

Repercussions of COVID-19 on Women's Employment: The Stories from Domestic Workers in Bangladesh

Razia Sultana and Afsana Alam

Abstract

Gender segregation was significantly observed in the three-rounds of surveys (from March 2020 to March 2021) that sought to capture the impact of COVID-19 on people's lives and livelihoods in Bangladesh. Domestic workers reported the most significant loss of livelihood among other occupations. Unemployment rates by occupation varied from a high of 32 percent among domestic workers. As they are in informal employment, domestic workers are excluded from Bangladesh's labor rights and social security systems. This paper explores the impact of the pandemic on women's informal employment by comparing live-out independent domestic workers and agency-based workers. Our study focused on employment arrangements of workers from a decent work perspective. Fifteen respondents based in Dhaka were selected and interviewed. We document the implications of lack of formalization and our findings show the prospective gains that could emerge from bringing domestic workers under agency-based services.

Keywords: Informal Employment, COVID-19, Domestic workers, Social Protection, Decent Work, Formalization, Employment arrangements

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Introduction

COVID-19 affected every part of the world in terms of deaths, employment, and economy. Bangladesh experienced the first lockdown on 26 March 2020 for an extended period of two months after the first COVID-19 case was detected on 8 March 2020. The impact of COVID-19 was acutely felt in people's lives and livelihood in Bangladesh, particularly the informal employment workers and women-dominated informal employment in urban settings. In 2021, a study conducted by the Centre for Policy Dialogue (CPD) and Bangladesh Institute of Labor Studies (BILS) found that the urban informal sector lost about 1.08 million jobs due to the pandemic, which was over 8 percent of the total urban employment at the level of 2016-2017. Research carried out by BRAC (2020) revealed that regular earnings dropped by 66 percent for women involved in the informal sector, while their work opportunities were reduced by 24 percent. The Power and Participation Research Centre-Brac Institute of Governance and Development (PPRC-BIGD 2021) survey revealed that the unemployment rate had improved since June 2020, yet eight percent of those who were employed before COVID were currently out of work. The trend was particularly worrying for women – a third of women employed before the pandemic have remained unemployed since June 2020. In addition, the unemployment rate among female-headed households was five times higher than men, women also faced greater re-entry constraints into labor markets creating a double burden.

This study explored the impact of COVID-19 on women's employment, particularly in the informal sector in Bangladesh. It paid special attention to domestic work as informal employment and its position in the labor market from a decent work point of view. Domestic workers form an essential part of the global workforce in employment and are the most vulnerable but essential group of workers. According to the ILO (2015), about 1 in 25 women workers are domestic workers globally, and a vast majority are from the poorer sections of society. In this study, we compared two types of domestic workers (independent workers and domestic workers who are associated with an agency – Hello Task) from decent work perspectives and measure the impact of COVID-19 on their employment. We conclude with some policy reflections and identify the gaps in knowledge that future research could address.

COVID-19 Impact on Women's informal Employment in Bangladesh

Informal workers are often not well recognized or valued, and they remain outside the purview of public policy, government regulation, and state-provided benefits despite their contribution to the country's economy (Husmanns 2004). Research demonstrated that there is a direct link between informality, exclusion from the mainstream institutions of society (Chen et al. 2005; Samal 2008; De Soto 1989; 2000; Hanagan 2008; Von Braun and Gatzweiler 2014), persistent poverty, and precarious form of work in which women are over-represented (Fudge and Owens

2006; Jonsson and Nyberg 2010; Sheen 2010; Raihan and Bidisha 2018). Sheen's (2010) study of women in precarious work suggests they share specific characteristics, aside from poverty. They are women with children, often single parents, working part-time, with low levels of skills, low pay, and working in female-dominated sectors. Moreover, in the labor market, women are distinctly stratified and constricted to a limited range of jobs and are in inferior positions at every stratum in the occupational hierarchy. The employment model in *Women in Informal Employment: Globalizing and Organizing (WIEGO)* portrayed the hierarchy of earnings and segmentation by employment status and sex. The model depicted the placement of informal employment by sex where men are predominantly positioned in the higher ranks in the pyramid and women are generally ranked in the lower positions. The model illustrated that the proportion of women increases at lower levels of the occupational pyramid, and in the poorer paid and the more precarious jobs with higher risk of poverty (Chen, M. et al., 2004 2005). The pyramid also reflects that a lion's share of women's labor and time is spent on unpaid domestic responsibilities. This division of labor lies at the center of gendered labor expectations in the market.

