

**Social Capital and Its Impact on Socio-Economic Development
and Vulnerability Reduction of Female Workers in
Bangladesh: A Study on Readymade Garments Industry**



A dissertation

Submitted to the University of Dhaka
in fulfilment of the requirements for the degree of
Doctor of Philosophy

By

Md. Abdur Rakib

(Reg. No. and Session: 02/2021-2022)

**Institute of Disaster Management and Vulnerability Studies
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March, 2026

Declaration

I hereby declare that the dissertation entitled “Social Capital and its impact on Socio-Economic Development and Vulnerability Reduction of Female Workers in Bangladesh: A Study on Readymade Garments Industry” submitted to the Institute of Disaster Management and Vulnerability Studies, University of Dhaka for the degree of Doctor of Philosophy is exclusively my own and original work. No part of this thesis previously published or in any form has been submitted previously to any other University or Institute for any Degree or for any purpose whatsoever.

Signature

.....

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Institute of Disaster Management and Vulnerability Studies

University of Dhaka

March, 2026

Letter of Certificate

This is to certify that the dissertation titled “Social Capital and its impact on Socio-Economic Development and Vulnerability Reduction of Female Workers in Bangladesh: A Study on Readymade Garments Industry” submitted by Md. Abdur Rakib to fulfil the requirement of a PhD degree at the Institute of Disaster Management and Vulnerability Studies (IDMVS), University of Dhaka has been carried out under my supervision. I believe and trust that it is an original piece of research work and suitable for submission for the award of the degree of PhD.

Furthermore, he has fulfilled all necessary requirements as mentioned by Dhaka University to get his PhD degree with specialization in Disaster Management.

I am forwarding the dissertation for necessary action.

I wish him every success in life.

Professor Dr. Khondoker Mokaddem Hossain

Supervisor

Institute of Disaster Management and Vulnerability Studies

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Acronyms and Abbreviations

AGWF	Akota Garment Workers Federation
BGMEA	Bangladesh Garment Manufacturers and Exporters Association
BKMEA	Bangladesh Knitwear Manufacturers and Exporters Association
BIGUF	Bangladesh Independent Garments Workers Union Federation
BRGWF	Bangladesh Revolutionary Garment Workers Federation
BILS	Bangladesh Institute of Labour Studies
BIDS	Bangladesh Institute of Development Studies
BLF	Bangladesh Labour Welfare Foundation
BUFT	BGMEA University of Fashion & Technology
BUTex	Bangladesh University of Textiles
CPD	Centre for Policy Dialogue
DUET	Dhaka University of Engineering & Technology
EPB	Export Promotion Bureau
EPZ	Export Processing Zone
ILO	International Labour Organization
KII	Key Informant Interview
NGO	Non-governmental organization
NSDA	National Skills Development Authority
RMG	Ready Made Garments
UN	United Nations

Abstract

The Ready-Made Garments (RMG) sector plays a significant role in the socio-economic transformation of women in Bangladesh. This study examines the influence of social capital on socio-economic empowerment and vulnerability reduction among female garment workers. The research adopts a mixed-methods approach combining quantitative survey data, qualitative case studies, and Key Informant Interviews (KII) to provide a comprehensive understanding of structural, relational, and cognitive dimensions of social capital and their impacts on workers' empowerment and vulnerability status.

The quantitative findings reveal that structural social capital among female garment workers is strongly developed, particularly in terms of workplace communication, information sharing, and institutional connections. However, participation in formal organizations such as labour unions and welfare groups remains comparatively weak. Relational social capital shows high levels of trust, cooperation, and mutual support among workers, especially at the peer level, although trust in management varies across factories. Cognitive social capital reflects shared values, teamwork, and sense of belonging, but emotional attachment and organizational concern are comparatively less consistent. The quantitative results also indicate moderate to high socio-economic empowerment, particularly in income, mobility, decision-making ability, and social recognition. However, financial stability, savings, and long-term economic security remain limited. Vulnerability levels are generally low to moderate, although workload pressure, forced overtime, and job insecurity persist as major challenges.

