

The Financial Lives of the Workers: An Analysis Amid Corona Pandemic in Bangladesh

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ABSTRACT

This paper has tried to explore the nature of the living patterns of the workers amid the CORONA pandemic in Bangladesh. The article is shaped entirely by qualitative and secondary data based. However, Bangladesh has achieved tremendous success in the readymade garment sector. Readymade garment sectors are altogether dependent on male and female workers who are contributing to the nation as well as to the sectors. Nevertheless, due to the outbreak of the CORONA virus in 2020, Bangladesh is facing a pandemic situation that makes the workers more vulnerable. They are suffering difficulties in many forms, including layoff, closed or reduced remuneration, factory shutdown, congested working settings, prolonged working hours and overtime, unsecured workplace, lack of protective measures, lack of rehabilitating supports, delay of their children's education, traumatic and fearful environment of worker's children, and insufficient health facilities for them. Moreover, the pandemic is hampering the activities of apparel workers, and other informal workers such as rickshaws and van pullers, agriculturists, construction laborers, hawkers, rag pickers, transport workers, and part-time domestic employees are all examples of part-time domestic workers. They are the most vulnerable segment of the CORONA pandemic situation in Bangladesh. As a result, they cannot afford the necessities of family members, including daily food, education, nutrition, and health, due to low income.

Keywords: Apparel, Layoff, Vulnerable, Worker, COVID-19

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INTRODUCTION

The Readymade Garments business has generated a triumphant tale for Bangladesh, beginning in the 1970s, rising significantly in the 1980s, and eventually thriving in the 1990s. The RMG sector, which has appeared as a massive business for a short time, has become the backbone of the country's economy due to the largest supply of export profits (84 percent) and employment (20 million). Bangladesh's RMG sector has set a target of \$50 billion in exports by 2021, accounting for 8-10 percent of global apparel exports (Aker, 2020).

Bangladesh, behind China, is the world's second-largest exporter of readymade garments (RMG). Because the RMG industry accounts for most of Bangladesh's exports, the textile and apparel sector accounts for roughly 20% of the country's GDP. It employs several million people in Bangladesh and is the country's largest employer. Similarly, unregistered unit production is defined as the informal industry, which includes permanent and temporary workshops and families. None of the improvised manufacturing units were members of the Bangladesh Garment Manufacturers and Exporters Association (BGMEA) or the Bangladesh Knitwear Manufacturers and Exporters Association (BKMEA). Informal garment production, in another sense, refers to all garment manufacture done at home or in unregistered workshops outside of RMG plants.

Garments were allowed to continue production to fulfill the needs of overseas buyers or the production of personal protective equipment during coronavirus outbreaks (PPE). The apparel industry in Bangladesh has been hampered by many issues, such as minimal or no orders, transportation delays, and payment delays. It has been observed that certain overseas purchasers offered lower pricing, deferred payments, and shipment delays resulting in factory closures and employment losses in the textiles sector. Furthermore, the reasons for the closure of the apparel industries are the delay or nonpayment of backward linkages, and there are no provisions for backward links in government stimulating packages or incentives to survive amid pandemics or catastrophic situations that sometimes make the apparel industries vulnerable or damage those. Because the apparel business is heavily reliant on backward linkages, such as fabrics, dyeing, packaging, trim and accessories, apparel labels, and services such as washing, printing, and embroidery, to name a few notable examples. Because of the COVID-19 pandemic, a large percentage of the garment industry was shut down, curtailed, or had no orders for manufacturing, worsening the living conditions of the informal apparel workers. Even though the Bangladeshi government has offered wage assistance loans and other stimulus packages to the garment industries, the industries satisfying local demands, such as connecting sectors or industries, have not reaped the full benefits of the programs. The current scenario, particularly the virtual lockdown, has forced workers into the informal economy in a vulnerable position. The informal sector employs 51.4 percent of the country's workforce of around 64 million people. Rickshaw drivers, farmers, Part-time domestic workers, construction workers, hawkers, rag pickers, and transport employees are among them. Around 4.8 million children, or 12.6 percent of all employees, are aged 5 to 14. They are engaged mainly in the transportation industry, as hawkers, rag pickers, tobacco factories, and welding workshops, with 83 percent working in rural areas and 17 percent in urban areas (Anam, 2020). Informal factories are particularly vulnerable and, in recent years, have been the deadliest. According to international and national safety programs, millions of workers operate in an unprotected sector, where working conditions are dangerous and fragile. On the other hand, this article has disclosed the financial life of workers, families of child laborers, and proprietors of unlicensed clothing companies, as well as their pain areas.

