". The company can save the cost of building, machine, wage and various benefits of the workers. In this way, an employer gets clean chit for unfair labour practice practically and escapes from labour laws.

This trend has been intensified not only in Asia-Pacific, it is a common phenomenon in Europe and America now a days. In Toronto, Canada, workers are being paid on the basis of their status registered in the immigration office. It is noted that the legal minimum wage for home-based workers is C$7.74/hour. But in practice, if the worker is a landed immigrant, he/she gets C$4.0/hour, if the worker is a refugee claimant with employment authorisation, he/she gets C$3.0/hour and if the worker is with no status he/she gets just C$2.0/hour. Though the home based workers are aware that "it is an injustice", but they keep quite with a fear of losing their job. Likewise, the story with US labour market is painful condition of non-registered hundreds of thousand garment workers is a bitter reality in the labour market of the most developed countries.
The Australian Construction Industry is most defamed informal sector in the world, in this connection a romanticised notion that "informal sector worker is entrepreneur breaking away from formal work structures" has been recognised here practically as well as legally. In Australia, any worker should sign an 'individual contract' prior to be an employee. For this, the worker should register a fake private company in government entity and should submit its certificate to the principal employer. During the time of labour disputes, the principal employer denies to recognise the employee as company's employee based upon this reality. In this way, the principal employer declines from his/her responsibility. Defamed as bogus contract, this process has informalised the workers within the formal labour market in Australia and the Pacific. "workers are not a commodity of a market!" This statement is being propagated for long. Either in political philosophy (through Marxism) or by the declaration of International Labour Organisation this statement has been endorsed by everybody. But in our labour market practice is just opposite.

PROBLEMS AND CHALLENGES

As stated above, informal labour is an unprotected labour. Poverty and underemployment have compelled them to work in whatever terms and condition. Government statistics indicates that 45 per cent of total population in Bangladesh is below poverty line. Informal sources estimate that the per cent would be up to 60. Illiteracy and ignorance is another big problem in this sector. There is a 'harmonious relationship' between our society dominated by the social conservatism and the unaware informal sector's labour force. This is a hindrance in progress.

In construction sector a large number of women workers are involved, they need to work same as male workers but the women workers are retrenched if they get aged and sometimes get payment of fifty percent lesser than male workers.
Women's economic participation is greater in the non-formal sector and has increased substantially due to success of self-employment generating credit programmes run by the Government and NGOs'. 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, does not have 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.

Informal labour has been scattered here and there. Because of its scatter nature, it is extremely difficult to organise them. Moreover, after the implementation of liberalisation policy, the terms and conditions of contract labour system has further scattered them contractual arrangement of work often recruits labour through the individual contact rather than by public vacancy announcement. It does not follow any legal formality. Even the employer denies to offer appointment letter. The numbers of employer has registered no where in informal sector and the employees perform their job just in an informal understanding. Due to lack of legal proof during the time of labour disputes, workers are often sidelined and kicked out of the job in an inhumane manner. Thus, 'job security' is an unimaginable notion to them. On the one hand, employers always escape safely by using legal loop-holes, and on the other, because of weak legal basis workers themselves do not expect any legal treatment. Further, the employers and the contractors have been employing workers from their own native places or some of the workers have found such jobs by source-force from their respected honourable ones. Because of such psychological factor workers hesitate to complain against exploitation of cunning employers.

Country like Bangladesh, where more than 84.5 per cent labour force is in informal sector, institutional development of labour force can not be expected
without bringing it into formal boundary. That's why, there should be appropriate legal provision to cover all with the globalisation, the process of informalisation of work has been taken place very rapidly. Numbers of female is increasing day by day in the agriculture. Keeping it in our mind, a comprehensive perspective package should be prepared to empower women economically with appropriate program and technology.

1.2 RATIONAL OF THE STUDY

Wage employment is in fact considered to be an important component of capitalistic development. Working women and their participation in wage employment, the quantum of work particularly in unorganised sector remain invisible due to their lowest socio-economic standing in the society. Considering labour market and its recent development, there have been some significant research studying the IS. Despite that this study will seek to review the existing situation of female labourers and to investigate the various aspects of socio-economic condition and problems related to their work in unorganised sector particularly in Savar Thana, Dhaka, Bangladesh.

Despite its immense importance, the IS has remained outside the main stream of economy and the policy response to the vital issues of the IS is very little known and even less understood. This is important to review the extent and nature of informal employment which relate to the past and present strategies, policies and programmes for formal employment generation. The World Bank reports that around 65 per cent of total employment of Dhaka city is in the IS. (BIDS, 1998) accounts that 84.5 per cent of the total employment is in IS in Bangladesh.

