Mapping of Care Policies in Bangladesh & Care Dependency on Domestic Workers

Introduction

It is well known that Bangladesh is the most densely populated country in the world. According to the census in 2022, the current population of Bangladesh is 165,158,616¹. Its care dependency rate is increasing day by day as the age dependency ratio in Bangladesh is increasing gradually. Bangladesh has a tradition to attend to the dependent persons culturally and religiously. Families and communities are supposed to take care of dependent persons like children, elderly members, and sick people. But this traditional culture, and care system has been breaking down due to some socioeconomic and demographic issues like poverty, lacking social and religious values, the impact of Western culture, and other factors.

Families of all the class middle to upper have to depend on domestic workers for household work. In Bangladesh, the term domestic work covers not only a variety of works that are performed in and for a household including cooking and serving foods, cleaning dishes, washing clothes and ironing, sweeping, and other household works but also includes taking care of children, elderly and dependent or sick members of a family.

This report focuses on the dependency rate, care needs, current care infrastructure, policies, and the current situation of people in the care sector like domestic workers and other care workers of Bangladesh compared with the ILO 5R Framework for Decent Care Work.

The Necessity of Care Needs in Bangladesh

A population of 0-14 years and above 65 years are considered dependent people. Children aged from 0-14 years is 28.61% of the total population in 2022 where it was 34.64% in 2011 and the elderly population aged from 65 to above 65 is 5.89% in 2022 where this ratio was 4.74% in 2011² and it was also predicted that the ratio would be 11.9% in 2035 and 17.0% in 2050³. The ratio of persons with disability is 1.43% in 2022⁴, where it was 1.41% in 2011⁵. The current percentage of persons

¹ Bangladesh Bureau of Statistics. (2022).

² Bangladesh Bureau of Statistics. (2022).

³ Bangladesh Bureau of Statistics. (2003).

⁴ Bangladesh Bureau of Statistics. (2022).

⁵ Bangladesh Bureau of Statistics. (2015).

with disabilities is 1.43%. These statistics show that in Bangladesh the dependency ratio is increasing day by day. Analyzing the current report of the Bangladesh Bureau of Statistics 2022, it is found that the dependency ratio at the national level is 52.64%, whereas the rate in rural areas is 56.09 %, and 45.63% in urban areas. According to World Bank, the dependency ratio was reported at 47.67 % in 2021⁷. This growing dependence ratio increases the demand for care services for which the necessity of care workers is rising constantly.

Care Infrastructure of Bangladesh

Bangladesh's care infrastructure is generally characterized by the emphasis on the elderly allowance, disabled people's allowance, maternity allowance, widow allowance, allowance for the person with a disability, financial support for people with serious diseases like cancer, kidney, liver cirrhosis, and other patients etc. For the well-being of domestic workers policy, labour act provides guidance on rights and social security. It is further found that care infrastructure for domestic workers or caregivers is also featured by the shortage of domestic workers or caregivers for residential homes, the slow system of providing care services of governmental and non-governmental sectors, and underdeveloped community care services.

Care Policies, Laws, and Services for the Older People Who Need Care

In Bangladesh according to the national policy on older Persons 2013, people above 60 years are considered older persons⁸. Elderly people get respect from the members of family and society in the culture of Bangladesh and they are supposed to get special care which is given by their family members. But due to the nature of society and industrialization, the traditional values and customs are changing day by day. So, the customs of joint family are breaking down, and consequently support from the family to the elders has reduced gradually.

To ensure care and supports for older people, the government of Bangladesh has taken some initiatives for them. National Policy for Older Persons, 2013, and the Maintenance of Parents Act, 2013 are the leading governmental initiatives for their well-being of them. The main features of formulating the National Policy for Older Persons, 2013 are- ensuring elderly people's dignity in our society, identifying their problems, changing mass people's attitude towards them, and taking new programs for addressing their needs⁹.

⁶ Bangladesh Bureau of Statistics. (2022).

⁷ World Bank. (1960-2021).

⁸Mazumder, M. M. K. (n.d.).

