

# Analysis of Social Security Conditions and Workplace Protection Mechanisms for Women Employees in Private Organizations of Dhaka City

Dipika Biswas<sup>1</sup>, Ipshita Kajuri<sup>2</sup>, Jannatul Showkat Aka<sup>3,4</sup>, Md. Mokit-UI Hafiz<sup>5</sup>, Suraia Jebin<sup>6</sup>, Jarin Tasnim Tonni<sup>7</sup>, Borun Chandra<sup>8</sup>

<sup>1</sup>Lecturer, Department of sociology, Begum Rokeya University, Ragpur

<sup>2</sup>North South University

<sup>3</sup>Department of Social Work, University of Rajshahi, Rajshahi-6205, Bangladesh

<sup>4</sup>Senior Programme Officer (Women's Rights & Community Development), Compact Foundation, Chuadanga-7200, Bangladesh

<sup>5</sup>Department of Disaster Management and Environmental Studies, BRAC University, Dhaka, Bangladesh

<sup>6</sup>Assistant Professor, Department of Law, Gopalganj Science and Technology University, Gopalganj

<sup>7</sup>Research Assistant, International Research Collaboration Bangladesh-ircb

<sup>8</sup>PhD Research Scholar, Galgotias University, India

Emails: dipika.biswas@soc.brur.ac.bd; chaterjee.chaiti583@gmail.com; jannatswru@gmail.com; mokit.ul.hafiz@g.bracu.ac.bd; suraiatulaw@gstu.edu.bd; jarintonni05@gmail.com; barunchandro@gmail.com  
ORCID: Dipika Biswas 0009-0009-1503-8670; Ipshita Kajuri 0009-0007-0974-593X; Jannatul Showkat Aka 0009-0004-5909-4387; Md. Mokit-UI Hafiz 0009-0000-9202-7304; Suraia Jebin 0009-0006-1702-3569; Borun Chandra 0009-0006-3123-6739

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## ABSTRACT

This systematic review examines social security conditions and workplace protection mechanisms for women employees in private organizations in Dhaka City. It synthesizes evidence on maternity and health benefits, workplace safety, anti-harassment mechanisms, grievance redress, and implementation of labour protections. A PRISMA-like search and screening process was applied across ScienceDirect, PubMed, Web of Science, and Google Scholar, and findings were synthesized thematically using a Braun and Clarke-informed framework. The review identifies persistent low wages and long working hours in the ready-made garment sector, unsafe and unhealthy workplace conditions, gender-based violence and discrimination, inadequate maternity, healthcare and childcare support, weak grievance mechanisms, and particularly severe exclusion among informal and home-based workers. Protection also varies by organizational setting: formal private employment may provide higher pay but limited work-life support, NGOs may offer greater flexibility and supportive cultures, while informal arrangements provide minimal legal or social protection. The study concludes that stronger labour inspection, expanded social security coverage, effective grievance systems, and closer alignment with international labour standards are needed to translate women's employment gains into safer and more equitable work.

**Keywords:** women employees, social security, workplace protection, private sector, Dhaka City

## 1. Introduction

The process of economic transformation in Bangladesh over the past four decades has been fueled primarily by a swift expansion of its private sector—mainly through large-scale development of manufacturing industries, first and foremost its ready-made garment (RMG) industry, but also an increasingly wide array of service-sector and white-collar employers in Dhaka, the capital region (Swazan & Das, 2022). Millions of women from rural and peri-urban areas migrated to work as wage laborers in the new industrial clusters in Dhaka, Savar, and Gazipur, fueled by a global boom in ready-made garments (Ali et al., 2008; Rahman, 2024; Uddin, 2024). The employment growth in these areas has transformed the capital region into one of the nation's leading generators of female formal employment and, simultaneously, accumulated social and policy problems associated with rapid industrialization (Mondol et al., 2023; Saha, 2023)).

Women's employment in the RMG sector has historically been extremely high – in the range 70-80-85%; or example, the ILO found that in 2018, women comprised only 60.5% of workers in the industry—down from historical figures but still over half (ILO, 2023). This extreme concentration of women workers is unusual around the world in manufacturing and it reflects a major aspect of the place of women workers in Bangladesh's regional labor market and development trajectory. Given that the RMG sector is a female dominated sector, it also becomes relevant in terms of gendered labor and policy outcomes.