Labour constitutes the most important resource of the IS enterprises which are highly labour intensive. The IS has an easy access to labour particularly in unskilled labour which draw heavily upon the family labours accounts for
an average 80.5 per cent of total labours with 88.8 percent in the rural as against 72.4 per cent in the urban areas. The rural construction sector exclusively use family labour. (Quasem, 1998).

The researcher is of the view that the various observations, findings, analysis, conclusion and suggestions etc. of this thesis will be definitely of immense usefulness to all the officials and non-officials dealing with the problem of working women in informal sector in particular and also to all those social science researchers, social scientists, social workers and those people who are interested and actively involved the amelioration of the socio-economic status and working and living condition of the women workers in general. It is true that some studies have been brought out on the status and problems of women in Bangladesh and abroad, but this research is the first of its kind so far to deal with the problems of working women in the informal sector in Savar Thana area, Dhaka district.

Hence, present exercise envisages to highlight the inadequacies of earlier researches and tries to fill the gap in the field of database scientific information regarding the working condition of female employees in the IS in Bangladesh in general and in the Savar Thana Dhaka in particular. This endeavor has its own significance in the sense that it has focused a number of important problems faced by the women workers in IS who are economically backward and unprivileged. In this study a wholesome profiles of working women respondents particularly relating to socio-economic background as women’s job opportunities, wage pattern, age, occupations, level of education, experience of job, assignment of task, training, dismissal/termination of job, incentive wage payments, welfare programmes for women, leave facilities, holidays, transport problems, future prospects, job environment, attitudes of male and female colleagues as field supervisors, neighbours, living conditions, housing problems, recreational and cultural activities, problems of women workers
association/unions and their activities, residential accommodations, income as well Government and NGOs' policies towards women development in IS also being considered and furnished in this research work.

The present study is confined to understand the female labourers problem in IS as there are so many sub-sectors and occupational varieties in these unorganised sector and the problems of women wage workers are manifold and it may be very difficult to conduct an in-depth study of all these problems. Hence, this in-depth study of the problems is confined to the following aspects in view of the several constraints of time, money, paucity of data etc.

Working women are subject to all sorts of humiliation, ill treatment, harassment, injustice, victimisation, discrimination and are not treated at on par with men in several matters like pay and allowance, working conditions, incentive wage payments, professional growth etc. by their employers. It is in fact true that women are always looked upon as weaker section even though they invest energies and efforts etc. in their work along with their men folk. The result is that they are very often paid lesser wages than men. The slogan of "Equal Pay for Equal Work" remains a slogan only and not practiced still on a wider scale in several parts of the world. Apart from this injustice and humiliation etc. women workers are very often looked down by their fellow men workers and they are to live and work under great stress and strain, tension, conflict and perpetual agony.

Women workers are worst victims of the traditional social conflicts, beliefs, taboos, superstitions and all sort of patriarchal conservative notions and thinking. In this situation necessary amendments have to be made not only in the legal framework but also in the entire socio-economic and political structure of our country in order to enable the women workers to enjoy the same status privileges as their men colleagues. They have to be emancipated from the
exploitation and injustice without any further delay. It is in context of these adverse conditions faced by working women in IS in Bangladesh that the present study has been undertaken.

1.3 COUNTRY/SURVEY AREA PROFILE

The reason behind choosing Savar Upazila/Thana as the field of study holds good as there is a very large informal sector providing job to employment seeking women from rural areas of Bangladesh. It is located adjacent to Dhaka city developing as a suburb, not only holds the largest informal sector job opportunities in Bangladesh, but also significant for the trends and nature of male and female wage employment pattern at large.

The main focus of this chapter is to provide a detailed understanding of Savar Thana’ profile and demographic composition. Only those sections of the study area have been documented here that are highly relevant for this study. Also, data collected from primary and secondary sources including remotely sensed images have also been used in this case.

STUDY AREA AND ITS CONTEXT

Savar Thana headquarters is about 30 kilometres by road from the heart of the capital and is connected by the Dhaka Aricha National Highway, one of the busiest roads of Bangladesh. The Thana occupies an area of 278 km$^2$, including 32 km$^2$ of river and 15 km$^2$ of forest area. According to the 2001 census report, the population of Savar Thana is the 580516.