The informal economy plays an indispensable role in economic growth, contributing around 43 percent of Bangladesh's GDP. Of the 60.83 million employed labor in the country, 85.1 percent work in the informal sector (BBS 2017). The Labor Force Survey (LFS) 2016-17 shows that 95.4 percent of all employment in the agriculture sector is informal, followed by 89.9 percent in the industrial sector and 71.8 percent in the services sector. Around 13.1 million jobs in urban areas are informal and around 38.6 million in the rural areas of the country are informal. A significantly higher proportion of women are involved in informal work (91.8 percent) than men (82.1 percent) and rural women (93.3 percent) are more likely to be engaged in informal work than urban women (87.4 percent).

Several recent studies and surveys revealed the impact of COVID-19 on women's employment in the formal and informal sectors. Rapid telephone surveys were carried out as a part of the COVID-19 study by the PPRC and BIGD. The three rounds of surveys (from March 2020 to March 2021) were conducted to capture the impact on households and livelihoods before and during the first lockdown (March 26th) and recovery dynamics. It was found that between February and June 2020, all categories reported a rise in unemployment and a decline in per capita income. Of those surveyed, 76 percent had remained in employment, 17 percent had lost their jobs, and 7 percent shifted to lower-paid occupations. Domestic workers reported the most significant loss of livelihoods, 54 percent of whom were unemployed in June. A year later, in March 2021, 8 percent of the overall sample remained unemployed, but rates varied from a high of 32 percent among domestic workers to a low of 4-5 percent among factory and transport workers and rickshaw pullers. There was a clear gendered impact: 31 percent of women who had been employed in February 2020 were still unemployed in March 2021 compared to 6 percent of men (Rahman and Matin 2020; 2021; Rahman et al. 2021).

Another study conducted on micro and small enterprises in Bangladesh found that recovery was the lowest in female labor-intensive sectors and those with higher health risks, such as

beauty parlors. Unemployment among female workers has worsened since June 2020 and stands at a massive 54 percent. Thus, income is down from pre-COVID levels by 24 percent for men and 56 percent for women, eight months after the first lockdown was lifted (Islam et al. 2021).

Another survey found a disturbing trend in young women's employment (BIGD 2021). Young women were employed in the most hard-hit sectors like private tutoring, handicrafts, private organizations, or NGOs. A third of the young women employed before the pandemic were out of jobs in January 2021, which is three times higher than the rate among young men. Moreover, income loss for young women working in both periods was twice that of men (Tabassum, Shakil, and Nusrat 2021). The Ready-Made Garments (RMG) sector in Bangladesh is overwhelmingly dominated by female workers who also experienced the impact of the pandemic. According to the Directorate of Inspection of Factories and Establishment (DIFE), around 2.6 million workers failed to join work till 1 June 2020, as predicted by the Daily Observer (Karim 2020). On 27 July 2020, the Business Standard reported that 10,000 workers became unemployed as their factories closed down. Another study reported a higher rate of retrenchment of workers in small factories than in medium and large factories (Moazzem, Shibly, and Chowdhury 2021).

While the formal workers managed their lives and livelihoods during the crisis generated by COVID-19, it was far more difficult for workers in the informal economy to cope with the situation, particularly those in precarious work, predominantly women. Having greater access to formal social security assisted the formal workers to cope with the crisis, while informal workers, particularly those women in precarious work, were left to manage on their own.

The Impact of COVID-19 on Domestic Work: Evidence from Bangladesh

Domestic work is a form of informal employment and as such domestic workers are characterized by the same constraints and deprivations as informal workers and are often recognized to be among the most precarious. Of all forms of wage labor, it is the most systematically dominated by women from the poorest sections of society and often migrants, either moving from more deficient rural to more affluent urban areas within a country or crossing borders, thus belonging to the lowest strata of the occupational pyramid. The vulnerability of the work both reflects and is compounded by the disadvantaged identity of the workers – on the grounds of gender, class, race, and legal status. (Spitzer 2010; Ghosheh 2009). Domestic work is rarely regulated because it is carried out within the private domain of the home but also because, as an extension of women's domestic roles, it is frequently not recognized as work (Ghosheh 2009). The feudal type of relationship is the basis of employer and domestic work relationships. The association is essentially familial and paternalistic, often represented as slavery. By the end of the eighteenth century, servant labor shifted to labor that belonged to the servant and was acquired by the master through a contract (Steedman 2007). However, this shift didn't bring significant changes in the lives of domestic workers concerning their human and labor rights. The decision to treat domestic workers as workers is a challenge

to deeply rooted societal exclusions expressed through law (Zarembka 2003; Jones 2009; Blackett 2011; Coble 2020).