The large-scale movement of women into wage labor has generated many society-wide benefits (Rahman & Al-Hasan, 2019). Paid work has led to higher income and bargaining power for women, as well as increased contributions to household income and decision-making processes that reinforce further progress in female education and welfare—two key elements of the wider development narrative in Bangladesh (Hasan & Das, 2025). Recent studies highlight that women's engagement in RMG and other private-sector employment has been a key aspect

of women's household-level economic autonomy, as well as poverty-alleviation efforts (Al Mamun & Hoque, 2022).

Yet, against this backdrop of economic success remain the enduring gendered vulnerabilities in paid work. This has had a “paradoxical effect”; even as women have entered the labor market in greater numbers, their inclusion has not translated into robust and comprehensive protection of work for them (Lewis, 1997). Rather, large numbers of the labor force- who are disproportionately female and comprise a spectrum that extends from sewing-floor operatives in RMG factories to low-rank white-collar employees in the service sector- suffer from low wages which do not rise over time, work long hours and often in unhealthy or precarious settings, with regular barriers to promotions (ILO, 2023).

The rural-to-urban migration of women into Dhaka's garment sector is increasingly driven by climate-related factors. Bangladesh faces severe environmental vulnerabilities including riverbank erosion, cyclones, flooding, and salinity intrusion, which disproportionately displace rural households (CDKN & RMMRU, 2013). Women from climate-affected areas—particularly coastal and char regions—often enter the RMG sector as it requires minimal formal education and provides immediate wage employment. This climate-labor nexus adds another layer of vulnerability: climate migrants may accept lower wages, poorer working conditions, and have fewer social networks for support (Nabi et al., 2023; Finnwatch, 2023). Understanding this environmental dimension is crucial as climate migration patterns are expected to intensify.

There is another potential problem – the gender of even RMG workers as a whole seems to be changing. Recent sectoral analyses have found a declining share of females in some garment factories as automation, technological upgrades, and changes in labor preferences shift the demand for particular kinds of manual labor (Rahman et al., 2023). Although developments are uneven and contested, this points to an important risk of policy: that structural changes in production could erode a major source of

economic independence for many low-income women unless it is accompanied by concurrent protections, skills upgrading and alternative routes to employment (UNRISD & ILO, 2010).

Dhaka, in particular, has significance where women and the right to work is concerned. As the political, scholastic and commercial capital of Bangladesh, Dhaka is flocked by private job providers in terms of garments, financial service and education health & services sector (Kelly, 2012). Studies of urban workplaces in Dhaka show observationally wide inter-organizational variation: while private sector organizations may pay more than public or NGO firms, they are also less inclined to adopt systematic family-friendly or gender sensitive policies; whereas NGOs and some state institutions could offer higher levels of commitment to mission, purpose, or respect but do not necessarily provide higher pay or formal protection at scale (Hasan & Das, 2025). These patterns make Dhaka a useful test case for examining how formal rules (laws and corporate policies) is filtered through organizational cultures, labor-market segmentation and enforcement dynamics.

On the legal and social policy side, Bangladesh has various formal schemes — the Bangladesh Labor Act, National Social Protection Programs and requirements as signatories of international labor standards — which ostensibly guarantee maternity leave, workplace safety rules and other protections. In practice, implementation gaps, fragmented social protection coverage (especially for domestic and informal workers), lack of genuine redressal mechanisms at the workplace and weak labour inspections keep many women away from effective recourse (MCCI Dhaka, 2024; ILO, 2023). Recent national surveys have identified large pockets of zero coverage and the exclusion of informal workers from contributory and non-contributory programs.

So, overall the picture is mixed: women's work in Dhaka's private sector — paid work rather than unpaid domestic work — is a major success of development in providing employment and income, but also an arena of sustained precarity structured by gendered norms, weak enforcement and changing industrial structures.

The result is that evidence to date is fragmented among small-sample qualitative studies, sector survey data, national labor statistics and evolving policy analysis — rendering it challenging for policymakers, advocates and researchers to draw unified lessons.