The qualitative case study findings further support the positive role of social capital in enhancing socio-economic empowerment. Structural social capital shows the strongest influence through workplace networks, participation, and access to support systems. Relational social capital contributes to trust, cooperation, and emotional support, while cognitive social capital strengthens shared understanding and teamwork. Despite these positive outcomes, empowerment remains uneven due to management practices, workload pressure, communication gaps, and limited recognition. Vulnerability reduction is partial, with improvements in workplace safety, communication, and support systems, but continued risks related to job insecurity and excessive workload.

The Key Informant Interview (KII) findings also indicate moderate socio-economic empowerment among female workers. Improvements are observed in living conditions, healthcare access, educational support, skill development, and decision-making ability. However, challenges such as low wages, limited savings, poor housing conditions, and social stigma remain. The KII results further show that structural social capital demonstrates the highest positive influence, followed by relational social capital, while cognitive social capital remains comparatively weaker. In terms of vulnerability, improved safety measures, institutional support, and cooperative workplace relationships contribute to reduced risks. Nevertheless, heavy workload, verbal abuse, employment insecurity, and inconsistent management practices continue to affect workers' wellbeing.

Overall, the study concludes that social capital significantly contributes to the socio-economic empowerment and vulnerability reduction of female RMG workers in Bangladesh. Structural social capital plays the most prominent role, followed by relational and cognitive dimensions. While employment in the RMG sector enhances women's income, confidence, mobility, and social status, full empowerment is constrained by economic instability and workplace pressures. Strengthening workplace relationships, improving management practices, expanding participation opportunities, and ensuring fair working conditions are essential for enhancing social capital and achieving sustainable empowerment and vulnerability reduction among female garment workers.

Chapter One

INTRODUCTION

1.1 Background of the Study

Social networks are a key component of social capital. Because networks allow people to collaborate with one another, they serve as a foundation for social cohesiveness. (Ahrweiler & Keane (2013). Social capital refers to “features of social organization, such as networks, norms, and trust that facilitate coordination and cooperation for mutual benefit” (Putnam 1993). It was created at least six times in the past 20 years as a response of economic shifts, each time suggesting that individuals use their connections to work together to improve their lives (Putnam, 2000; Woolcock, 1998). Additionally, it strengthens social networks and interpersonal ties like loyalty, trust, and tight relationships with co-workers.

According to Bourdieu and Wacquant (1992) and Egeland and Birkeland (2012), social capital is the whole of the resources that come to a person or a group as a result of having a long-lasting network of institutionalized ties of mutual acquaintance and recognition. Since social capital can improve organizational performance, it is now regarded as a contemporary growth and socioeconomic development factor (Bates, 1994; Jones et al., 1993; Aktas, 2014).

Increased trust in interpersonal relationships, tight relationships with co-workers, or the development of employees’ new skills and competences are just a few examples of how social capital within an industry is growing (Wyrwa, 2014). Social capital is said to encourage the creation of organizations and knowledge, education, and development processes.

It has been demonstrated that individuals with high levels of social capital are more likely to live longer, have fewer health conditions, and have a strong correlation between social interactions and health (Macinko and Starfield, 2001). Strong social networks are connected with significantly reduced death rates, and coronary disease is linked to a lack of cooperative interactions (Whitehead and Diderichsen, 2001). Additionally, it can offer a framework for young people to develop a feeling of status and self-worth that enhances their integration into the larger community. This has a particularly noticeable effect in reducing the perception of violent crime (Kawachi et al., 1997). Social capital is never the only effect at work, but also it has direct effects on transaction costs. It also affects information and its dissemination (Westlund, 2006). Social capital helps the workers to find jobs and reduces turnover rates and influences career success in industry level.

Social capital is a multifaceted concept. It examines society on a micro, medium, and macro level. Social capital continues to play a role. It offers the connections and ties between people, organizations, the state, and society that are required to improve the results of socioeconomic growth. Social capital must be taken into account while evaluating RMG workers' options for socioeconomic development. For Bangladeshi garment workers, socioeconomic elements such food, water, and sanitation, health care and illness, transportation, housing and accommodations, labour standards, salaries, and job security are crucial (Kang et al., 2009).