⁹Nahid, F., 2019

The Maintenance of Parents Act, 2013 is a law that was enacted to ensure elderly people's safety, social security, and rights, to give maintenance, and to provide all other opportunities to their parents and grandparents in the absence of their parents by the children. Due to this act, children are also bound to take good care of their parents and they have to take necessary steps to look after their parents and grandparents in the absence of their parents¹⁰.

Subsidized Long-term Care Services

As the number of elderly people is increasing in Bangladesh so they require special needs and it will require caregiving services¹¹.

In Bangladesh, one of the constitutional rights of all people including older people to have access to basic care and support. To render services of care and support for older people our country is mostly dependent on the informal system though there are both informal and formal systems.

Although the 2006 Labour Law embodied huge development for the rights of the workers in Bangladesh, but it excluded domestic workers. In Bangladesh, before Domestic Workers Protection and Welfare Policy (DWPWP), 2015 there was no law or policy to define the term 'domestic worker'. However, for elderly persons in existing laws and policies, there are no welfare service caring strategies¹³.

Under the social welfare ministry, at present six old homes are running their activities. Different private institutions are also conducting several shelters and traditional old homes¹⁴.

In the financial year 2022-23, 57 lakh 01 thousand senior citizens (age should be a minimum of 65 years for males and a minimum of 62 years for females) were given allowance at the rate of Tk 500 per person per month. In the current financial year 2022-23, Tk 3444.54 crore has been allocated for 57 lakhs and 01 thousand elderly people¹⁵.

Though some welfare services are available for elderly people they are not getting these services in time due to the lack of responsibility and proper accountability. They have to wait for a long time to get these services. The long waiting time in care services creates long-term problems. There are no

¹²Emma, S., 2020

¹⁰The Maintenance of Parents Act, 2013

¹¹Huq, Z. K., 2022

¹³ Government of Bangladesh (GOB), 2007

¹⁴Hossain, M. M., 2022

¹⁵ Old Age Allowance, 2023

specific policies in Bangladesh that are responsible for accelerating the development of community care services

Private Residential Care Services

In Bangladesh, many national and international non-governmental organizations are working for the welfare of elderly people. Among them, some leading organizations are:

- Bangladesh Association of Aged and Institute of Geriatric Medicine (BAAIGM)
- Resource Integration Centre (RIC)
- Boiska Kallyan Samity (BKS)
- Sir William Beverage Foundation
- Help Age International etc.

However, service quality in many privately owned old homes differs due to various reasons such as lack of enough space and insufficient manpower as well as lack of proper government monitoring by the Social Welfare Department¹⁶. It is generally understood that there is insufficient financial support and people's traditional mindset is not to be employed in this caregiving sector. But no proper authentic sufficient data are available on this issue. All these problems are responsible for rendering the poor services by the private old homes.

Support for Older People Residing at Home

In Bangladesh, there are no proper statistics to find out the number of elderly persons, having or without diseases/disability who are residing at home, and for whom caregivers or domestic workers are employed to take care of them.

Due to the lack of government-subsidized care services, most people with care needs are depending on family members or domestic workers to take care of them.

Childcare Policies and Services

National Domestic Women Workers Union (NDWWU) and Domestic Workers Rights Network (DWRN) work to protect child domestic workers' rights, provide support to victim child workers for rescue and rehabilitation, provide financial support to the victim child workers by DWRN member organizations and Sramik Kallyan Foundation operated by the Ministry of Labour and Employment¹⁷.

¹⁶Sharmin, S. (2015).

¹⁷ Hossain, A., n.d.

National Children Policy (NCP) 2011 mainly give emphasis ensuring the condition that children are not doing any risky, antisocial, or dishonourable work and to ensure them such an environment that is not harmful/injurious to their physical and mental health condition. It also works to remove all types of discrimination at workplaces regarding different facilities compared to other occupations.