Savar (Town) consists of 9 wards and 55 Mahallas. The area of the town is 24.1 sq km. It has a population of 124885; male 53.03%, female 46.97%; population density per sq km. 5182. Population 378034; male 54.67%, female 45.33%; Muslim 88.59%, Hindu 10.41%, Christian 0.93%, Buddhist 0.03% and others
0.04%; ethnic nationals: 319 (Buno, Garo, Sangma and Barman). Literacy and educational institutions Average literacy is 45.95%; male 54.8% and female 39.1%. Administration Savar Thana was established in 1912 and was turned into an upazila in 1983. The Upazila consists of one municipality, 9 wards, 11 union Parishads, 175 mouzas, 321 villages. Main occupations Agriculture 24.34%, agricultural labourer 12.84%, wage labourer 4.44%, cattle breeding, forestry and fishing 1.90%, industry 1.37%, commerce 17.35%, service 20.68%, construction 1.66%, transport 3.96% and others 11.46%. It has a rapidly growing population and has experienced a change in its traditional agrarian land use during the last few decades due to the influences of urbanisation from Dhaka Metropolitan. For instance, during the pre-urbanisation census period (1951-1961), the decadal population growth rate of Savar was 24.6 percent, which was slightly below the national average. At that time the national population growth rate was 25.04 percent. After starting its urbanization process, particularly during 198-91 census period, the population growth rate was almost double that national average.
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Figure 1.1: Savar upazila of RAJUK situated in the north-western part of the capital city demarcated as the City Corporation of Dhaka (inner dark grey part). Savar can be termed a pro-urban (and in some cases pro-development) area rather than a suburb or peri-urban. By Rajuk definition, it is a part of the capital Dhaka but there are few or no urban utility services. For example, only 1-2 percent of the population of Savar gets a service of flowing water or street light at night, in restricted belts controlled by government bodies. In general the ordinary public has no access to basic urban needs. Dhaka is also partly dependent on Savar due to the location of big infrastructures like industries, e.g. EPZ, and educational establishments, e.g. University. At the same time Savar is also partly dependent on the Capital City. Dhaka was originally located in the south-east and expanding to the north-west. It is projected that Savar will be a full part of the Capital by 2015 if the government implements its promises as underlined in the master plan in 1995 for this area.
The decennial growth of Savar was 44.30 percent while the national rate was only 23.96 percent. During the period 1991-2001, the rate of population growth was about 58 percent in the upazila, while the national growth rate was only 14 percent. In fact, Savar came into the limelight during the late 1980s when it became likely that it would be engulfed by the expansion of Dhaka. Since 1995, the study area has come within the jurisdiction of the RAJUK (Rajdhani Unnayan Kartipakkhyya, or Capital Improvement Authority) and so its overall development planning and implementation are supposed to be guided by this agency and at least theoretically this gave a special improved pro-urban status to the Upazila.

(a) GEOGRAPHICAL SETTING

Savar is geographically located between 23°44'15.61" and 24°01'37.17" North and between 90°11'08.45" and 90°21'36.70" East. The upazila is bounded on the north by Kaliakair and Gazipur Sadar upazilas, on the south by Keraniganj upazila, on the west by Dhamrai and Singair upazilas and on the east by Mirpur and Mohammad thanas of the Dhaka City Corporation. Savar upazila is almost a rectangular shape and it is about 12 kilometres wide and 30 kilometres long with an area of 284.63 km². Savar upazila consists of 11 unions and one paurashava (municipality). In terms of its physical extent, it is an important part of the capital of Bangladesh. Its total area is almost double the size of all 90 wards (135.22 km²) of Dhaka City Corporation. Moreover, its area is approximately equal to that of Dhaka Metropolitan City (304.96 km²). Additionally, according to the jurisdiction/control area (1448.23 km²) of the master plan (1995-2015), RAJUK's total area is 5 times bigger than the size of study upazila (see Figure 1.1 for the map on 'Savar as a Pro-Urban' area).

It is part of the Rajuk, and a municipality, various big government infrastructures are located here with urban facilities. Moreover, the Agriculture Census of 1996 (BBS, 2000) recorded it as urban domain. But the area is not completely rural
and not a completely urban area. I prefer to define the upazila is a pro-urban area which has been transforming very quickly in the last few decades. It now serves as a buffer zone of the rural-urban interface between the north-west and south-east of Savar. So many development project and programme are being continued specially construction related work has an ample chance to enhance employment in these areas.

Figure 1.2: The above map shows the location of the study area known as Savar upazila (yellow colour) in the centre of Bangladesh and as a part of the Asia (light green colour). Bangladesh is mostly surrounded by India with a small exception in the southeast, where it has a 141 km long common boundary with Burma. The Bay of Bengal is situated in the south. Nepal and Bhutan, landlocked countries, are only few kilometres away (through Indian territory) from the Bangladeshi northern-most border.
Table 1.1: Administrative Orders of Bangladesh and Their Respective Average Population and Areas.