Bangladesh is the center of the ready-made garment (RMG) industry, which is manufactured by Bangladeshi garment workers who must sacrifice their valuable lives in addition to their time and labor. Poor workers have contributed significantly to the nation's GDP, which has led to both economic and sociological progress. These days, the socioeconomic status of garment workers includes their income, job security, housing, education for themselves and their children, savings, bank deposits, leisure, culture, and social standing (Bhuiyan, 2012).

RMG sector's investment has created huge opportunities for lower socio-economic group of women and helped to upgrade their social, economic, and cultural status ultimately helped to empower them in many aspects. The garment industry has led to significant changes in the socio-economic condition, in different types of livelihood assets for women workers such as financial capital, physical capital, human capital, social capital and natural capital of working women (Mustafa, 2016). Social capital strengthens supplier relations, alters access to wide range of good services, access to legal services, housing support, public services, educational services, employment opportunities and welfare benefits. Socio-economic development cannot succeed without a strong state-society relationship, and social capital, and particularly linking social capital, is critical to ensure this link (Muller, 2012). A study found that the lack of social capital in the South of Italy is the effect of income inequality (Ferragina, 2013).

Low wages, domination, unsafe, unhealthy, unsanitary working environment, workload and physical abuse etc. makes the garment workforce highly vulnerable. But social capital can reduce the vulnerability of female workers such as deprivation, stress, domination, discrimination, gender violence, domestic violence, harassment etc.

Due of their terrible financial situation, it is evident from popular observation that female garment workers choose to work in the RMG sector. Because of their poor pay rate, they are living below the poverty line. Additionally, they are unable to cover their basic living expenses, thus they attempt to increase their pay by working overtime (Absar, 2001). They must labour diligently for extended periods of time in dangerous conditions (Kendra, 2014). Their families and numerous others who rely on their meagre income would be negatively impacted by the unemployment, which could lead to societal upheaval.

1.2 Statement of the Problem

Social capital is not only the name of social relation, social interaction, networking, trust, norms, volunteerism, but also helps to develop economic performance, organizational efficiency, social values towards a good living, employee's job satisfaction etc. It also reduces poverty, employee crime, work stress, discrimination, harassment, job insecurity, health hazards, turnover etc. in everywhere around the world. However, the fact that the absence of social capital practices creates a lot of problems in our society, economic sector, political sector, cultural, environmental, and so on. Bangladesh is a country of South Asian region holding a high rising economic power.

The economy of the country mostly depends on various sector such as – foreign remittance, RMG, leather, agriculture, tea, frozen food and many more. RMG is leading of them, it holds the second position in the world economy and creates a huge number employment opportunity estimated over 4.5 million workers mostly for the poor illiterate workforce of the country. Now, it is an account for country's largest manufacturing wing having 11.2% GDP contribution and 36% manufacturing employment and 83 percent of the country's total export revenue (BGMEA, 2022). So, the contribution of the RMG industry is undeniable in export earning, income generation and socio-economic development perspective of Bangladesh (Vixathep & Matsunnaga, 2015).

However, this sector has been suffering with many issues because of the insufficient practices of social capital. Several studies on RMG industry indicates that labour unrest or strike, low wages, long working hour, lack of workplace security, limited access to health care, worker turnover, lower level of expertise etc. hamper its productivity, which is lower about 77%, that than the main competitors like India 92%, Vietnam 90% and Pakistan 88%. These have emerged as big problem for RMG owners in recent years and also hampering

RMG reputation and good image in the world market (Adittiya, 2020). Similarly, sustainable issue is the main concern for this sector through the implementation of worker satisfaction, worker fringe benefits, job security, socio-economic development, vulnerability reduction and so on.

In RMG industry, around 80% of garments worker are female, most of them are unskilled and illiterate and their socio-economic condition is not in a lofty stage. When their pay is inadequate, they work from dawn till sunset and even late at night. Due to their low pay, they are unable to pay for their patients' food, clothing, shelter, medications, and education. In addition, their kids are neglected, malnourished, and have hygiene issues. Female workers have been experiencing various types of vulnerability. The vulnerability rate may be higher in developing countries like Bangladesh where many workers are low-wage workers, who have limited access to healthcare and no social safety net. Sometimes, they don't get their monthly salary on time (Adittiya, 2020).