Domestic workers can be categorized as 'live-in' and 'live-out' based on their work, where the 'live-in' workers reside in their employers' houses and work full time undertaking different household tasks (Jensen 2007; Ashraf et al. 2019). The 'live-out' workers live in their own accommodations in low-income neighborhoods and work for an agreed number of hours a day for more than one employer (BILS 2015). The exact number of domestic workers in Bangladesh are difficult to know because of the difficulties in measurement. Estimates range from 1.3 million to 4 million. According to ILO's (2006) estimation, there are four million domestic workers in Bangladesh, while the Bangladesh Bureau of Statistics (2017) estimated 1.3 million domestic workers, of whom at least 80 percent are female. The National Domestic Women Workers Union (NDWWU) in their various statements asserts that the number is between 2.2 to 2.5 million. And according to the Bangladesh Institute of Labor Studies (2015) estimate, there are 3 million domestic workers in the country, of whom around 1.7 million live in the capital.

COVID-19 has significantly affected the employment of domestic workers in Bangladesh, particularly in Dhaka city. The COVID-19 collective study of PPRC- BIGD drew a random sample of 12,000 households, where 76 percent of domestic workers (an almost entirely female-intensive occupation in Bangladesh) were classified as poor and 60 percent as extremely poor. The survey findings confirmed that domestic workers reported the most significant loss of livelihood. Domestic workers who resumed work reported that their income had declined by 37 percent compared to before the pandemic. Overall, the group reported a 61 percent decline in income. After a year, in March 2021, the unemployment rate remained high. Another study found that 57 percent of the domestic workers had lost their jobs, and 43 percent reported a drop in incomes. (Karim 2020). The National Domestic Women Workers Union (NDWWU) reported a job loss of 1.2 million part-time domestic workers since March 2020.

Though the Government introduced means-tested social protection coverage through its National Social Security Strategy (2015) that covers informal workers, including domestic workers through the Labor Welfare Fund, the benefits are limited, and application procedures are complex (GoB 8th five-year plan 2020). According to NDWWU, the grant for COVID-19 response for informal workers promised by the Government (one-time cash transfers of BDT 2,500) to be transferred by July 2020 was yet to be received in September (WIEGO 2020). However, the 2021/22 budget declared a fund of BDT 5,000 crore under the natural calamities head where domestic workers were referred to specifically along with day laborers, farmers, and victims of natural disasters (Islam and Rahman 2021).

The Transition to the Formalization of Domestic Work in Bangladesh

The transition from informality to formality is a continuous process. In the domestic work sector, the extreme informality continuum is represented by the absence of employee status

and lack of minimum rights and entitlements, such as social security and paid annual leave, and frequently restrictions on unionization (Boonstra 2012; ILO 2016). On the other end of the spectrum, formality represents having social security access and registration, public registration of the employment contract, and written employment records. Thus, the degree of informality or formality can be determined by examining the legal frameworks that provide entitlements for domestic workers and whether those frameworks are effective or ineffective in practice (ILO 2016).

Although Bangladesh is a signatory to ILO Convention 189 on Decent Work for Domestic Workers, it has not yet ratified it and is therefore not bound by its recommendations. Domestic workers are outside the purview of the 2006 Labor Law that provides protections to workers. (Naim 2012). In 2015, the government adopted the Domestic Workers' Protection and Welfare Policy (DWPWP) following a lengthy negotiation process with interest bodies and stakeholders. However, it remains inactive as it is not obligatory and offers limited means of enforcement (MoLE 2015). The National Domestic Women Workers Union (NDWWU) was set up as an unregistered, member-based (20,000 members) trade union in 2000 (Ghosh 2021). NDWWU and the Bangladesh Institute of Labor Studies (BILS) jointly formed the Domestic Workers Rights Network (DWRN) in 2006 to mobilize the workers and ensure their inclusion in policy-level change. The most notable success of the network was adoption of the DWPWP (WIEGO 2020).

The networks therefore seek a transition from an exploitative, socially marginalized status of domestic workers to "decent work" (as defined by ILO); formalizing their employment and bringing them under the purview of labor law.