This is the motivation behind the present work. To our knowledge, no systematic review has been conducted that includes evidence related to (a) social security entitlements for private-sector working women in Dhaka (including maternity protection, healthcare, unemployment and ill-health benefits, and coverage of informal workers); and (b) workplace protections—such as safety standards, implementation of anti-harassment policies procedures for lodging grievances & organizational practices. Aggregating evidence generated from quantitative surveys, qualitative fieldwork, legal analysis and international reports, a systematic review should be able to locate where these protections are satisfactory and the crucial spaces that they do not cover; it should also paint a clear picture of which policy or firm-level interventions have the most potential to reduce gendered workplace vulnerability in Dhaka. It is in that spirit that the remainder of this paper is dedicated, aimed at sifting through publications from peer-reviewed journals and national and international sources to develop an evidence base for researchers and policymakers.

## 2. Objectives

This review seeks to synthesize existing literature on social security and workplace protection for women workers in the private sector of Dhaka. The specific objectives are:

- To analyze how overall social security policies, such as maternity benefits, health services for mothers and young children, childcare facilities and job security measures are applied in private undertakings and the extent to which these effectively improve the women workers' conditions of life and retention at work.
- Upon examination to ascertain the extent and implementation of mechanisms for protecting workers in the workplace

(including anti-harassment policies, occupational safety standards, and complaints/redress mechanisms) that ensures a safe and fair working environment for female personnel.

- To analyze the policy–practice gaps in Bangladesh Labor Act (BLA) and its implementation to see how it aligns with international labor standards and ILO conventions regarding gender equality, and maternal protection issues of women.

### 3. Methodology

Applying a systematic review, this study intends to explore and synthesize the literature on social security (SS) and workplace protection (WP) for women employees working in Dhaka's private sector. The particular research follows a ***PRISMA-like systematic review process*** for critical synthesis related to the social security status and working environment protection systems of female workers employed in private sector enterprises in Dhaka City. The PRISMA (Preferred Reporting Items for Systematic Reviews and Meta Analyses) guideline ensures methodological transparency, replicability and quality by providing a clear step-by-step procedure for identifying, selecting, assessing and synthesizing relevant scholarly evidence (Page et al., 2021). The review phases are identification, screening and eligibility and inclusion with explicit criteria of what should be done based on the research question.

#### 3.1 Literature Selection Criteria

A systematic search and selection process across the academic databases was undertaken as part of this review. The search string for the identification phase was conducted through Elsevier, Springer, Taylor & Francis and Sage Publications resulting on 118 records from ScienceDirect, 80 records from PubMed, 15 records from Web of Science and 28 Google Scholar leading to 241 articles in total. For search, "Women", "Security", "Policy", "Labour", "Social" and "Dhaka" were the terms used to screen publications. First, a primary assessment of the selected papers was performed, and then

three basic terms were chosen as inclusion criterion. The application of inclusion-exclusion criteria at the second, eligibility phase led to excluding 170 publications. A second search generated an additional 17 records, resulting in total of 88 records for full text assessment. Thereafter, following perusal of full texts, 56 articles were excluded based on relevance and quality inclusion criteria. The final identification phase yielded 22 articles which satisfied all of the selection criteria and were included in this review.