Since the beginning, there were many incidents occurred in RMG sector, like- 'Rana Plaza tragedy in 2013', Tazrin Fashion incidence, etc. On 24th April 2013 almost 1127 workers died for Rana Plaza collapsed (Yardly, 2013) and Tazreen factory burnt down in 2012, at least 112 workers died. Moreover, violence and harassment against men and women workers are common phenomena in the country's RMG industry like being scolded, physical assault for minor mistakes, rude behaviour, use of vulgar and abusive language by supervisors, floor in charge, lineman and many more (Al Amin, 2019).

According to the joint report of ILO and UN Women (2020), it is found that 61.7% of both men and women workers insults and shouting from their supervisors or line managers, almost 25 % workers face violence and harassment at the workplaces. For this reason, they gradually search their workplace from here and there in RMG that hamper productivity. Besides, about 26.5 % workers face work related stress, 8.9 % attributed workplace injuries and occupational diseases. Pregnant workers face severe challenges and are often pressured into quitting their jobs. The report also said that longer working hours, no job security, negative effects on health are reasons for leaving the RMG factory before reaching the regular age of retirement (Munni, 2020).

According to research by the Manusher Jonno Foundation and Karmojibi Nari (2019), 22.4% of female garment workers experience sexual harassment at work or while traveling

there. Supervisors touching female garment workers inappropriately at work accounted for nearly 28% of all sexual harassment incidences. About 40% reported experiencing harassment and abuse on sidewalks and public transportation. Additionally, 25% of female garment workers said they felt dangerous working in factories. According to 41.7% of female employees and 26.74% of male employees, new hires are more likely to experience sexual harassment because they don't often voice their concerns.

Paul-Majumder and Begum (2000) found that the Department of Metropolitan Police in Dhaka received 161 rape complaints in 1998. 17 of these cases involved female garment workers. Additionally, they discovered that 70% of female garment workers who ride public buses have experienced aggressive behaviour from the driver and conductor. As a result, the aforementioned research unequivocally demonstrate how susceptible garment workers are when employed in different garment factories, and this rate is rising daily. Women who work in the garment industry are unable to focus on their jobs effectively due to various forms of assault and harassment (Paul-Majumder, 2000).

According to various study in social science, although financial capital or livelihood pattern of female RMG worker is being somewhat improved but they could not take proper support from their colleagues, supervisors, even garments owners when they fall in difficult situation. Even though, supervisor treat them, use slang language, beat them and sometimes they also face physical or verbal abuse, metal torture, salary deduction etc. that create deprivation, stress, frustration, domination and discrimination among female RMG workers, finally, it implies lack of social capital practice in RMG sector of Bangladesh. There is also lacking of relationship, good networking, interaction, trust and norms between RMG workers and their owner, supervisor, lineman, colleague and many more. So, it can be said that social capital may have significant implications for social scientists, sociologists, policy makers, social researchers, in addressing the identified issues.

The term social capital is treated as “the sum of actual and potential resources embedded with, available through, and derived from the network of relationships possessed by an individual or social unit” (Nahapiet & Ghoshal, 1998, p. 243). It can develop social cohesion, interpersonal relationship, social networking, interactions, shared values, norms, trust & reciprocity and reduce worker vulnerability, stress, turnover, harassment, discrimination, deprivation etc. through increase job satisfaction, worker motivation etc. So, it can be said that the comprehensive practices of social capital in the industry level can

improve workers' socio-economic conditions in terms of housing, education, health care, income, job security, occupational status etc., as well as reduce their vulnerability of work stress, poverty, harassment, discrimination, mental torture, worker turnover and so on. Since social capital practices can improve socio-economic and vulnerability conditions of workers in various industry levels, this also might be applicable in RMG industry.

However, the following issues need to be addressed to look into the practices of social capital in RMG sector.

- The present practices of social capital in RMG industry.
- The role of social capital to contribute to the socio-economic development of female RMG workers.
- The importance of social capital to reduce the vulnerability of female workers in RMG industry.
- The essential parameters of social capital process to develop the socio-economic conditions and reduce the vulnerability of female RMG workers.
- The responsible parties for proper practicing of social capital in order to improving the socio-economic condition and vulnerability of female workers in RMG industry.