Decent work has four components: employment opportunities, rights at work, social protection, and social dialogue (Siddiqui 2006; ILO 2011). While employment opportunities refer to the right to work, right at work refers to the enjoyment of certain human rights and labor rights at the workplace; social protection refers to the coping mechanisms against vulnerabilities; and finally, social dialogue refers to a process through which employers and employees negotiate their differences (Ashraf et al.2019). Therefore, the law and practice should embrace the notion of decent work for domestic workers in a manner that encompasses respect for their self-definition as workers. An element in the formalization debate surrounding domestic work involves understanding and rethinking the role of employment agencies, including placement agencies. In this model, the employer may be an organization (private or public, for-profit, or not), which then sells the services of domestic workers by deploying them to households. ILO permits private agencies but urges them to ensure safeguards for domestic workers. Also, the frameworks should enable such domestic workers' agencies to self-organize and allow them the effective exercise of freedom of association rights and other labor rights for domestic workers. Bringing domestic workers under the protection of labor legislation is a matter of gender equality and ensures human rights. The state and international actors need to take responsibility to ensure the transition of their work from the informal to the formal sector to assure a decent job for all (Blackett 2011; ILO 2011). The Hello Task in Bangladesh is an

example of an agency (private for-profit) that provides on-demand maid service in Dhaka. The agency was founded in 2017 and is based on the Uber model. Their vision is to transition domestic work to decent work.

This paper explores the impact of COVID-19 on women's informal employment, particularly by comparing informal live-out independent domestic workers and those associated with the agency (Hello Task). More specifically, what is the impact of COVID-19 on women's informal employment in Bangladesh, as seen through the experience of domestic workers? What are the differences and similarities between the two categories of domestic workers (independent live-out and those associated with Hello Task) regarding their status, recruitment arrangement, wage system, work pattern, and support mechanism from a decent work perspective? What are the different employment experiences of these two types of domestic workers during the COVID-19 lockdown and onward (March 2020 to February 2021)? What are the decent work deficits in domestic work in Bangladesh that need to be addressed?

Methodology

We utilized a qualitative comparative analysis to explore the differences and similarities in the employment arrangement process of domestic workers working as independent live-out and those associated with the agency Hello Task. We examined the employment arrangement process of domestic workers as a case or unit of analysis. Data were collected from both primary and secondary sources and included in-depth interviews with sampled workers.

A sample of fifteen (ten independent and five Hello Task) domestic workers who worked in Dhaka city was purposefully drawn from BIGD-PPRC's livelihood household survey for independent workers. We selected five Hello Task domestic workers purposefully based on their availability from the list provided by BRAC Skill Development Program. The age range of the respondents was from 25 to 32 years. Three respondents aged 50+ years and working independently were also interviewed.

Secondary data was drawn from PPRC and BIGD. We also conducted four key informant interviews (KIIs) with the relevant stakeholders working for/with domestic workers from the agency, trade unions, and NGOs. The interviews (over phone) were conducted between January and February 2021.

Interviews were digitally recorded with participants' consent to avoid missing information and then transcribed, translated, and entered into NVivo. Textual and structural descriptions of participants' experiences were then developed and combined to convey an overall sense of their employment experience.

Findings

Decent Work components	Employment Factors	Independent live-out Domestic Workers	Hello Task Domestic Workers
1. Employment opportunities	Employee's background	<ul style="list-style-type: none"> - Migrated to Dhaka; come from significantly lower socio-economic backgrounds - Have no/less education and skill and mostly sole or primary earner - Find jobs through individual social network or community engagement 	<ul style="list-style-type: none"> - Migrated to Dhaka; come from significantly lower socio-economic backgrounds - Received training to develop necessary skills - Find jobs through the Hello Task hub located in their community.
	Skill development and Training	<ul style="list-style-type: none"> - No professional training and gained skills through years of working experience - No/lack opportunities for skill development and training 	<ul style="list-style-type: none"> - Received formal training from the employer and employer partners and gained skills. - Access to professional training
2. Rights to work (human rights and labor rights)	Recruitment arrangement	Verbal contract and informal settlement of terms and conditions of work	Formal ways of recruitment in the agency and they deployed workplace terms and conditions of work
	Wage System	<ul style="list-style-type: none"> - Informal wage settlement - Payment in cash and on a monthly basis 	<ul style="list-style-type: none"> - Formal wage settlement through the digital payment method with fixed job-rate - Daily and monthly payment
	Work pattern	Task-based and multiple employers	Both hour and task-based, and single and multiple employers
	Workplace security	No implemented principles or workplace security	Ensure workplace security through the agency rules and terms and conditions of employment
	Job-status	<ul style="list-style-type: none"> - Considered as an undignified profession due to feudal type relationship with the employer - Women-led inferior 	<ul style="list-style-type: none"> - Moderately dignified due to agency involvement - Choice of domestic/household work as career