National Child Labour Elimination Policy (NCLEP) 2010 focuses on specifying daily working hours for children has attained the age 14 but below the age of 18, fixing minimum wages for children, and protecting children from hazardous working conditions or environments where hazardous work means a child engaging in work for more than five hours daily that would be considered as hazardous and to protect child workers from being the victim of physical and/or mental torture and sexual exploitation.

It also made conditions for employers to ensure at least one week holiday for the child workers by consulting with the children and their guardians and states that employers have to provide one-month prior notice if employers want to terminate them from the job¹⁸.

The government of Bangladesh has taken a set of policies to improve family-friendly work environments confessing the challenges accompanying the lack of good quality, affordable childcare¹⁹.

The Bangladesh Labour Act of 2006, sec. 94, mentioned that "In every establishment, where 40 (forty) or more female workers are ordinarily employed, one or more suitable rooms shall be provided and maintained for the use of their children who are under the age of 6 (six) years. These rooms will provide adequate accommodation, must have adequate lighting, be ventilated and maintained in a clean and sanitary condition, and will be under the charge of women trained or experienced in childcare"²⁰.

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¹⁸ Ahmed, M., 2013

¹⁹International Finance Corporation, 2023

²⁰ Bangladesh Labour Act, 2006

In FY2021-22 the growth of the child budget is 13.3%. Recently, the budget for children is Taka 90,868 crore which was previously Tk. 80,197 crore where 6% of the child budget has been allotted for the education sector, 12% for children's health, 13% for social safety net programs, and only about 1% for child protection²¹.

Expenditure on primary education is decreasing in recent years. In 2016, expenditure in primary education for Bangladesh was 43.5%²² while expenditure in primary education was 45% in the year of 2012²³.

There is a lack of government-subsided center-based day-care services. Across the country, the government is running 32-day care centres, and 12 in Dhaka 12-day care centers are run by NGOs for the wellbeing of the children and their parents. According to the 1995 labor laws, an organization employing 25 or more women has to set up day-care centres. Most of these day-care centers have a lack of proper environment, sufficient caregivers, trained nurses, cleanliness, and adequate rooms²⁴. If there is the unavailability of a day-care centre, then other family members, relatives, or domestic workers usually look after the child in the absence of the parents of that child.

In early childhood care and development, 12 government agencies are playing an important role and 10 international non-governmental organizations were found to be active in this sector²⁵.

UNICEF, Save the Children, World Vision, ChildFund, Bangladesh Shishu Adhikar Forum (BSAF), JAAGO Foundation, SOS Children's Village, Children International, Good Neighbours Bangladesh, Compassion International Bangladesh, etc. organizations are working in Bangladesh to help the children of marginalized families through education, health services, economic security, protection, community development, sanitation, and child rights, etc.

Family-friendly Workplace Policies

Family-friendly policies help caregivers have the right balance between caring and earning. Domestic Workers Protection Policy 2015 makes provision for 16 weeks of paid maternity leave likewise the Bangladesh Labour Law, 2006, but the policy is working to provide the overall rights protection of a person as a worker. This law does not specifically mention the domestic worker and

²²Bangladesh - Expenditure in primary education as share of total educational expenditure.

²¹Rahman, M., 2022

²³ The World Bank (2020).

²⁴ Islam, S. & Khan, N. A., 2015

²⁵ Ahsan, Dr. M. T., Thompson, Dr. P. M., Patwary, M. R. I., Kabir, Dr. M. E. & Yasmin, M. S., 2019

as they have no contract paper or any legal document of their employment, employers are not bound to provide them all the facilities they are supposed to get as a worker. That's why in Bangladesh, domestic workers are being deprived of these provisions and most of them get maternity leave without any pay²⁶.

Provision for paternity leave is absent in the labour law of Bangladesh which is very much important in the context of all countries.

According to the Muslim Family Laws Ordinance 1961 there are also legal protections against dismissal during pregnancy time which is for the protection of the woman and the child²⁷.

There is a lack of other types of family-friendly policies in Bangladesh. In Bangladesh's laws, and policies there are no specific provisions on flexible working hours that cater to domestic workers' and the other working population with care responsibilities. There is a lack of such provisions for flexible working hours for working parents in Bangladesh. As a consequence, people depend on the private market to fulfil family members' care needs and become full-time or part-time unpaid caregivers.