Objectives

The paper's primary goal is to investigate the nature of Bangladeshi workers' living dimensions. The data for this study were collected between the middle of 2020 and the middle of 2021. In addition, there are specific objectives to attain the goal, including a) exploring the nature of workers' living conditions in both the garment and other sectors; and b) revealing the existing forms of forced labor in both the apparel and other sectors.

Materials and Methods

The entire paper is written in a narrative and descriptive style. The study issues were shaped and analyzed using a qualitative technique. This study mainly used secondary sources for analysis based on various sorts of documents such as articles, newspapers, books, journals, reports, and internet websites.

BACKGROUND DISCUSSION

Bangladesh is noted for its export-oriented readymade garment (RMG) industry, which employs millions nationwide. High rates of poverty, the fragmented nature of textile supply networks, and weak enforcement of legal rights for workers have long been blamed for the industry's harsh working conditions and forced labor. However, the alternative garment sector, which operates solely to serve the local Bangladeshi market, is less well-known globally. These difficulties are significantly more acute than in the export market, thanks to increased financial fragility and lower official oversight: forced labor, including child labor, is particularly prevalent among its workforce. According to a reasonable estimate, there are several hundred thousand workers in Bangladesh's local garment market, with over 250,000 in Keraniganj, a regional garment hub, alone. Due to the sector's low visibility among donors, only a few NGOs operate in this area. This informal industry uses raw and residual commodities from the export-oriented portion of the market, and it frequently lacks access to official financing sources. According to anecdotal evidence, a portion of these factories - around 30% in one district (Baumann-Pauly et al., 2015) - serve as subcontractors for the more traditional export market. Still, the majority of their output is earmarked for local consumption. The lack of regulation and government monitoring in the informal economy can exacerbate the problem of forced labor, which includes children. These critiques are not new, but the COVID-19 pandemic has exacerbated them and made workers more vulnerable.

Domestic garment companies experienced a drop-off in demand during the onset of the pandemic, which was exacerbated by the fact that around 30% of domestic garment sales in Bangladesh occur in the month between Bengali New Year and Eid (BRAC, 2020), Workers' salaries were impacted significantly: workers generally receive partial pay throughout the year and the remaining 80% of their annual "compensation" in the days leading up to Eid.

Workers who were already poor found themselves in increasingly precarious situations. Similarly, those unofficial factories that are part of worldwide brands' supply chains have suffered due to canceled orders and refusals to pay suppliers: many cash-strapped factory owners have responded with mass layoffs (NORC, 2020). As of April 2020, 1 million apparel workers (out of 4.1 million) had been furloughed or sacked, and \$2.8 billion worth of apparel export orders had been canceled in Bangladesh, where garments and textiles account for 80% of the country's exports (Anner, 2020). As the pandemic spread, some export-oriented industries received government stimulus packages or became eligible for formal debt, while informal sector factories became ineligible for neither (NORC, 2020).

To make matters worse, the casual clothing industry has remained a low priority for international donors, with only a handful contributing to reducing pandemic-related negative impacts. While sectors have begun to reopen and demand has resumed, the vulnerabilities that existed during the epidemic's early stages continue to echo, with worker financial insecurity and despair increasing. As a result, there is less employment available due to manufacturing closures, and workers have less ability to demand

improved working conditions. As a result, returning workers are working longer hours, taking lower wages, enduring harassment, and reduced occupational safety due to the factory's desperation to make up lost earnings (Clean Clothes Campaign, 2021).

In 2020, GFEMS conducted a study that found a significant frequency of forced labor and child labor, including children under 14. According to reports from one district, Keraniganj, factory owners have nearly halved the rate offered to workers for each garment, and the exploitation of female factory workers has increased. Workers in the informal sector are said to be more susceptible than others, which deserves our attention. The Labor Law of 2006 is a comprehensive piece of legislation updated in 2010, 2013, and 2018 to provide thorough instructions for employee-employer relations and benefits. Workers in the informal sector, on the other hand, are omitted (Anam, 2020). The Bangladesh Worker Welfare Foundation Act 2006 defines the informal sector as "private bodies where the terms and conditions of employment of workers and other relevant issues are not determined or guided by the provisions of the existing Labor Act, Rules or Policy promulgated thereunder, and where the scope for the workers to be unionized is minimal." Women lose their jobs as housemaids or in other sectors, children are deprived of education, health, and recreation, and young girls and boys are particularly vulnerable. They may fall prey to anti-social groups who will exploit them. The study will, however, look into the role of financial goods in lowering the frequency of forced labor among Bangladeshi employees in the informal garment industry.