		occupation	
	Job security and future job aspiration	Lack of job security and uncertainty of access to future work and lack of aspiration	Relatively secured and have the aspiration to switch to a better job by utilizing skills gained
3. Social protection	COVID-19 impact	<ul style="list-style-type: none"> - Immediate loss of job during lockdown - No/ insignificant support from employers - Complete job uncertainty 	<ul style="list-style-type: none"> - Limited work placement during lockdown - Workers in monthly salaried positions received salary during the lockdown while hour-based employees didn't
	Social security benefits	<ul style="list-style-type: none"> - No government social protection as workers - Limited support from NGOs, employers, landlords, and the community, mainly as food and from the government as one-time cash transfers 	<ul style="list-style-type: none"> - No government social protection as workers - Agency connected them to NGOs to get food support
4. Social dialogue	Forming collective voice	<ul style="list-style-type: none"> - No collective voice/bargaining power - NDWWU and DWRN were inactive during COVID 19 to include them in the stimulus package as workers. 	<ul style="list-style-type: none"> - Moderate collective voice/bargaining power - NDWWU and DWRN were inactive during COVID 19 to include in the stimulus package as workers.

Table: 1 Key Findings

Employment Opportunities

Employees' Background

The domestic workers who were covered in our study came from significantly poor socio-economic backgrounds and migrated to Dhaka city in search of livelihood. Poverty, death of a primary breadwinner, lack of paid work in the village, indebtedness, and river erosion were the major causes of migration. Having no or low education and marketable skills, utilizing their social network such as acquaintances from their village or security guards of employer houses, they found paid jobs in the city. Domestic work was easily available and far less physically demanding for them. Thus, the employment arrangements were also on an informal basis. A 50-year-old widowed sole earner named Nargis Akter (independent DW) said, 'how did I get

my first job? Well, others had been working as domestic workers. I would go to them and request them to find me a job.'

Most of the respondents were either sole earners or primary earners of the household and were widowed, separated, or abandoned. The respondents who were secondary earners had husbands or other earning members in the household. The male members generally worked as rickshaw pullers or engaged in other forms of daily labor such as waiters, house painters, street vendors, masons, shopkeepers, cart pullers, and in garment factories. They lived in low-income neighborhoods. A few had left their children with family in the village because of financial hardship. Despite the poor housing conditions, rents were extremely high, usually costing BDT 2500 to 5000. Rent accounted for an estimated 50-70 percent of their monthly expenditure.

The research found that workers from both groups had similar background but varied in terms of method of accessing jobs and their age group. It was easier for agency-associated workers to find a job since the agency Hello Task set up hubs in the slum areas to locate potential workers through their agents.

Skill Development and Training

The independent domestic workers gained their skills informally through experience. They did not acquire any special training, which was also reflected by one of the respondents.

"You see, sister, we have no education. Who will give me another job? What skills are you talking about? All women have the skills and knowledge of household chores". (Parvin Akter, 28 years, independent DW)

The domestic workers associated with Hello Task had access to professional training. They received training from Hello Task and other organizations that partner with Hello Task, such as Brac and Oxfam. They are trained to utilize mobile applications and digital payment systems, and to operate household electronic appliances. They also receive inter personal communication training. A worker from Hello Task expressed her experience. *"Besides getting training from Hello Task and CHAKRI, I learned a lot of useful things such as they taught us usage of the different electronic appliances. Now I can use those while I am at my work. Before, I was not even allowed to touch those appliances when working independently."* (Nazma, 30 years, Hello Task DW).

Right to Work

Recruitment Arrangement

Independent domestic workers don't have a written agreement regarding the terms and conditions of employment and work under verbal contracts. The nature of work, payment, days, and other issues related to work get fixed through verbal communication with the employers. On the other hand, Hello Task has a comparatively formal recruitment system. It is required for the workers to have a mobile phone (basic or smart) of their own, to work through the Hello Task app. They list down the name of the employers, let them know about their terms and

conditions such as packages, payment, and tasks before joining, and take their signature as proof of consent. They also provide them with an identity card and uniform.