Support for Caregivers

The existing policies of Bangladesh do not specifically cover the term of caregivers. This term can be considered new for our country. As a result, there is no exact provision in our policy for their support. They are repeatedly excluded from the support system that other workers are getting. Consequently, they are excluded from different facilities like standard working time, working environment, rest time or holidays, and pension or provident fund (as a result they have to depend on their income or their family members in later life) etc. They are being deprived of some facilities like different allowances that other caregivers are getting in other countries.

Women and girls are taking care of the children. In hospitals and clinics, there is some contractual supporting staff (nanny), who are providing care services but their work is devalued. Their works are not recognized. They do not get a salary/wage. They are underprivileged.

Through governmental and non-governmental initiatives different training programs are providing them to improve their working skills, and how to deal with elderly people, children, and persons with disability but it is a matter of regret that after getting this training many are migrating to other countries.

²⁶WIEGO and IDWF, 2020

²⁷ The Muslim Family Laws Ordinance, 1961

People in the Care Sector

Unpaid Family Caregivers

The number of unpaid domestic caregivers involved in different household chores and caregiving services is not estimated by any reliable source, where the following persons such as sons, daughters, sisters, mothers, wives, or other relatives are providing these services. A study conducted in the Gopalgong District of Bangladesh found that at their houses women spend 4.6 hours daily in domestic work without any wages or salary and they also spend 1.2 hours in unpaid care work while in unpaid domestic work, men spend only 0.6 hours daily, and in unpaid care work they spend nearly 0.2 hours²⁸.

It is difficult to find out the data on the exact number of unpaid caregivers who are providing care to elderly people, children or family members, relatives with disabilities, and chronic diseases in Bangladesh due to the lack of proper surveys.

Public concerns over the plight of unpaid caregivers are increasing due to the continuous news, research, reports etc. on family caregivers. There are some problems that include:

- Financial crisis may make them unable to remain in the labour market and they can feel some financial strain due to a lack of standard working time.
- The most common problems faced by caregivers are- worry about the care receiver's future, and lack of help in their caregiving role.
- Caring activities prevent them from doing any paid work outside of the home, and for this
 reason, it is challenging to complete their daily family work and have less time for
 themselves.
- Physical and mental tiredness due to lack of rest. As a result, the caregiver is often at high risk for depression.
- Caring the people with chronic diseases like dementia or Alzheimer's can cause emotional stress for the caregivers.
- They are excluded from the provision of pension or provident funds.
- Lack of proper monitoring of the quality of service provided by caregivers.

Domestic Workers In Bangladesh, the number of domestic workers is 1.3 million²⁹ which is accounting for around 0.8% of the total labour force of Bangladesh³⁰. Out of the total domestic

²⁸Mahmuda, S., & Rahman, Z. (2023)

²⁹Mahmuda, S., & Rahman, Z. (2023)

³⁰ BILS. (2015).

workers, 4,20,000 are children and 83% of these workers are female³¹. Child labour below 14 years of age is prohibited in the Labour Law 2006 of Bangladesh. No specified hours or tasks are allocated for them. They need to do what employers told. They have a reduced chance to continue their education. A study by Islam, E., Mahmud, K. & Rahman, N., 2013 titled 'Situation of Child Domestic Workers in Bangladesh' found that most of the workers about 73.3% during the week did not get any full day off. They are being deprived of fundamental rights, such as access to education, the right to rest, leisure, recreation, health care, and the right to have regular contact with their parents and peers. As per the Domestic Workers Protection and Welfare Policy 2015, no children under 12 years can be employed as domestic workers and they cannot be employed to work heavy and dangerous work.