CONTESTATION ON RELEVANT ISSUES

In Bangladesh, according to a survey done by the Walk Free Foundation (2016), forced work (80%) is far more common than forced marriage (20%). Furthermore, forced labor was found in substantial amounts in manual labor (24%), construction (22%), pharmaceutical production (13%), and farming (11%). It has also been observed that most of the sector is concentrated in urban regions, where workers are forced to engage in unhealthful and dangerous jobs. According to the poll, forced labor primarily affected men (85 percent of men compared to 15 women). Even though the 2015 study was unable to break down forced labor sectors by gender, pre-existing literature on labor exploitation with a specific Focus on the garment business reveals that 85 percent of the four million Bangladeshis engaged in the sector are women.

According to anecdotal evidence, children in Bangladesh are at risk of forced labor, early marriage, and organ trafficking. According to a new estimate, almost 15 lakh individuals in Bangladesh are victims of modern slavery, accounting for 44 percent of the population. Bangladesh's susceptibility to forced labor and child labor is blamed on endemic poverty, natural disasters, inter-communal violence, and corruption. In addition, a study report on modern slavery in Bangladesh by Murray et al. (2019) identified the critical types of modern slavery in 2019. Rice production (children and adults of low social status), tea gardens (Minority (primarily Hindu) descendants of plantation workers), shrimp farming (Low-status, landless rural populations; rice farmers; small-hold gher cultivators), ship breaking (Men and children who migrate for work, Rohingya progressively involved), Tanneries/Leather-Works (Low socioeconomic status internal migrants from rural areas) were all identified as significant sources of forced labor in the report. Also included are child labor, domestic slavery (low-status rural women and girls), and commercial sexual exploitation (mostly girls and women, but increasingly men). Forced marriage (Girls from low socioeconomic backgrounds), Exploitation of migrant laborers (90 percent male, who

enter construction work or similar; 10% female, essentially domestic work in Gulf states; sex workers), and Human trafficking, primarily girls and women, as a destination country, Rohingya refugees, particularly girls and women, and internal trafficking pig (US Department of State, 2018).

Furthermore, the proprietors of Bangladesh's informal factories are suffering from Brobdingnagian hardships due to the cancellation of production by receivers of large and formal clothing. As a result, the money spent on clothing is not being used and is not being repaid. As a result, their financial life has become unbearable in the face of the pandemic. Similarly, child labor families are experiencing difficulty and unsustainable financial troubles due to widespread layoffs and a lack of customers in the street eateries and restaurants where they work during the pandemic. The dependent yet self-employed person's family led to awful conditions within the CORONA pandemic scenario.

SLAVERY AND MODERN SLAVERY

Slavery refers to the state of being enslaved (Waite et al., 2010). It used to be a feature of civilization and was permitted in most societies as a form of punishment for crimes (White et al., 2014), but it is now illegal and outlawed by laws, rules, and social norms except as a form of punishment for crimes (White et al., 2014). Slavery, according to the Walk Free Foundation (2016), is an exploitation situation in which a person cannot refuse or leave due to threats, assault, coercion, abuse of authority, or deception. Slavery is defined in this study as a system in which people are forced to work and deprived of the majority of liberties that free people enjoy. On the other hand, modern slavery refers to the systematic exploitation of people to obtain either personal or commercial advantage. Slavery in its current form exists all around us, although it is typically concealed from public view. People will get caught up in creating their clothes, serving their meals, selecting their crops, working in factories, or working as cooks, cleaners, or nannies in our homes. This will cause people to become trapped in the system. It is a term that encompasses a wide range of circumstances in which a person is taken advantage of by others for several different motives (Murray et al., 2019). It is also a system in which an individual is under the control of another who uses violence and force to maintain that control, with the purpose of such power being exploitation. In this study, modern slavery refers to a system in which exploiters profit from the exploitation of others in various situations, such as human trafficking, forced labor, debt bondage, slavery, descent-based remuneration, child enslavement, and forced and early marriage.