'The Hello task gave us training for three days before starting the work. I have to register in their office, hand over a copy of my ID card and my picture. They provide a uniform with the Hello Task logo, an ID card, a form, a mask, and hand gloves. (Fatema, 30 years, Hello Task DW)

Work Status, Pattern and Wage System and Workplace Security

Domestic workers are often humiliated by their employers, and because of the social stigma, they are not treated well. For example, our respondents shared, that they are not allowed to sit at the table to eat or use the washroom of employers. In contrast, the workers associated with the Hello Task expressed that they feel a sense of honor doing their job when the agency deploys them as the employers treat them professionally.

Before when I was working independently people called us by name or called us "bua" (maid) or "tui" (belittling) but when I go to work from Hello Task usually they don't behave in such a bad way. They called us apa, mother or daughter based on age differences. As we are under Hello Task, they give us proper honor (Kamrunnahar, 30, Hello Task DW).

The wage system and work pattern vary for independent domestic workers and Hello Task workers. The salary of independent domestic workers depends on the rates per task based on the area and number of houses they work at, on a part-time basis. They negotiate their salary according to these rates in an informal agreement. The payment system is usually monthly. They get their salary at the end of the month and in cash, and the average income ranges between BDT 4000 and 6000.

Currently, Hello Task has an hourly rate of BDT 59 (\$ 0.69). The workers claimed that the rate was higher in the past. It has decreased post-pandemic. They offer two types of packages, instant service on a daily basis, and a monthly package. However, employers can express their interest to hire the same workers if they are pleased with their work. If the employers are not satisfied with the work of a domestic worker, they can complain within three days of starting, and the agency then changes the worker. Workers also have the flexibility to be selective in their work. Those who opt for a daily package get their salary one day after work completion. In the monthly package, they are required to work for the same family for over a month. In consultation with the employers, the workers can take a weekly day off (four each month). Hello Task transfers the workers' wages through mobile banking (Bkash and Nagad apps) and claimed that the workers were quite comfortable with this method. From their record, it is evident that they are active daily users. *'We get the salary in Bkash or Nagad. No, I am getting comfortable with this, but it is sometimes difficult to cash out instantly'* (Kushum, 35 years, Hello Task DW). The KII from Hello Task mentioned that their husbands could not take

away cash from them forcefully due to the digital payment system. They do not have to keep cash as it can be withdrawn as and when required.

Independent domestic workers lack workplace security. Even though there are safeguards in the laws and domestic welfare policy, they are hardly implemented in practice. Hello Task workers on the other hand enjoy some workplace security since it has been included and stated in their policies. They claimed it was one of their priorities. One of the respondents described the workplace security they possess.

'Yes, we have personal safety measures taken by the Hello Task through their apps. If we face any physical assault, we can dial a number on our mobile introduced by Hello Task. Then the police can come by locating the address through the call. No, I never faced such an incident in my workplace' (Nazma, 30 years, Hello Task DW).

If the workers do not feel comfortable working somewhere, they can notify the agency, and it takes action. In case of any form of violence that the domestic workers experience in the workplace, they can take legal action, and if necessary, Hello Task helps them in this regard. Hello Task blocks clients against whom complaints are received, denying services in the future. The employers also have the scope to file complaints against the worker if they damage any household item and get compensation through Hello Task customer services.

Job Security and Future Job Aspiration

Independent domestic workers are most fearful about their job security. Because of the informal nature of the employment arrangement, both parties (worker and employer) can terminate the verbal contract without giving any specific notice period. This was witnessed during the lockdown period of the pandemic. Most of the independent workers shared that post-pandemic, it was difficult to find domestic work, and also, they feel that anytime they might be dismissed. A worker shared:

'So, before the pandemic, it wasn't hard to get a job. Now, the madams (female heads of the families) stay at home. Since they stay at home, they prefer to perform their household chores themselves rather than paying domestic workers. Now they hardly look for a domestic worker. Yes, it does make me nervous when I think about how we would get by or maintain our family if I lose my job' (Halima, 27 years, independent DW).

Most independent domestic workers mentioned that they do not have a long-term plan to work in this sector. They want to accumulate savings and later migrate to the village permanently. Some dreamed of starting an alternate livelihood such as a small business or stop working when their children start to earn an income. Very few want to work as long as their health permits.