Though there are no available statistics regarding the status of domestic workers working on the basis part-time or full-time, it is commonly observed that among the total domestic workers, the majority of domestic workers are working on a part-time basis whereas the rest are staying at employers' residences on a full-time basis. For caring for their children, the elderly, and other members with disabilities, some families in Bangladesh depend on domestic workers. Domestic workers perform both household tasks and all types of care like post-natal care, and rearing children and they also take care of elder people and people with disabilities. The workers who reside in the house of employers have to do all these types of work and they work for long hours.

They are not getting the statutory minimum wage protection that workers of other occupations are receiving. In a study, it was found that about 80% of the domestic workers earned less than the other workers, typically their earning is BDT 5,000 per month for a 40-hour work week (USD59) whereas in 2018, Bangladesh's minimum wage for the garment workers was raised to BDT 8,000 (USD94) monthly³².

In the Domestic Workers Protection and Welfare Policy 2015, it is mentioned that when domestic workers will be sick, they have the right to access welfare benefits, for instance, monetary support from employers, and four months of maternity leave with pay. It also identifies workers' rights to standard wage, rest, and leisure time and specified that children who are under 12 should not be involved in domestic work. But they are being deprived of these protections.

Care Workers in Residential Care Homes / Community Care Services

In Bangladesh, it is difficult to find out the data on the exact number of care workers both paid and unpaid who are working in residential care homes and providing community care services due to the

³¹Khan, N. (2016)

³²WIEGO and IDWF. (2020).

lack of sufficient statistical survey. It is seen that there is a shortage of manpower who are providing care services in this sector and their wages depend on the type of work performed by them.

The Situation of Domestic Workers in Bangladesh

According to ILO recognize, reduce, redistribute, reward and representation are the 5R Framework for Decent Care Work³³, this section provides a short outline of the recent situation of domestic workers in Bangladesh. Data are collected from the existing policies and legislations, previous literature, and the domestic workers' experience.

Lack of Recognition of Domestic Workers in Labour Protections and Care Agenda

In the care-related policies of Bangladesh, there is a lack of recognition of the care burden borne by domestic workers and the term caregiver is new in the context of Bangladesh. Domestic workers are not included in the Labour Law, 2006 of Bangladesh. While recently Domestic Workers Protection and Welfare Policy, 2015 has introduced the rights and well-being of domestic workers but this policy really does not matter in determining the status of care workers, their employment level, working conditions, salary/wages, etc. This policy is not commonly recognized and people are not legally bound to follow the guidelines of the policy.

From these findings, one can easily understand domestic workers are excluded from various labour and social protections and there is a lack of recognition of the work of domestic workers and their needs and rights as general other workers rather than only to meet the needs of care. In the current study, it is found that-

- Domestic workers are not specifically stated in the Labour Act, 2006 of Bangladesh. It explicitly excludes domestic workers³⁴. Though some guidelines have been stated in the Domestic Workers Protections and Welfare Policy 2015, for instance:
 - ✓ Salary or wages will be fixed after the discussion between employers and domestic workers. Salary/wages will maintain the standard with which workers can maintain his / her family with social dignity.
 - ✓ In 7 days of next month employers must pay the salary/wage of domestic workers.
 - ✓ In employing domestic workers, The Labour Act 2006 must be followed.
 - ✓ No children under 12 years can be employed as domestic workers and they cannot be employed to work heavy and dangerous work.
 - ✓ Pregnant working mothers will get 16 weeks of maternity leave.

³³Addati, L., Cattaneo, U., Esquivel, V. &Valarino, I. (2018)

³⁴ IDWF & WIEGO. (2020).

- Sick domestic workers will be abstained from working and their employers will bear all medical costs.
- ✓ For any type of accident in the employers' house employers will pay the compensation.
- ✓ Workers must have enough time to take rest, and recreation after their working hours.³⁵

But the policy is not binding on the employers, so they are being deprived of various facilities like social security, salary, leave, medical facilities, compensation, provident fund, maternity benefit etc.