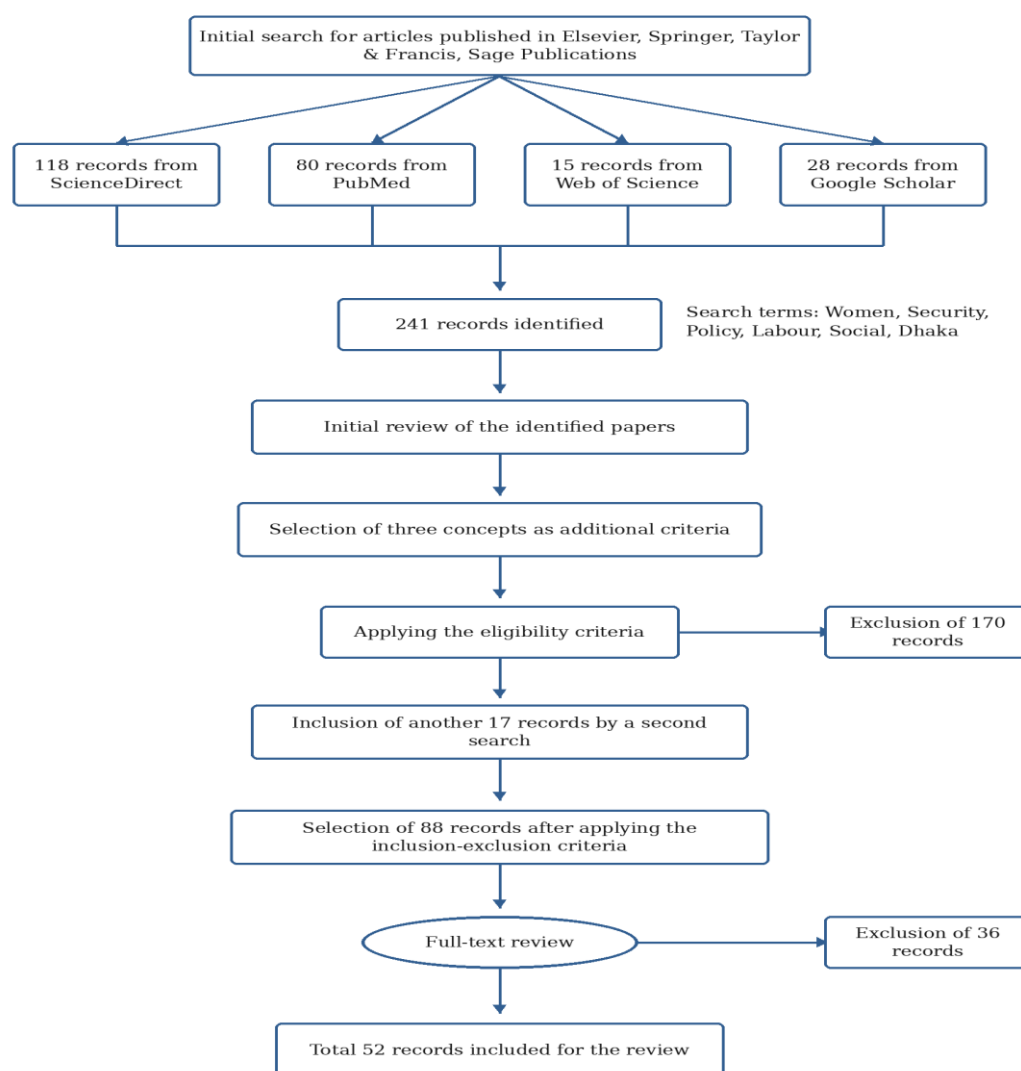
#### 3.2 Data Sources

The reviews are conducted on primary studies and secondary analysis reports. The analysis is informed by three key studies: Datta's (2023) qualitative thematic study of women garment workers' lived experiences of workplace exploitation, GBV and psychological distress. Sikdar et al. (2014) also measured by self-reporting both quantitatively through questionnaires and qualitatively socio-cognitive aspects among female garments workers in the low wages, long working hours culture of work with social benefit deprivation. Khan (2016) also contrasted the kinds of organizations and views on their working conditions for women in NGOs, private sector firms and the corporate sector. There is supportive evidence carried out in both international and national literature, National levels: among International Labor Organization ILO (2023), FIDH & Odhikar (2020) as well as MCCI Dhaka (2024), found the enforcement gap from the Bangladesh Labor Act, 2006 along with labor governance.

#### 3.3 Analytical Framework

Findings were synthesized thematically. The synthesis was conducted in three iterative phases based on the Braun and Clarke (2006) framework for thematic analysis; data immersion, theme discovery and analytical interpretative process. Discussion then also turns to four such thematic dimensions:

Discrimination and harassment at the workplace — Gender-based violence, harassment or exclusion from decision-making.



*Figure 01: Selection of Research Paper*

Social protection and legal gaps -Scoping study of the existence and implementation of maternity benefits, health insurance, and labor rights provided for under the BLA and international instruments.

This review's analytical model of multiple dimensions of workplace protection and social security enables a more complete analysis of women workers' employment experiences in private sector Dhaka. Data extraction revolved around four major themes: (1) statutory social security provisions, i.e., maternity benefits, access to health care and unemployment protection; (2) workplace safety mechanisms, including physical

safeguards, occupational health measures and emergency responses; (3) gender-responsive policies, related to anti-harassment measures, grievance redressal and work-life balance; and (4) implementation gaps that delved into enforcement issues, compliance monitoring and institutional capacities.

Relevant to these themes, particular attention was paid to the wide variation in organizational types (RMG factories, service sector firms, NGOs) and employment categories (formal versus informal workers), within each included study—all of which were systematically coded. The synthesis aimed to privilege evidence quality, according

more weight to data quality and study methods (preferring those with stronger methodologies, larger samples and triangulated data sources), but also respecting insights from smaller qualitative studies that communicate lived experiences or organizational practices not easily captured in large surveys.