FORCED LABOR AND CHILD LABOR

Labor refers to services provided by employees for pay instead of services provided by entrepreneurs for profit. The spectrum of operations (recruiting, housing, transporting, providing, or procuring) involved when a person utilizes force or physical threats, psychological coercion, misuse of the legal process, fraud, or other coercive measures to compel someone to work is known as forced labor. Labor is performed against one's will and under the threat of punishment. According to the International Labor Organization's Forced Labor Convention of 1930 (29), forced labor refers to any job or service demanded of a person under punishment and for which the person has not voluntarily given himself (ILO, 2021). Forced labor is defined in this study as a situation in which a person is forced to work by violence or intimidation or through more subtle techniques like manipulative debt, withholding identity papers, or threats of deportation to immigration authorities. Child labor, on the other hand, refers to work that deprives children of their youth,

dignity, and potential and harms their mental and physical development and well-being. It refers to either ethically or mentally hazardous labor to the youngster and deprives them of their education. It refers to the exploitation of children by any work that takes away their childhood (ILO, 2012). Child labor is defined as any work that is hazardous, risky, or exploitative to children, whether it is paid or not. Child labor is described in this study as work that is hurtful and dangerous morally, physically, or mentally to a person under the age of 18.

INFORMAL GARMENTS INDUSTRY

Workers and businesses that are not recognized or protected under legal and regulatory frameworks and are characterized by a high level of vulnerability are referred to as the informal sector (ILO, 2002). Casual workers frequently do not have wage agreements, earn little, are not paid on time, do not have employment contracts, do not work regular hours, are not covered by non-wage benefits such as health insurance or unemployment benefits, and are not a priority for most governmental, political, or labor organizations. For example, the Bangladesh Worker Welfare Foundation Act 2006 defines the informal sector as private bodies whose workers' terms and conditions of employment, as well as other relevant issues, are not determined or guided by the existing Labor Act, Rules, or Policy promulgated thereunder, and where workers have minimal scope for unionization (Anam, 2020). Similarly, the informal garment industry refers to an industry that is not recognized as a legal industry under existing rules and is not covered by the BGMEA or BKMEA. The casual garments industry is defined in this study as an industry that is not registered or recognized by garment-controlling government bodies and whose workers are not entitled to the same privileges and government legal benefits as formal workers.

DISCUSSION

Informal garment factory employees include a wide range of individuals, including women, migrants, and previous workers who are mainly uninformed of supply chain networks, labor rights, and legal rights (Ascoly, 2004). These businesses generally have no obligations to authorities or trade associations; thus, a trim level of risk is associated with existing financial products. However, because the informal garment sector operates in a 'deal' rather than a 'rules' area (Raihan, 2020), factory owners typically pay incensement at festivals such as Eid, Puja, or Bengali New Year. Factory workers cannot access insurance, school funding, savings, or credit because they are not required to sign a contract document. As a result, factory owners may push their closest workers to save money instead of paying the company.

Furthermore, Low and fluctuating wages, difficult working conditions, a lack of legal protection, numerous legal and physical risks, low social standing, little or no job security, odd working hours, no pension, no insurance or health insurance scheme, summary dismissals, challenging to save due to low wages, and a brief illness or injury mean no financial means to survive are all challenges that informal factory workers face (ADB, 2012). In addition, women are considered more vulnerable among casual sector workers, although business owners appear to be solvent and well-capitalized. Because their lives are financially secure, informal factory owners have a solid attachment to financial goods like savings, credit, insurance, and supply chain finance. Owners confront issues such as obtaining raw materials or ensuring their quality, unskilled labor, a lack of managerial skills, wage distribution and collection, insufficient funds for the loan, inadequate power supply, political pressure, and pricing competitiveness. Even though wage discrimination

focuses on the interaction between factory owners and workers, financial goods may help to alleviate the dissatisfaction. These financial products aid in the maintenance of a healthy employment relationship, in which employees feel secure in their jobs and employers become more employee-focused.

However, the current COVID-19 pandemic has wreaked havoc in the informal garment sector, displacing millions and robbing them of their livelihood. Because casual garment companies cater to the home market, workers were subjected to arbitrary layoffs when the lockdown began, and market demand dropped sharply. Because they are not registered, it is impossible to know how many unregistered garment workers are out of work during COVID-19. Furthermore, while official clothes owners received assistance from recognized authorities, the owners of these informal manufacturers were denied the opportunity to get aid debt from the government. The second phase of the lockdown in Bangladesh (April 2021) hits the re-clash for wage, Eid festival bonus between workers and owners (December 2021 Covid Blog, 2021).

