

# **Women's Financial Independence Amongst Female Garments Workers in Bangladesh**

## **Summary of research by Shaina Hyder**

Early mornings on the streets of Dhaka, thousands of young women can be seen walking to Dhaka's industrial sectors to begin their workday in Bangladesh's most lucrative industry. The garments industry of Bangladesh is responsible for employment of 3.5 million workers, resulting in exports of around \$12 billion yearly. Women are the physical powerhouse behind this industry and make up over 90% of the workforce of the garments industry. Undoubtedly, garments workers have changed Bangladesh by raising the GDP, attracting foreign investors, and creating new jobs.

Likewise, the garments industry has had a significant impact upon its workers. I sought to understand the effects of the garments industry on its workers through face-to-face interviews and factory visits, during which I collected data on the real-life financial state of garments workers. Through my interviews, I realized one basic fact: The garments workers I interviewed were underpaid, especially considering the cost of living in a major city. Their salaries ranged from \$30 to \$100, with an average salary amongst those surveyed at \$50, with a cost of living near \$42. Most garments workers were young migrant workers, and most worked for the primary goal of supporting their families. They typically began working around age 18, and many leave the workforce by 23.

Migrants must be entirely self-sufficient, because their purpose is to earn enough that they can not only support themselves, but also earn enough that they may send their savings to their families. The garments industry has single-handedly created a niche of single women working and living in the city that did not previously exist in Bangladesh. While garments work is hard, the women working in the industry have optimism and pride. Nearly 90% of the women I interviewed thought that working was better than being a housewife, and 70% felt that jobs for women were as necessary and important as jobs for men.

Amongst my interviewees was a 45-year-old divorced line manager named Khadijah who worked raised her only child as a single parent, saving and providing for her daughter's college tuition and tutoring costs by working full-time for over 15 years. Her financial capabilities paved the road for her family's social mobility – in three generations, Khadijah's family had gone from rural housewife to blue-collar working woman to college graduate.

My study found that unmarried migrant workers were the most likely to exercise financial independence and control their own salaries. Women living with their parents or husbands were likely to turn their salaries over, and personally distributed only a small portion of their salaries. As a result of the rapid social and economic changes made by the rise of garments factories, rural Bangladeshi women are migrating to major cities to pursue work in garments factories. As garments workers, women are now earning salaries, participating in formal sector work, managing personal finances, encouraging their children to pursue higher education, and defying traditional marriage standards by marrying later. The garments industry has created the rise of financially independent and successful women in Bangladesh and is responsible for a dramatic shift in paradigm for Bangladeshi society.