### 3.4 Assessment of quality and ethical considerations

A combination of PRISMA and CASP (Critical Appraisal Skills Programme) methodology was used in assessing the quality of the included papers. Articles that did not reach the pre-established quality standard — such as low methodological detail or lack of empirical data — were removed. Data collection on human subjects was not applicable to this research; we used secondary source data (archival, published material(s) that had been previously reported elsewhere). Therefore, ethical consent was not necessary for this study.

### 3.5 Synthesis Procedure

Study findings were thematically coded and structured according to four thematic categories for comparative analysis. Trends, paradoxes and policy related implications were extracted to provide input into the Results section. Its interventionist methodological approach enables the review to not only offer empirical depth in relation to what has been happening, but also form policy links as to how gendered vulnerabilities continue despite formal social protection architectures amongst Dhaka's private market laboring classes.

## 4. Results

The findings from the systematic review are presented thematically, which identified five interlinked domains of evidence that represent the multi-faceted nature of work-place protection and social security for women working in the formal private sector in Dhaka. This thematic framework is rooted in the theoretical foundation created earlier and brings together results of empirical studies reviewed, mainly from 3 seminal studies — Sikdar et al. (2014), Khan (2016) and Datta (2023)—and drawing corroborative

evidence from other sources such as international reports (ILO, 2023), advocacy documentation (FIDH & Odhikar, 2020) and institutional evaluations (MCCI Dhaka, 2024). A different but related aspect of women's workplace experience is reflected in each domain: statutory entitlements and their on-the-job implementation, the safety and health of workplaces, gender-responsive organizational policies, grievance redressal mechanisms and worker voice on the job, as well as how informal or precarious workers are particularly vulnerable. Through organizing the results thematically, as opposed to by study, this presentation facilitates comparator analysis across all data sources to identify common patterns, contradictions and gaps between organizational contexts; types of employment and policy domains. Such an approach would enable us to identify systemic problems across sectors, but also challenges that are specific to the context and may need targeted interventions, as well as gaps in knowledge or controversy on areas where research is needed for evidence-informed development of policy.

### A. Employment and Wages

Women's percentage is the largest workforce in RMG but wages remains low compared to that of working hours. Sikdar et al. (2014) found that how many hours did women factory workers in Dhaka (mostly garment workers), about 11.12 hours per day on average, receive as monthly wage was less than Tk 7,000 (about USD80)/month; although the other statistics says it about Tk 6,455 across literature of this type (Sharmin & Manan, 2022). Although there have been overall minimum wage increases in the garment industry since 2014, the problem of low wages relative to living costs remain (Dhaka Tribune, 2025).

However, Khan (2016) also points out that working women who hold jobs in the modern private sector in the corporate and service industries enjoy higher wages compared with those of RMG workers, though they face different problems. These encompass long working hours, unfair wages for long-hours work and double work burden at home and outside. Khan notes that women in formal private

employment have better income earning value; however, these employed women are "caught" between these dual pressures with very little institutional support for balancing professional and familial life.

Overall, the evidence shows that while women's participation in wage work has increased significantly and is a critical source of income for households, quality of work and associated wages remains highly inadequate across sectors. With this relationship between labour market partiality and gender inequality, RMG women are experiencing atrocities: intolerable working hours with meagre wages that are far below subsistence levels, meaning higher exposure through sheer workforce engagement has failed to yield any reasonable level of economic security or quality of living. But they are not exclusive to production: Women who have white-collar or service jobs in the formal sector face a different, but equally serious, set of pressures. Though these jobs might pay a bit more in nominal terms, the stress and strain doesn't go away — it takes different forms, like demanding work hours, not getting paid for overtime or extra hours worked, unaccommodating schedules for family events and responsibilities, and nonexistent institutional mechanisms to support working families. This is compounded by the fact that women's integration into paid employment has taken place within labor market structures which reproduce rather than transcend gendered subordination.

## **B. Health and Safety**

The health and safety of women in Dhaka's private labour sectors, their sexualities—these become important sites of vulnerability. According to Datta (2023), women working in RMG factories suffer with high level of oxidative stress and fatigue as consequences of overwork, no sufficient rest, unhealthy food habits and poor working conditions. Sikdar et al. (2014) also confirms the lack of maternity facilities, rest breaks and access to health care services for many women garment workers with references made to hard physical work.