Because laid-off people are more likely to turn to exploitative professions or put their children to work to make ends meet, the COVID-19 condition supports contemporary slavery. Informal employees are found to have neither regular employment nor a source of income. People who do not have financial engagements such as savings, credit, or insurance is often labeled as situational poor. People are forced to participate in forced labor because of their vulnerability. Because the majority of workers in the informal sector are inexperienced, destitute, and unemployed, they are more likely to engage in forced labor. According to the 2010 Labor Force Survey, the informal economy employs 87 percent of Bangladesh's workers. The informal economy includes wage workers, self-employed people, unpaid family labor, piece-rate workers, hired labor, and child laborers (ILO, 2021). Child labor is frequent in the informal garment industry. When there is little fear of authorities invading the workplaces, children are hired to labor in the evenings or at night. When children are orphaned or supporting families whose parents are either unemployed or underemployed, they frequently begin working. Children are typically paid less than other workers (ICF International, 2012). Financial products such as education finance may aid in the abolition of child labor, and the provision of products such as savings, insurance, and payments may instill secure trust in the parents of children to return them to school (UNICEF, 2015). In addition, investments and securities are designed for long-term or short-term financial gain. Financial products include credit, savings, insurance, payments, education finance, and supply chain finance. When consumers have access to financial products, such as COVID-19, they can help themselves during times of difficulty, such as when they are unemployed or laid off. Women and children are, without a doubt, the most vulnerable groups in forced labor in Bangladesh (ILO, 2020).

FINANCIAL LIVES OF THE APPAREL INDUSTRIES WORKER

According to research carried out by the Asian Development Bank (ADB), 89 percent of workers in Bangladesh are working in jobs that can be categorized as informal (ADB, 2012). The garment manufacturing industry is widely known to be one of the most significant contributors to the country of Bangladesh's illegal labor force. The garment industry in Bangladesh is responsible for the employment of 5 million people, all of whom take pride in their work and receive happiness from it (Anam, 2020). In 2020, the globe will witness a unique Coronavirus epidemic that has never been seen before. The majority of countries impose city-wide curfews. Bangladesh was shut down for the first time in

history on March 26, 2020, to stop the virus from spreading. The World Bank examined the situation in South Asia about the impact of Covid-19 in a report, describing informal laborers as the most susceptible group to Covid-19 in Bangladesh (WB, 2020). Kabir et al. (2021) investigated the impact of covid-19 on garment workers, including the negative impact on their health, financial difficulties, inability to pay for necessities, and future employment opportunities (Kabir et al., 2021). Due to customer cut-off orders for the pandemic, 55 percent of garment companies continue to produce. In June 2020, around 200000 people lost their jobs (Antara, 2021). Because they do not get government stimulus packages or bank loans, the informal RMG sector is in the most susceptible position to pay wages to its workers due to buyer cancellations. Workers work regular hours and overtime but do not receive their pay on schedule, and overtime wages are not paid. The epidemic makes women employees, as well as domestically migrated orders, more susceptible. The vulnerability of informal workers in the country is exacerbated by the lack of labor law, which includes no job contract, benefits, or payroll. When RMG workers returned after the pandemic's first shock, their working hours doubled, but they were paid less.

FINANCIAL LIVES OF GENERAL INFORMAL WORKERS

Keith Hart, an economic anthropologist, saw a significant difference between wage work and self-employment. He extended self-employment to the informal economy, describing a thriving sector ranging from shoe polishing to match selling (Portes & Haller, 2010). Andrews et al. (2011) addressed how informal workers are vulnerable to social protection and insurance. Informality leads to increased economic insecurity, resulting in inequality and poverty. According to research conducted by the Asian Development Bank, 89 percent of workers in Bangladesh work in informal jobs (ADB, 2012). In Bangladesh, casual workers can be found in urban and rural locations. Agriculture, forestry, hunting, retail and wholesale, manufacturing, and transportation employ most informal workers. Women are more likely to work in the informal economy than men and are less well compensated. Workers in the informal sector are less well-off, and their pay differs from those in the formal sector (Maligalig et al., 2009). In their study, Rahman et al. (2019) discovered a considerable salary discrepancy between formal and informal workers and distinct dimensions of earnings, such as proper wages paid to casual day laborers and officially paid to informal self-employed workers. Experts estimate that 50 million informal workers are at risk from the effects of Covid-19 and that they will be unable to cope with a pandemic in which the informal economy accounts for 49 percent of a country's economy (Antara, 2021).