The domestic workers who work with Hello Task feel relatively secure. They mentioned that there are available work opportunities and each day they get several notifications for work from the apps as one of the workers said, *'No, I am not fearful about losing my job. There are enough*

orders for work' (Kamrunnahar, 30 years, Hello Task DW). Most of the Hello Task workers want to switch to a better job, utilizing their skills. They are optimistic that their acquired skills and experience will help them find a better job.

Social Protection

COVID-19 Impact: Loss of Jobs and Lack of Employer's Support

The COVID-19 crisis exposed the vulnerability of informal domestic workers, emphasizing the urgent need for social protection. The experience was not significantly different between these two groups of domestic workers. Both workers had to use up all their savings to prevent falling behind on house rent payments and indebtedness. Their food habits were also drastically changed, and they had to reduce their food intake.

Almost all the independent domestic workers in our study lost their jobs at the onset of the first lockdown, except for one or two who risked continuing to work during the initial two or three days of the lockdown. The loss of their job was totally unexpected as the termination was without prior notice. Their employers informed them not to come to work because of the fear they might carry the virus from outside. There was no scope to protest or negotiate. There was uncertainty as their employers did not clearly state whether they would be able to resume their position. The adverse effects of losing work were more severe on those who were older and sole earners. Most of our respondents from independent domestic workers were either widowed or separated and the only earning member in their household. *'You see, other women have a husband to look after them, but I have to do everything on my own and for me losing my job means losing everything'* (Sapna, 27 years, independent DW).

In the case of Hello Task workers, the experience was almost similar. As employers were not ready to receive any domestic service due to fear of being infected, the agency was also compelled to shut down its activities until October 2020. However, the workers were comparatively more confident that the agency would place them at work when the situation got better, and work opportunities would become available. *'I can be hopeful about working there since they have clients and work opportunities at Hello Task'* (Kushum, 35 years, Hello Task DW).

In terms of receiving salary and benefits, both groups of workers were paid for the month the lockdowns began, and the majority of them didn't receive any other help or support during the lockdown period from their ex-employers. However, the workers who were in daily salaried positions in the agency did not receive salaries. One of the respondents said, *"They (employers) didn't even allow me to get close to their door. They didn't help us or call us to know how we were doing or getting by. They paid me and then dismissed me from work"* (Nurun Nahar, 60 years, independent DW). Some employers of independent domestic workers contacted them occasionally and provided help such as some money through Bkash or asked them to visit and collect some food. Those who had strong relations with their employers got this kind of support.

Besides, those who were widowed or only earning family members among our respondents received such help from the employers out of sympathy.

After the lockdown was lifted, both kinds of workers could resume their jobs. Independent domestic workers struggled to find a job while they were unemployed. It was easier for domestic workers from Hello Task to continue working with the agency's assistance. After the lockdown was lifted, Hello Task emphasized safety measures while assigning their workers for work, enabling them to get more jobs.

Social Security Benefits

Both groups of workers were not entitled to any governmental social protection as workers. Even Hello Task workers who were associated with a comparatively organized platform did not have social protection from their employers or the agency. There was no such provision in the agency's policy. The agency mentioned that *'No, we don't have such benefits. We do not have enough money to do that. We are still struggling. We replace them and help them find work, which is our duty. We also want them to be more skillful and include them in formal work'*.

Some of the independent domestic workers received food and hygiene items as relief from NGOs, neighbors, the community, and government commissioners of their area. On the other hand, the Hello Task authority claimed that they worked with some NGOs to help their employees during the COVID-19 lockdown. However, very few of our respondents shared that they could avail of this support. NDWWU and DWRN were ineffective at getting domestic workers included in the government's stimulus package for workers during the pandemic.

Discussion

Our findings show the precarity of domestic work as a profession and the vulnerability of domestic workers, especially during the COVID-19 pandemic. The experiences of both types of domestic workers—independent and those associated with an agency—were similar in terms of social protection to cope with vulnerabilities. The agency (Hello Task) ensured some safety for their workers in terms of employment arrangements, the independent workers were entirely left on their own. Building on these findings and components of decent work, in the next section we discuss the positive features which might aid in the formalization of domestic work.