<table>
<thead>
<tr>
<th>Administrative Order/Units</th>
<th>Total Subunits</th>
<th>Average Size in 2001</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Population</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>-</td>
<td>129.2 million</td>
</tr>
<tr>
<td>Division</td>
<td>6</td>
<td>20.5 million</td>
</tr>
<tr>
<td>District</td>
<td>64</td>
<td>1.9 million</td>
</tr>
<tr>
<td>Upazila/Thana</td>
<td>460 (+36)</td>
<td>228.1 thousand</td>
</tr>
<tr>
<td>Union</td>
<td>4,451</td>
<td>27.7 thousand</td>
</tr>
<tr>
<td>Mauza</td>
<td>59,990</td>
<td>2.1 thousand</td>
</tr>
</tbody>
</table>

Source: Calculated from Census 2001: Primary Report (The Daily Janakantha, 24-Aug-2001)
Fig 1.3: Savar Upazila /Thana, Dhaka
1.4 OBJECTIVES OF THE STUDY

Present work is an attempt to examine and analyse the conditions of women worker in informal sector with particular reference of Savar Thana, Dhaka, Bangladesh, so that appropriate policies at the macro and micro levels can be developed to address them. To conduct the study the major objectives are listed as below:

1) To assess the nature and extent of women participation in IS in Bangladesh in general and in construction and construction related activities in particular in a specific region of Savar Thana, Dhaka.
2) To obtain an objective understanding of the working conditions of women in IS.
3) To assess the socio-economic background of the women construction labourers with special reference to Savar Thana.
4) To identify the social-structural components, determining women participation in work force.
5) To identify the social-cultural and economic factors determining the status of women in Bangladesh society.
6) To know the remuneration structure and payment condition of women workers in IS.
7) To study the nature and degree of implementation of Governmental provisions regarding the female workers and their working conditions in IS.
8) To study the welfare and rehabilitation measures adopted by the Government of Bangladesh in a real field situation.
9) To know and assess the nature and role of NGOs’ in the social development of women workforce in IS.
1.5 PRIOR RESEARCHES

Considering the labour market and its recent development there have been some significant research works in the IS. The World Bank report 2001, shows that around 65 percent of total employment in Dhaka city is in the IS where the working class women have no or little educational qualification and they are discriminated very largely in comparison to men working in the same job. Nevertheless, more studies regarding women's labour status and wage pattern are needed for its remedial measures. Most of the studies are related to wage employment pattern and labour market. There still remains the lack of in depth studies in understanding wage discriminatory wage pattern and its consequence of gender impact. There are various writings which have helped the researcher to gain and understand the actual status of working women in IS job. The following books are studied in this context.

Rahman (1986) concentrated on women employment market of rural Bangladesh and provided the socio-economic characteristics of the female workers. She had also identified the types of activities of women employment and the respective wages. Efforts were also made to identify the determinants of wage rates and the form of wage payments like in cash or in kind. However, the study made no effort to compare between the formal and informal sector of women employment.

Perhaps the most relevant of the studies under consideration is that of Salahuddin and Shamim (1992). It is a case study of Dhaka city, and concentrated on the women in urban informal sector without being particularly concentrated on the construction sector, the largest urban informal sector that remains mostly ignored. The study provides a socio-economic profile of the women workers in urban informal sector and the relevant legal provisions to deal
with them. The profile covers the wages, nature and classification of their jobs. The parameters under study are age and income, literacy and income, monthly working days, hours of work and income, level of income and type of work etc. To a large extent, the present study makes the best use of the findings of the study. The methodology used in the case study is confined mainly to primary data collected from a purposive sample and the secondary data collected from official sources. The present study follows almost a similar methodology but takes Savar Thana as the point of reference.

United Nations (1996) compiled a number of studies on the informal service sector of urban areas of a number of countries like Bangladesh, India, Indonesia, Philippines and Thailand, and focused on the role of the sector in the poverty alleviation. Alam and Begum (op cit) concentrated on the profile of Bangladesh and provided the nature and the growth trend of the sector. The authors observed high potentials of the sector to the aspect of poverty alleviation. The study mentioned about the women in the informal service sector and focused on the significance of the sub-sector in the poverty alleviation. However, the study is confined to the service sector only and as such the present concentration of construction field has been ignored.