Further, the labour workplaces are often dirty and dangerous – as Datta (2023) reports: insufficient

sanitation, poor ventilation systems, overcrowded working places, no safety gear. Such conditions make one more susceptible to illness, injury and fatigue. Other research also indicates very high rates of unintended pregnancy and risks to reproductive health for female RMG workers: one study, for example, found an unintended pregnancy rate of 43% among female garment workers in Bangladesh.

Taken together, these results indicate that despite improvements in women's working conditions in Dhaka, urban women discharged from private employment still suffer negative health and safety outcomes which are detrimental to their well-being and long-term job tenure.

## **C. Gender-based Violence and Discrimination**

Inequality in terms of exposure to violence, risk and discrimination by gender abounds throughout the private sector. For example, c sexual harassments against female garment workers in Bangladesh comprising verbal, physical and sexual harassment such as workplace harassment, bullying, discrimination stating pregnancy or motherhood (Datta, 2023). Public reporting also supports this: 45% of garment workers in Bangladesh have reported experiencing GBVH, such as sexual harassment and sexual violence (Business & Human Rights Resource Centre, 2023). Human rights experts have also sounded a warning.

Reporting systems are still ineffective – victims rarely feel empowered, as power balance is on the side of male majority superiors/management and most instances never end up as a formal complaint/dispute hearing. Khan (2016) also contends that the female workers within white-collar positions are exposed to a more subdued form of discrimination and career-atrophy – whereas they may steer clear of blatant forms of abuse, implicit marginalization, paucity in promotion possibilities and workplace atmospheres wherein their inputs are downplayed relative to men's is rife.

Collectively, the findings indicate that GBV (Figure 02) are not bound to the factory shop floor but cut across all categories of private sector

work in Dhaka, which suffer from very high levels of protection deficiency: both formal and informal sectors.