From the above, it is seen that there are some issues raised regarding the application and practices of social capital in RMG industry.

1.3 Research Question

Some of the study findings have narrowly focused on that social capital can improve the female workers' socio-economic conditions in terms of housing, education, health care, income etc., as well as reduce their vulnerability of work stress, harassment, discrimination, mental torture, and so on (Hossain, 2020; Kader et al., 2019; Mustafa et al., 2016; Sharmin & Manan, 2022; Mulugeta, Mandefro & Alemie, 2020; Tasnuva, 2020). Therefore, to address the gaps of previous studies, this study raises the following research questions from in-depth and comprehensive analytical perspectives.

1. What are the current practices of female workers in formation of social capital in RMG industries?
2. How social capital contribute to the socio-economic empowerment of female workers in RMG industry?

3. To what extent social capital contribute to reduce the work related vulnerability of female workers in RMG industry?
4. What parameters of social capital plays vital role in upgrading socio-economic conditions and reducing vulnerability of female RMG workers?
5. What are the key roles of RMG owners in developing of social capital among female workers?

1.4 Objectives of the Research

The main aim of this research is to identify the impact of social capital practice on socio-economic development and vulnerability reduction of female workers in Bangladesh. This study also intends to cover the following specific objectives;

1. To understand the nature of the development of social capital for female workers in RMG sector of Bangladesh.
2. To analyse the extent of contribution of social capital for the upliftment of socio-economic empowerment of female workers in RMG sector of Bangladesh.
3. To analyse the impacts of social capital on vulnerability reduction mechanisms of female workers in RMG sector of Bangladesh.
4. To analyse the parameters of social capital that plays vital role in upgrading socio-economic empowerment and reducing vulnerability of female RMG workers.
5. To explain the role of RMG owners in developing of social capital for the female workers.

1.5 Significance of the Study

Social capital plays a vital role in the overall performance of an organization. It helps to ensure employee satisfaction, employee motivation, organizational commitment, emotional support and good relationships amongst workers and supervisors (Lopaciuk-Gonczaryk, 2008). As RMG workers have to maintain professional interaction, cooperation and social relationships with each other to perform their tasks inside the industry, it affects the improvement of the workplace atmosphere, increase the effectiveness of teamwork and the

level of trust in interpersonal contacts, striking a bigger number of close contacts with co-workers, and develop their new capabilities and competencies (Wyrwa, 2014).

These also increase factory output and quality, develop worker capacity to progress, overcome the problems, new skills and information, promotion prospects, job satisfaction, and reduce worker absenteeism, turnover, stress, illness and risk of accident (Aspin, 2004). Every RMG owner highly expect above mentioned positive outputs of the industry and better performance of RMG factories.

In this perspective, a remarkable example of social capital practices has been created in Bangladesh that is very familiar in the world due to achieving the Noble Prize in peace. By strengthening weak ties within women's networks, establishing new norms, and fostering a new level of social trust to solve the collective action problems of poor women, the microfinance provided by Grameen Bank and BRAC helps to build women's social capital as well as social networks, which has been a boon to stimulate women's business performance (Rural Sociology, 2017).

These organizations create and utilize social capital in three different ways: first, between the organization and its workers; second, between the bank and its workers and the borrowers; and third, between the borrowers themselves. Their microcredit program's social capital contributed to Bangladesh's poverty reduction and improved the socioeconomic standing and way of life of the impoverished in rural areas (Grameen Bank, 2013). So, it is seen that social capital practice has been playing a significant role in different organizational level in Bangladesh.

However, lack of empirical research investigating to social capital practices in RMG sector of Bangladesh is still evident in literature. Therefore, an empirical study examining the dimensions of organizational social capital, can contribute to the literature in social science.

So, it is high time to apply the social capital properly in the RMG industry of Bangladesh. The findings of the study can provide the management of the RMG industry with practical advice on how to improve the socio-economic empowerment and vulnerability situation of RMG workers by emphasizing on the dimensions of social capital.

Therefore, the current study is going to be an in-depth study to examine the impact of social capital on socio-economic empowerment and vulnerability reduction of female RMG workers in Bangladesh.