Quasem, Mondal and Mahmud (1998) provide an idea of the informal sector of Bangladesh. The authors focus on the policies and programme related to the informal sector of Bangladesh and observed an inadequacy of appropriate policies. The study took under consideration the enterprise owners and their access to resources. The study is more concerned with the income and expenditure of the households of informal sector and depicts the situation of their poverty. The study also provides a profile of women in informal sector without much concentrating on different types of employment and more particularly, the women in construction fields.
UNDP (1998) made an effort to study the non-formal sector of Bangladesh from a macro point of view that aimed at the promotion of employment in the sector. Without discriminating the role of male and female employment, the study was rather concerned with the aggregate form of labor productivity of informal sector. The study provides a precise review of government policies and programmes for informal sector workers with regard to their training, technology, management, sectoral linkages and legal status. Other macroeconomic policies related to informal workers were also reviewed. A number of impediments of low productivity in informal sector had been identified and a number of suggestions were made.

Paul-Majumder (2001) is rather concerned with the working conditions and terms of employment of women workers. Although the study is more concerned with the productivity issues, the socio-economic condition of the women workers has received considerable attention. The author argued that the productivity of women working force depends on the socio-economic variables and the working condition. Some of the features of the working condition identified in the study are the temporary nature of job, long working hours, absence of leave facilities, lack of opportunity for promotion, low wages and deprivation from minimum wage and gender discrimination. All these variables are particularly related to the assessment of socio-economic status of working women in the present study.

A very recent study made by Karmajibi Nari (2004), a Non Government Organization (NGO) has been particularly concerned with the women-workers of informal sectors in Bangladesh. The study is quite similar to the present study in the fact that both the studies are concerned with the socio-economic condition of women workers in informal sector of Bangladesh. However, the study by Karmajibi Nari took all the sectors under consideration, viz., agriculture, shrimp cultivation, construction workers, brickfield and brick-braking, handloom, hand-
based workers, domestic workers, rag pickers, hand-based tailoring, beedi (biri) making and hawkers. Compared to that the present study concentrates on the construction workers only. The study is used a stratified sample of 4 Thanas of Bangladesh unlike the present study of a case study. The data collection is mainly based on primary data, as is the case in the present study as well. The socio-economic variables of the workingwomen of informal sectors identified in the study are landlessness, unemployment, and low wages. The study must have served more breadth than depth, and the heterogeneity among the different sectors played an intervening role to hinder the comparability among the sectors and the generalisation. The present study is free from those limitation as it is concerned only with one sector, i.e. construction sector. Another point of limitation of the study was that the study refrained from relating the policies of government and NGOs in the aspect of workingwomen in informal sector that the present study takes under consideration.

Protima Paul-Majumder, (2001) in her study of the unfavourable working environment and irregular wage have created a negative impact not only on the participation of women in the labour market and their skill, but also on the whole national economy. But in different studies, where women's participation in the irregular labour market has always been considered with very minimal attention (Anker 1985; Sobol 1993; Paul-Majumder and Mahmud 1994; Rahman 1986; Mahmud1997).

Majumder (1975) has brought out the distinction sharply focusing on the fact that entry into the informal sector labour market is unrestricted while that in the formal sector labour market is restricted by artificially raised hiring standards norms and procedures. T.S. Papola (1980) has given very simple definitions in his study on Ahmedabad, he suggests that the informal sector is convenient way of designating a segment of the economy having certain
characteristics which help the growth of enterprises and activities operating in this segment.

Zohir and Paul Majumder (1996), the existing legal framework is also not conducive to IS growth. According to the City Corporation and Paurashava (Municipal) ordinances, IS activities are deemed offensive and therefore need to be suppressed or regulated. There is no legal protection to the IS as such. In contrast, to the LGED (Local Government Engineering Department) is reported to have been supporting the IS activities by implementing various donor aid public utility projects, the policies appear to be ambiguous (Md. Abul Quasem, Abdul Hye Mondal October 1998).

At least 80 per cent of working women were concentrated in the lowest income strata of the population and that 86 percent of married and widowed heads of poor households employed in casual work in Brazil, similarly in India, 89 per cent women workers belong to the informal sector and work in subhuman condition of starvation and squalor. These women workers are most visible as hawkers and vendors. In Latin America rate of women worker is much higher in the IS than of FS. In San Salvador, Santo Domingo, Guail, Quito, Asuncian like other developing countries, India, Ghana and the most of the places of Africa continent where IS in scale non farming activities and most important income earning area for working women viz. over 20,000 women workers are working as paper pickers in Ahmedabad in India (Souza and Tokman). Female workers in the IS work 6-8 hours a day but the wages are comparatively low and the occupational hazards are numerous. Being employed it does not indicate a better situation for a women economically since they are exploited, deprived and exposed to unsafe working conditions.