### Key Results: Women in Dhaka's Private Employment

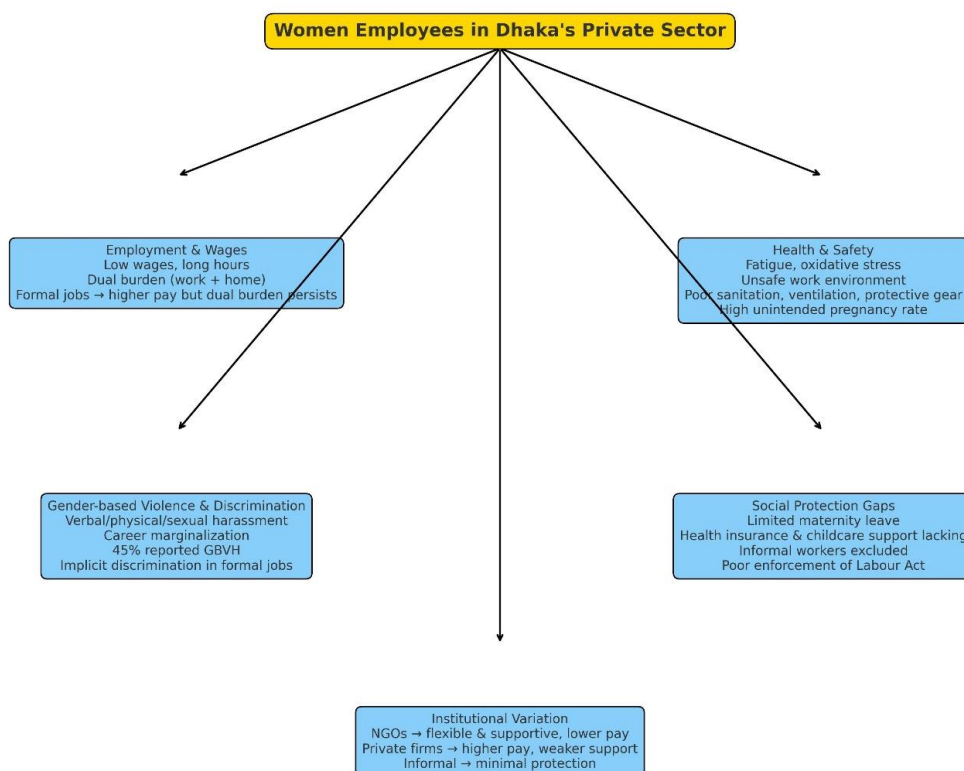


Figure 02: Women Employees in Dhaka's Private Employment

### D. Social Protection Gaps

The review exposes significant vulnerabilities faced by women in private employment due to social protection deficits. Among many RMG and service-sector employers in Dhaka, substantial restrictions continue to be imposed on maternity leave provisions, health insurance, childcare support, and job-security guarantees. Such protections are largely insufficient in RMG settings, as described by Datta (2023). Sikdar et al. (2014) also note the lack of adequate health and social welfare provisions for women garment workers.

Informal workers—such as home-based, subcontracted, or unregistered women—are particularly excluded. Sultana et al. (2021) find that within the informal employment sector,

women are largely excluded from formal labour law coverage, social insurance schemes, and firm-level protection. At the same time, although acts like the Bangladesh Labour Act (2006) exist, on-ground enforcement remains poor. Yasmin's analysis in 2025 emphasizes the wide implementation gaps in the BLA regarding the protection of women's rights.

As a consequence, millions of women lack the ability to exercise their legally protected rights and remain at risk of job loss, illness due to heavy workloads or maternal burdens, and exposure to workplace hazards with no avenues for redress. The gap between what the law provides and what women experience remains vast.

### E. Institutional Variation

Differences in the institutionalization of protection and the forms it takes for women

employees become evident when comparing different types of employers. As Khan (2016) points out, NGOs, for example, may offer greater flexibility and support based on their mission—such as more generous leave policies and a supportive culture—although often at the cost of lower pay and reduced job security compared to commercial private firms. Private industrial employers may offer higher wages but are generally less conducive to work–life balance, have weaker gender-responsive policies, and place greater job-intensity demands on workers (Khan, 2016).

On the other hand, informal employers—subcontracting arrangements, home-based work, and unregistered companies—often flout legal responsibilities entirely and provide little, if any, protection or benefits. Datta (2023) shows that informal contractual arrangements in RMG supply chains act as a "double exposure" for women, rendering them unprotected and invisible under formal regulatory regimes.

The variation you describe, therefore, underscores the fact that women's protection in Dhaka's private sector is far from universal: who the employer is, how formal the job or assignment may be, and what kind of organizational culture exists all make an enormous difference to the quality and security of women's work.

## 5. Discussion

Our findings in this systematic review have demonstrated a complex paradox within the private-sector labor market in Dhaka; namely that while there has been significant economic empowerment as women enter the labor market, there is not necessarily a concomitant transition to better structural protections or workplace security. In all industries and workplace settings, women have become financially independent, and their earnings contribute significantly to the household as well as national income; yet they are extremely susceptible to abuse, hazardous labor conditions and unequal treatment. In RMG sector, for example, women are paid wages as low as about Tk. 6,455 monthly (Sikdar et al., 2014),

work long hours and face hazardous factory conditions. As these regimes show, economic empowerment in the absence of protective institutional and organizational supports can increase rather than decrease vulnerability.

This cross-vocabulary comparison among the organization types also reveals systemic differences. If a worker is employed by a formal private enterprise, he or she is likely to receive higher wages and more financial incentives but at the same time, less likely to have access to maternity benefits, child care services as poorly functioning complaint mechanisms. NGO-led organizations are mission-oriented and tend to be more family-friendly, but in general they cannot afford to pay as the commercial enterprises. Women working in informal sectors, such as home-based industrial work are at the highest risk, they are mostly unregistered with no legal coverage and almost have no social security coverage. That the formal ordinances are slow to catch up with how work is accomplished goes a long way to demonstrate some of the limitations of institutional regimes such as the Bangladesh Labor Act (2006) which (Yasmin, 2025) points out. The chronic exploitation of women happens even when the country has made legal promises to provide gender-equitable employment owing largely to weak inspection regimes and fragmented monitoring.

Cross-sectoral aggregation reveals subtle trade-offs. Private sectors offer higher financial remuneration but little or no non-monetary securities, and lead to double burden (double day) to women when they are supposed to perform roles in the workplace as well at home. NGOs can offer some protection and a welcoming environment, but are unable to replicate economic incentives. The RMG industry is not only vital as a source of mass employment but also exploitative and physically demanding with long-lasting impact on women health and well-being (Datta, 2023; Sikdar et al., 2014). These trends suggest that policy initiatives and business practices cannot center only on wage update but also must include security, health, and legality along the labor continuum.