RECOMMENDATIONS

COVID-19 has aggravated the existing scenario, negatively influencing the financial lives of Bangladesh's formal and informal employees. Workers' experiences during the COVID-19 epidemic demonstrate how truly inclusive benefits, payments, and financial institutions have the potential to be strong foundations of economic stability, resilience, and security for households and the country. Furthermore, due to the forced displacement of approximately 11 million people from Dhaka city to 64 districts across Bangladesh following the announcement of partial lockdown, the decentralization of COVID-19 medical facilities is critical. In addition, proper risk assessment and reliable risk communication, the formation of a multi-sectoral management task force, the disposal of biomedical waste, providing essential support to vulnerable people, and good governance

have all been suggested as ways to mitigate the psychosocial and socioeconomic impact of the COVID-19 outbreak in Bangladesh.

- Recognizing that today's workers rely on government assistance and create benefits accordingly.
- Developing data, technology, and financial mechanisms to ensure that public benefits infrastructure reaches everyone in a timely and secure manner.
- Creating public and workplace perks that increase rather than limit access and adoption.
- Encouraging employers to provide more full-time jobs with predictable hours and livable wages and benefits.
- As a supplement to benefits, social insurance, and other structural supports assist workers in saving for unexpected events.

In November 2019, the novel coronavirus disease (COVID-19) began spreading in Wuhan, China. Following this, on March 11, 2020, the World Health Organization (WHO) declared COVID-19 a global pandemic (WHO, 2019). COVID-19 has evolved into a pandemic, beginning as small clusters of transmission merged into bigger groups in several nations, eventually leading to global information (Anderson et al., 2020).

Bangladesh confirmed its first COVID-19 case on March 8, 2020 (IEDCR, 2020), prompting a statewide lockdown on March 26, which was extended many times until May 30, 2020, to prevent human transmission. On March 24, the administration deployed armed personnel to assist with social distancing. This notification did not apply to emergency medical services or law police. Nonetheless, more than 11 million people left Dhaka to return to their home districts, aiding in spreading diseases across the country. Furthermore, all ready-made-garment (RMG) companies, industries, private offices, and commercial centers were allowed to operate on April 25, 2020, resulting in a "partial lockdown" throughout the country. The disease has spread to millions of people due to the movement of RMG workers to industrial zones and a lack of community awareness about the sickness (Bodrud-Doza et al., 2020). Bangladesh is experiencing an unparalleled economic and social disaster due to the current Novel Corona Virus COVID-19 outbreak (Kumar & Pinky, 2021). The ongoing pandemic has resulted in the loss of jobs and income for many people previously employed in the informal economy. The unemployment rate and the percentage of people living in poverty have increased across the country in both urban and rural areas. Because Bangladesh's economic growth has not been inclusive, the country's progress in the last few decades has not been able to prevent impoverished people from becoming destitute. This is because Bangladesh's progress has not been able to prevent people from becoming poor in the first place (Hossain, 2021).

CONCLUSION

COVID-19 has exacerbated the living conditions of individuals from all walks of life worldwide. Since 2020, every category of individuals, from sweepers to business people, has been confronted with its life-threatening dimension. Furthermore, the pandemic scenario has touched every sector of the economy. From the stock market to the rural economy, the entire economic situation has been plagued by an unfathomable economic crisis and limits that are lowering the financial position of employees not only in industrialized countries but also in emerging countries such as Bangladesh. Due to the pandemic crisis, Bangladesh's economy is at a crossroads. The reduced purchasing power of the general public, mass layoffs, shutting down foreign orders in export, particularly in

the textiles sector, reduced remittance flow, border closure, protracted periods of plant closure, and lockdown are all examples of critical economic conditions. The economic sector's importance has touched the workers' financial lives. Workers face financial hardships due to the pandemic crisis to meet their daily needs. As a result, their purchasing power has been hampered, and their health expenditure has decreased due to their lower income. Due to their low income, they cannot provide for their family's basic needs, such as daily food, education, nutrition, and health. In addition, many casual and formal employees are experiencing uncomfortable positions due to the epidemic, which has increased their vulnerability. According to sociologists, increased susceptibility may enhance social anarchy by increasing social problems such as human trafficking, kidnapping, thieving, drug addiction, family disintegration, and erosion of values and norms. In addition, the government and several organizations have taken steps to mitigate the losses incurred due to this limited pandemic crisis. As a result, the government and other responsible parties should implement appropriate policies and measures to address this problem and improve the financial well-being of Bangladesh's official and informal workers.

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