The women as well as men working in the IS receive no legislative protection while number of labour laws that are in the statute book is quite large and most
of them are sex neutral. In 1994 Bangladesh National Wage Commission fixed Tk. 930. as the minimum wage for the garment industries. Most of workers in Bangladesh are perhaps discriminating for low wages in different work places. Even though working women in the IS are the most vulnerable group, earning very little amount of money. *Working women in the informal sector job: A Study at Amin Bazar, Dhaka* (Abdullah Abusayed Khan, 2001) shows roughly, women workers used to earn in a day Tk. 74. while male workers earn in a day Tk. 92 in the same job from which very little or nothing remains for saving after meeting the family’s requisites.

The working women in these fields are not well protected and facilitated by any labour law. Therefore they have been working in those fields in an unhealthy and unhygienic environment. The young women workers under age group between (15 and 25) are often harassed in extremely sexual abuse. The IS job and its wages are often found irregular, strenuous and hazardous.

The most unfavourable employment condition in different work places in Bangladesh is perhaps due to low wages and deprivation from minimum wages (Paul-Majumder, 1998). It was found that 48 percent women have been deprived of minimum wage in non-institutional sector (IS), whereas in the public sector only 14 percent women were deprived (Paul- Majumder and Zahir 1993). TK. 930 fixed by BNWC, 1994 as the minimum wage for the garment industry. But in non-institutional sector IS, women get less salary than men in both IS and FS. This requires an in-depth study to understand and to investigate the actual situation of wage earning workers specially on women in IS. In IS, the discrimination of wages between men and women is pervasive. Women get less salary than men in both IS and FS. In an Institutional sector a working man gets Tk.100, whereas women get Tk. 52 while in non-institutional sector, a woman worker earns only 29% of a working man’s wage. (Paul-Majumder 1997).
ILO (1994). Methodological studies have found that with improve labour force questionnaires including a wider definition of "Economic Activity" to cover informal activates measured female labour force activity rates i.e. from 13 % to 88 % in India and 11 % to 63 % in Bangladesh but gender discrimination and low paid women worker is given less emphasised.

Renena Jhabwala (SEWA) in her reorientation on 'Definition and Measurement of the Informal Sector' referred to both aspects of informal sector viz. definition and measurement. She emphasised that the issues, definition and measurement cannot be separated from each other but have to go together. She pointed out that the definition of informal sector given by 5th IELS\1995 SNA is based towards estimating the contribution of informal sector in national income through enterprise approach where a big chunk of workers like home based agriculture workers, street workers but working women as a day labour worker get left out and remains uncounted from purview of estimation procedure.

Martha Alter Chen (2001). The Invisible Workforce : Women in the informal sector found that Self Employed Women’s Association (SEWA) provides a range of development services to home based workers, street vendors and casual labours, organising these women resist explanation and to bargain for their rights in 1995 only seven countries in the world included home based work while home based workers comprised 40 to 60 per cent of the workforce in key export industries. He emphasised on women workforce traditionally associated with women are insecure, irregular and low paid condition.

The proposition of economically active women has always been significantly lower than that of men, although the activity level of women has grown and significantly so in some areas of the world, while that of men has slightly decreased, Martha Alter Chen (2001).
Women working in the informal sector in SRILANKA (TIE-ASIA) 2001, the study presented many challenges to find official statistical data on informal sectors workers, which proved to be physically finding home based and small enterprise workers in the field, and then conducting interviews under difficult circumstances. The approach suggested for capturing the informal sector workers with in the households through household survey and then tracking down enterprises through these workers in rural areas.

Working women in Mexico City Public Discourses and Material Conditions (1879-1931), reveal women’s position in the domestic spheres which informed a women’s decision to seek waged labour. However it argued that job they took was largely shaped by transformation into the workforce but regarding working women who are qualified by the absence of domestics and invisible to find the wage discriminatory pattern.

Marum (1981), presents a quite comprehensive picture of women working in the Food For Work Project. From a survey of women working in various projects where payment is made in wheat. She analyses their background, working conditions and wage rates and makes recommendations.

Wastergards (1983), his book entitled ‘Pauperisation and Rural women in Bangladesh ‘ has an in-depth analysis of poor women and consequently the wage worker women who are the poorest among the poor. In this endeavor no systematic attempt was made to identify the factors that could induce women to work for wages. He discusses mostly the background of women in other houses they come mostly from landless households, those with very low income.