Introducing Digital Literacy among Domestic Workers

Domestic workers are not familiar with digital platforms and digital financial management. Noticeably, Hello Task introduced the digital payment method to their workers and trained them to utilize the system. This digital financial inclusion might enable them to have more control over their salary, which could potentially affect their voice, agency, and decision-making power within the household and the community in the future. From a broader

perspective, this initiative helps the workers become a part of the country's economic growth as a whole.

Developed a Sense of Dignity

Various national and international platforms have highlighted the domestic workers' struggle to get respect and acknowledgment of their work. We witnessed "feudal" relationships between employees and informal domestic workers (Steedman 2007) and are familiar with the social stigma and discrimination they face. Hello Task provided each worker with an identity card and uniform that symbolized a sense of belonging to a formal occupation. Along with professionalism, this also enabled them to be valued within their families, community, and workplace. They also felt that they work in an office environment rather than only as workers in private houses. Significantly, it also changed the employers' perceptions. Our respondents from Hello Task mentioned the positive attitudes of their employers. They were called 'apa' (formal means of address) and by name instead of 'bua' or 'tui' (familiar ways of addressing domestic workers that are less dignified). A third-party agency involvement exposed them outside the private sphere of the employment relationship and initiated a formal worker-employer relationship.

Ensure Workplace Security

Previous studies suggest workplace violence or abuse is prevalent among domestic workers (MoLE and ILO 2012; BILS 2015; BILS 2019). Hello Task connected employers and workers to the national emergency helpline through their apps to provide safeguards for both employers and workers. Workers were also prepped and guided in dealing with any adverse situation in the workplace. To prevent sexual harassment, Hello Task in its policy of deployment included a provision to not send workers to a house where only male employers resided. As the number of tasks and hours are pre-decided by the Hello Task app, employers cannot force them to perform hazardous work or exploit them.

Access to Develop Personal and Professional Skill

It is often believed that domestic work does not require any specific skills and training. Since this sector is women-dominated it is assumed that women have the natural ability to perform household work. However, domestic work also requires particular kinds of training. Hello Task provides their workers with training to work professionally in this sector. This helps workers carry out their current job smoothly and advances their skills for future jobs in other sectors.

Lack of Social Security

Though Hello Task intends to formalize domestic workers, they are unable to provide them with social protection. During the COVID-19 lockdown period, Hello Task employees also lost their jobs and remained unemployed for a few months. Hello Task could not offer any

financial assistance during that period, and their policy does not include social protection for their employees.

Policy Reflections and Conclusion

Female Labor Force Participation (FLFP) in urban areas declined from 33 percent in 2013 to 31 percent in 2016 and 2017, whereas it is 39 percent in rural areas (BBS 2018). During the pandemic and post-pandemic periods, FLFP in urban areas further declined, as confirmed by various surveys mentioned above. Women mainly work in the informal sector without social and employment security. Hence, 'gender-sensitive' employment and working environment should focus on the national social safety net and social protection schemes, including introduction of social insurance/unemployment insurance for retrenched and laid-off workers and setting an (at least) hour-based minimum wage rate for the workers in informal wage employment.

One of the main components of decent work is social protection, which works as the coping mechanism against vulnerabilities. The Eighth Five-Year Plan of Bangladesh (2021) adopted specific stimulus packages that provided a one-time limited cash transfer of BDT 2500 to 5 million informal workers. However, the budget for social protection is not enough for the additional people made poor due to COVID-19, including the existing poor among whom domestic workers are explicitly left behind. Given this context, the government needs to consider increasing social security measures for informal workers and include domestic workers in the social security protection scheme. Here coordinated action is required by the state, civil society, and international organizations for improving the future of domestic workers.

There is a need for more private for-profit or non-profit domestic service providers. Currently, there is only one agency which enjoys a monopoly in this business sector. The market can get competitive when there are more agencies, and workers will have better opportunities to bargain. If there had been competition, the agencies could have provided employment benefits under the DWPWP (2015) to attract more workers to join them. Alternatively, the government should facilitate and monitor DW agencies to operate under the DWPWP (2015). However, in triangular employment arrangements (involving a domestic worker, a household, and an agency or third-party service provider), all three parties need clear responsibilities and obligations.

All the legal obligatory and non-obligatory protections are absent for domestic workers, most of whom are women. Their vulnerability in terms of their lives and livelihood reached the highest point during the COVID-19 pandemic. Therefore, the government must take steps to ratify the Decent Work for Domestic Workers ILO convention 189 and include domestic workers in the labor law to protect them from future adversity.

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