**Table 01: Comparative Table of Employment, Pay, and Protection Across Sectors**

| Sector / Organization Type         | Average Wage         | Working Hours        | Social Protection (Maternity, Health, Insurance) | Workplace Safety & Anti-Harassment       | Notes                                   |
|------------------------------------|----------------------|----------------------|--------------------------------------------------|------------------------------------------|-----------------------------------------|
| RMG (Garment Factories)            | Low (~Tk 6455–7000)  | 11+ hours/day        | Minimal; poor maternity, health coverage         | Poor sanitation, unsafe conditions, GBVH | Exploitative but crucial for employment |
| Formal Private (Corporate/Service) | Higher               | Long, flexible hours | Partial; some maternity/benefits                 | Moderate; weak grievance mechanisms      | Better pay, but dual burden for women   |
| NGOs                               | Low–Moderate         | Moderate             | Better; some family-friendly policies            | Safer, supportive environment            | Mission-driven, less financial reward   |
| Informal/Home-based                | Very Low / Irregular | Variable             | Almost none                                      | Unsafe, unregulated                      | Highest vulnerability, invisible to law |

The conversation is closely resonant with world calls for sustainability. The identified workplace vulnerabilities directly cross-cut with SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth). This vision is hampered by continued gender-inequality manifested in the form of insecure maternity rights and an unsafe working environment, which require stronger policy and oversight action. In addition, Dhaka's working women are integrated into global supply chains, especially garment exports (Table 01), so there is added pressure from international buyers. Gender-sensitive labor compliance audits and corporate social responsibility programs are increasingly seen as essential mechanisms to curb systemic exploitation, and promote standards that safeguard women workers (LightCastle Partners, 2023).

The findings also highlight the importance of considering intersectionality in women's workplace experiences. Social class, type of occupation and legal employment all have a decisive role in the access to risk and protection. Homebased workers, who are generally rural-urban migrants demonstrate ultimate vulnerability that exists due to lack of formal contracts; social security coverage or organizing support structures (Haque & Creative Pathways

Bangladesh, 2024). Similarly, the white-collar women may also encounter less obvious discrimination like career freeze or restricted job progression which indicates how gender-biased norms tend to be found across levels of employment (Alam et al., 2009). In sum, this review shows that private-sector women employees in Dhaka live a dual form of reality: economic opportunities are associated with structural insecurities.

## 6. Conclusion

This systematic review highlights a critical paradox in Dhaka's private-sector labor landscape: while women's participation in formal and informal employment has expanded considerably, this economic advancement has not been matched by adequate social security or workplace protection. Across the ready-made garment (RMG), white-collar, and informal sectors, women continue to face low wages, long working hours, unsafe and unsanitary work environments, and limited access to maternity, healthcare, and childcare benefits. Informal and home-based workers are particularly vulnerable, often excluded entirely from legal and organizational protections, while formal private-sector employees experience structural gaps in

enforcement of labor rights and workplace safety standards. Even mission-oriented NGOs, while providing supportive work environments, cannot fully offset the financial and systemic disparities present in other private-sector contexts.

The findings underscore the need for urgent policy and organizational interventions. Strengthening labor inspections, ensuring comprehensive maternity benefits, establishing effective grievance-redress mechanisms, and extending social security coverage to informal workers are critical steps to reduce vulnerability and gendered inequities. Integrating international frameworks, such as ILO Convention 190 on violence and harassment at work and Convention 183 on maternity protection, into private-sector compliance mechanisms can reinforce legal protections and promote safer, more equitable workplaces.

Finally, the study identifies important avenues for further research. Longitudinal tracking of social security outcomes for women across Dhaka's rapidly evolving service and industrial sectors would provide robust evidence to guide policy interventions, assess the effectiveness of workplace protections, and monitor the long-term impacts of labor reforms. In sum, while women's labor force participation in Dhaka represents a major achievement in economic development, it remains incomplete without parallel institutional safeguards that ensure their rights, safety, and well-being. Addressing these gaps is essential not only for gender equity but also for sustainable economic growth and the realization of SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth) in Bangladesh.

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## 8. Author Declaration

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