A study conducted by Thippaiah (1989), examined the problem of urban informal sector in the Bangalore metropolitan area with the help of interview method to collect field data which has following inferences as unorganised sector women can be grouped into the self employed. P. Thippaiah’s study
focused on specially the self employed these engaged in masala making, embroidery work, zari work, envelope making, beedi rolling, agar bathi making, match splints making, retail trading and waste paper collection and so on. The wage employed are mostly skilled, semi-skilled and unskilled and casual workers.

Dr. Samal (1990) has studied the economics of informal sector of Sambolpur town with the help of questionnaire and interview method. The study sought information about the enterprises, manufacturing, trade transport services etc. the workers engaged as self-employed or wage workers in these areas.

Tripathy and Das (1991) and Tripathy (1996) have examined the problem of informal women labour in the tribal district of Orissa. The study based on primary data collected through a field survey conducted at the micro level covering Phulbani town and analysed the growth and size of informal labourers in the study area. The study brought to light that tribal women though cannot enter formal sector jobs because of low education and training; they can contribute a significant amount to total family income through their engagements in IS activities. He also analysed the socio-economic conditions of women day labourers in Ganjam district in Orissa with the help of sample interview and questionnaire method.

1.6 RESEARCH GAP

The preceding analysis demonstrates that there is a good number of studies that are considered relevant to the present study although none of them is enough to provide the theoretical background of the socio-economic status of the working women particularly in construction sector in IS. Some of the studies are confined to the problems of working women in the organised sector. Some of the studies although concern unorganised sector activities but suffer from not enough depth. Besides, the focus on government and non-government organizations’ policies
and programmes is almost absent in most of the studies of the informal sector-working women.

It has been noticed that Rahman (1986) is concerned with rural women without being explicitly concerned with that of informal sector. Salauddin and Shamim (1992) although was concerned with the informal sector working women but lacked the concentration on each of the different types of employment and the construction sector in particular. The compilation of United Nations (1996) is particularly aimed at the poverty alleviation rather than providing a socio-economic profile. Quasem, Mondal and Mahmud (1998) were more concerned with the policies and programmes rather than a socio-economic profile. UNDP (1998) was indifferent to male and female workers and as such failed to provide a profile of working women of informal sector. Similarly, Paul-Majumder (2001) was rather concerned with the productivity issues and as such ignored the socio-economic aspects. Karmajibi Nari (2004) is the only exception that focuses the problems of working women in the informal sectors in Bangladesh but that also lacks an in-depth view of the working women. Hence, there is no study that provides the socio-economic profile of the construction field-working women of Bangladesh. The present study therefore aims to provide a reliable profile of women workers in construction related sector in Bangladesh. The study takes under consideration the day-labourers as the point of reference.

In view of the aforesaid considerations, the present study on the socio-economic problems of working women in informal sector Savar Thana of Dhaka is so far first kind and therefore seems to be more justifiable. Obviously this study makes an attempt to fill the research gap and focus light on various dimensions of socio-economic problems of women labourers. This study in fact, seeks to review the existing situation facing women workers in the urban informal sector and to identify their work related problems in Bangladesh. It is worth noticing that no attempt has yet been made to evaluate the quantum of work and
monetisation of their labour, which can potentially contribute towards mobilising the national economy.

From the preceding discussion made so far in the research, if we think about the gaps the following areas can be identified:

- Lack of in-depth field study to find the specific women labourers in particularly in construction and construction related fields and evaluate their effort, as to how contribute towards development of national economy.
- Gap of the appropriate census data to find their socio-economic background as segmentation of the country.
- Lack of in-depth field study to interpret and integrate vast source of information of government and non-government organisations, so that we can understand and explore the real status of working women in IS.

It is expected that the present research is capable of filling the gaps mentioned above. The current study has focused on how to minimize the gaps, by using the integrated approaches. The existing micro studies help us to give some information on the background of female wage workers. Some of the researchers referred to low wage rate received by women and their limitations. Although a number of studies may be available on problem or issues relating IS construction activities, these studies put emphasis on the purely economic aspects of cost-effectiveness. These are important issues, but these are completely by pass and scraped the issues of low-paid, exploitation, as well discriminatory pattern of unskilled women workers with comprehensive view of socio-economic context. In this endeavour no systematic attempt was made to identify the factors that could induce women to work for wages in real field situation.