- There is no specific number of people in the report of the Population and Household Census, 2022 of Bangladesh who are working as caregivers with or without payment³⁶. In Bangladesh governmentally or non-governmentally no survey has been conducted to find out the total number of domestic workers so far.
- Cost Migration Survey, Bangladesh 2020 describes only the number and percentage of total migrant workers who went abroad from Bangladesh. Among 2.7 million workers 85.2% were male and 14.8% were female who went abroad as migrant labour where 62.4% went from rural areas of Bangladesh and 37.6% were from urban areas³⁷. But there is no specific distribution in this survey about the number of domestic workers who migrated from our country.
- There is no provision to protect domestic workers when they will be unable to work due to age or any other impairment. There are some social security schemes of Bangladesh such as old age allowance, allowances for the widow, deserted and destitute, allowances for the financially insolvent disabled, maternity allowance, program for the poor lactating mothers, pensions for retired government employees and their families etc. The Social Security Strategy of Bangladesh focuses on life cycle risks, programs for children, working-age people, youth, and vulnerable women -the elderly, and persons with disabilities but domestic workers as a caregiver are not specifically mentioned there.
- They are not specifically included in the protections of occupational safety whereas, there are
 provisions of legal protections regarding occupational safety for workers of all other
 occupations. They are exposed to different occupational hazards, such as prolonged exposure
 to cleaning detergents, soap, water, etc. may lead to long-term health problems.
- Sickness protections are not available to them. Workers who work and reside in the
 employer's household do not get leave when they become sick. Employers have no legal
 obligation to take them for medical care.

³⁵ Domestic Workers Protection and Welfare Policy, 2015.

³⁶Population and Household Census, 2022

³⁷Cost Migration Survey Bangladesh 2020

 They are also deprived of provident funds while other care workers get the opportunity of provident funds.

Lack of Redistribution of Care Work between Households and Institutions

Though caregiving has always been a central issue, care workers are considered an undervalued contributor to mainstream society yet. The policies of Bangladesh mostly give focus on home care for elder people, children, and people with disabilities. A study conducted by the Government of Canada in 2022 also found that there is a lack of family-friendly policies in Bangladesh. Therefore, the people who need care have to depend largely on the family carers who provide their services without payment and on the domestic workers. However, policymakers generally oversee paid domestic work³⁸. On the contrary, there is a lack of residential care services like day-care centres and old homes etc, as a result, service quality is largely unsatisfactory due to the lack of residential care services, and people are not getting the expected services from the care providers because they have to provide services for many people, as a result, the quality of services decline.

The care burden in Bangladesh traditionally is depending on the families, so a small part of the care burden is shifted to domestic workers in our country. Another study found that there are about 2 million domestic workers are working in Bangladesh over the years³⁹.

In the present study, it was found that employers want all the care work including household work to be done by one domestic worker which results in excessively long working hours without proper rest and wages.

No Reduction: Heavy Care Burden, Long Working Hours, and Lack of Rest

A study found that only 15% of domestic workers earned more than Tk. 5,000 monthly (approximately \$59), which indicates that the rest of 85% of workers are living below the poverty line⁴⁰. As a matter of fact, they have little protection from financial risks to income security⁴¹.

They often get half of their salary or wages as they were promised⁴². Ahmed, M. 2013, in his study, found that about 53.3% of domestic workers did not get their monthly salary/wages on time and further about 28.3% responded that their employers pay their salary by combining the salary of a few months together⁴³.

³⁸Government of Canada. (2022).

³⁹Khan, N. (2016).

⁴⁰Emma, S. (2020).

⁴¹ IDWF & WIEGO. (2020).

⁴²Government of Canada. (2022).

⁴³ Ahmed, M. (2013).

According to the Cost Migration Survey, Bangladesh 2020, internal migrant workers worked weekly an estimated average of 64 hours whereas, by skilled type, domestic workers worked 79 hours per week. This survey also found the regularity of payment of wages/ salary of migrant domestic workers. About 22.8% of domestic workers did not get salary/wages regularly and 1.9% do not know whether it was delayed⁴⁴.

Any guidelines or standards on daily working-hour, rest periods, and leave of domestic workers are not specifically mentioned in the Labour Act of Bangladesh and as a result, the standard of a maximum of 8 hours work per day is not followed for domestic workers. According to the Domestic Workers Protection and Welfare Policy 2015, domestic workers must have sufficient time to sleep at night and to take rest. But it was found in this current study from an interview, the reality is that all day long they work tirelessly and can manage time to take rest hardly. In their study, Hossain, J., Akter, A. and Barman, S. C., 2015, found that domestic workers have to work 10.73 hours every day and sometimes after midnight, they may need to attend to the children or elderly persons who need care. Among the family members who provide care without payment have also attended the people who need care all night and this may occur because in the home they may be the only person who knows how to take care of the persons with care needs. This finding shows the need for care services and community care support for both unpaid carers and domestic workers who are taking care of children or sick/disabled elderly persons regularly. The workers who reside in the employer's house and the child domestic workers have to work for long hours. Hossain, J., Akter, A. and Barman, S. C., 2015, further found that sometimes child domestic workers work an average of 15 and a half-hour, and the maximum working time is 20 hours per day. They have very short time for their leisure, even if they can manage to leave occasionally⁴⁵.

Organizing and mobilizing workers become more difficult due to the lack of weekly leaves, leaves for festivals, and so on. In a study, it was also found that a great majority about 87.2% of domestic workers did not get weekly leave or holiday weekly⁴⁶.

Lack of Reward

To improve the livelihood and social condition of domestic workers there is no governmental or non-governmental welfare scheme available for these workers⁴⁷.

It becomes extremely difficult for domestic workers to get any financial benefits from the Bangladesh Workers Welfare Foundation Fund because they have no formal contract for establishing

⁴⁴ Cost Migration Labour Survey Bangladesh 2020

⁴⁵ Hossain, J., Akter, A. & Barman, S. C. (2015).

⁴⁶ Ashraf, A. A., Azad, SN., Roshid, M. M. & Yasmin, F. (2019)

⁴⁷ Hossain, A. (n.d.).

working relationships with employers. They have to depend on their personal savings or on the other members of their family in later life because there is no system of pension or health insurance for them⁴⁸.

When they become sick, only 7% of them were taken to the doctor or local family health clinic for treatment by employers as found in the study by Hossain, J., Akter, A. and Barman, S. C., 2015, In the same study it was also found that their medical costs were cut out from their wages by 60% of their employers. There is also a lack of adequate protections such as hand gloves, masks, etc. for working with fire, operating hot stoves, and frequent hand washing with soap, detergent, and water Which keep fingers away from the knife, cutlery, fire, etc. to ensure their safety and security⁴⁹. In the current study, it was revealed that to pay for their (or their family members) healthcare needs some have to take loans from others.

Besides cooking, cleaning they often also do some additional work like undertaking the care responsibilities of children, elder people as well as persons with disability but they were paid only the minimum wage they were supposed to but they did not get any extra money for their extra work which is much less than other care workers who perform care work of the same nature. They complained of doing work long hours with no overtime benefits. In terms of overtime benefits, about 68% of live-out domestic workers did not get overtime benefits⁵⁰.

Furthermore, it is noticeable that though domestic workers work all day of the week they do not get paid for their overtime work, and in Bangladesh, there is a lack of such a system or policy that will recognize domestic workers' accumulation of skills and experience.

No Representation in Policy Dialogues on Care

In Bangladesh, the policymakers and the responsible officials of the government do not consult with domestic workers directly in making care-related policy and shows a lack of recognition of domestic workers in labour law. They are not getting registration as a trade union because they are not covered under labour law. To highlight their needs, and demands and to uphold their distressing situation to the government the responsible authority should ensure their participation in various policy dialogues. Meaningful engagement with policymakers will achieve more success for domestic workers to ensure their protection and social security.

⁴⁸ Ashraf, A. A., Azad, SN., Roshid, M. M. & Yasmin, F. (2019)

⁴⁹ Hossain, J., Akter, A. & Barman, S. C. (2015).

⁵⁰ Ashraf, A. A., Azad, SN., Roshid, M. M. & Yasmin, F. (2019)

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