Hence, the present exercise envisages to highlight the inadequacies of earlier researches and try to fill the gap in the field of database scientific information regarding the working condition of female employees in the IS in Bangladesh in
general and in the Savar Thana, Dhaka in particular. This endeavor has its own significance in the sense that it has focused a number of important problems facing the women worker in IS who are economically backward and unprivileged. In this study a wholesome profiles of working women respondents have been emphasized particularly relating to socio-economic background as women’s job opportunities, wage pattern, age, occupations, level of education, experience of job, assignment of task, training, dismissal/termination of job, incentive wage payments, welfare programmes for women, leave facilities, holidays, transport problems, future prospects, job environment, attitudes of male and female colleagues as field supervisors, neighbours, living conditions, housing problems, recreational and cultural activities, problems of women workers association/unions and their activities, residential accommodations, income as well Government and NGOs’ policies towards women development in IS also being considered and furnished in this research work.

1.7 SCOPE AND LIMITATIONS OF THE STUDY

The scope of the present research study is confined to study the female labourers’ problem in IS. As there are so many sub sectors and occupational varieties in these unorganised sector and the problems of women wage workers are manifold and it may be very difficult to conduct an in-depth study of all these problems. Hence, this in-depth study of the problems again confined to the following aspects in view of the several constraints of time, money, paucity of data etc. This endeavor has its own significance in the sense that it has focused a number of important problems facing the women workers in IS who are economically backward and unprivileged. Due to time and resource constraints, a large sample size can’t be taken for the study and also the scope is limited to particular fields for questionnaire survey. As IS activities are even increasing and sometimes it is not possible to cover all sorts of IS in different areas within this limited period of time and resource.
However, some inadequacy of information relating to occupational pattern and socio-economic condition of working women in informal sector may lack of perfection and accuracy due to lack of education and skill of the respondents. Most of the observation, findings and analysis etc. presented in this study are based upon in-depth study of the researcher regarding various problems of working women in selected units in Savar Thana only. The prevailing situation and the problems that the women labourers are facing in this sample size are may not be generalised in the sense that it may or may not prevail in other areas in Bangladesh. This is one of the limitations of this study. In addition, when interview and observation took place for the purpose of data collection most of the respondents may not be enthusiastic about responding due to lack of training, skills and heavy workload of these working sites. This may be considered another limitation of the research study.

The researcher experienced that many managements, officials and employers of selected units and organizations are found reluctant and sometime unwilling to provide accurate data and information and even they seldom maintain any written records in this respect. In collecting data during the month of May to August 2004, heavy rainfall caused flood and adverse weather as well as unusual political conditions. The Researcher found different kinds of limiting conditions and difficult situations to have effective record with the respondents. To elicit information from the respondents particularly the women who are uneducated. There was some sort of apathy a lack of interest among the respondents in the interaction to provide authentic information. It may be noted that in some cases the researcher failed to count cent percent responses from the respondents and such missing values had been minimised at the time of data analysis of the tables. Besides, paucity of fund and time have been, though to some extent, the limitation factor. The researcher however feels that despite the limitations mentioned above, the study and the collection of empirical data from
the selected unit will portray the real picture of the women's involvement in the informal sector of the country.

1.8 STRUCTURE OF THE STUDY

The thesis paper has been structured in the following way. Chapter One (Introduction) introduces the problem of the status of working women in informal sector's employment of various spheres of activities in Bangladesh and followed by a discussion on the background of the study. It presents the primary discussion and deals with significance of informal sectors studies, review of literature, research gap, objectives of the study. It also presents the socio-economic and demographic profile of the study areas. The conceptual frame work and the composition and the main feature of the informal sector are the subject matter of the next section of Chapter Two deals with the general feature of construction and construction related sectors and the socio-economic distinction of the working women in IS have been discussed in this section. Chapter Three methodology of research deals with methodological approaches of this research study. Research design, the hypotheses, the method of data collection, the sample frame, the statistical tools of research and the plan of the thesis are discussed. Chapter Four presents the status of the urban Informal sector in the developing countries and discussed overall picture of informal sector in SAARC countries. Chapter Five reviews of the government policies and programmes of the informal sector and NGOs development schemes towards informal sector. It also discusses magnitude of employment of women's labour force market and legal status. Chapter Six is a detailed analyses of various problems from the view of socio-economic status of informal women labourers based on empirical data. Analysis and interpretations based on descriptive statistics, chi-square test etc. It also deals with the reporting, tabulating findings of analysis and discussion of the result. Chapter Seven contains summaries, conclusion and policy based recommendations of the study. This study also presents the conclusion obtained from the finding of study.
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