Additionally, the study's findings are crucial in highlighting the importance of social capital among RMG personnel and managers at the industrial level, which have historically relied on rigid hierarchical management and command control. Accordingly, the research may have important applications for RMG employees.

Moreover, this study will be able to make a significant contribution to the four major areas, such as industry, society, economy, and the literature in social science. Here,

- a) In the managerial level, the practices of social capital in the industry can improve the quality of the production, productivity of the industry, skill development, technical development, worker efficiency, capacity to overcome problem, capacity to innovate, and reduce worker absenteeism, turnover & strike. Social compliance practice will be fruitful, backward & forward linkage will improve, buyer will attract, order will improve and finally export performance will improve.
- b) In the societal level, it will help the RMG workers to improve their socio-economic conditions like housing standard, health and sanitation, food security, savings, job security, worker's rights, civic standard, occupational status, authorities, child education and demographic control. It also helps to decrease the vulnerability of RMG workers like workload, work stress, mental torture, verbal and physical abuse, sexual harassment, depression, isolation, discrimination, domestic violence, poverty, job dissatisfaction, health hazards, borrowing tendency, uncertainty, lower skill, change of residential place as slum.
- c) In the country macro level, social capital will help to increase the economy of the country through improve the employment opportunity, GDP, GNP and per capital income, export order, market diversification and so on. That development of the country will be benefited the society as a whole and finally external exposure change as gradation of Bangladesh as middle-income country.
- d) In the theory, an in depth knowledge on the impact of social capital would provide significant insights to both practitioners and academicians with a better understanding of the associations between social capital and its impact on socio-economic empowerment (food, water and sanitation, housing and accommodation, health and diseases, child education, income, expenditure and savings, social status, wealth,

clothing, recreation, job security) and vulnerability (working condition, low wages, verbal and physical abuse, sexual harassment, health hazard, workplace safety, work load, work stress, depression, discrimination, income inequality, domination, teasing, rough behavior, mental torture and turnover) reduction of RMG workers in Bangladesh.

Thus the present study contribute in the theoretical aspects of the field of social science.

Therefore, the present study also has a substantial potential to shape policy development for policy makers regarding socio-economic empowerment and vulnerability reduction of RMG workers. In addition, this study can deliver a significant basis for future research in this field in Bangladesh.

Finally, this study would provide specific recommendations to improve the social capital in the socio-economic empowerment and vulnerability reduction of female RMG workers in Bangladesh.

1.6 Definition of Key Terms

Social Capital

The resources that people and groups have access to through their social networks, relationships, trust, and reciprocity rules are referred to as social capital. It makes collaboration and group efforts for mutual gain easier.

According to Bourdieu (1986), social capital is “the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance or recognition.”

Coleman (1988) defines social capital as a variety of entities that “consist of some aspect of social structure and facilitate certain actions of actors within the structure.”

Putnam (1993) describes social capital as “features of social organization such as networks, norms and trust that facilitate coordination and cooperation for mutual benefit.”

In the context of female RMG workers, social capital refers to workplace relationships, support from coworkers, trust in management, and collective cooperation that enhance empowerment and reduce vulnerability.

Empowerment

Empowerment refers to the process through which individuals gain the ability, confidence, and resources to make decisions and control their lives.

The World Bank defines empowerment as “the process of increasing the capacity of individuals or groups to make choices and transform those choices into desired actions and outcomes.” (Narayan, 2002)

Kabeer (1999) explains empowerment as “the expansion of people’s ability to make strategic life choices in a context where this ability was previously denied”.

In this study, socio-economic empowerment refers to improved income, decision-making ability, workplace participation, and improved social status of female RMG workers.

Vulnerability

Vulnerability refers to exposure to risks, insecurity, and lack of ability to cope with adverse situations.

Chambers (1989) defines vulnerability as “exposure to contingencies and stress, and difficulty in coping with them”.

In the RMG context, vulnerability refers to workplace risks faced by female workers such as forced overtime, job loss fear, harassment, wage insecurity, and unsafe working conditions. It also includes social relationships, networks, trust, and norms of reciprocity. It facilitates cooperation and collective action for mutual benefit.

1.7 Limitations of the Study

There are a few shortcomings in the way this study was carried out. When evaluating the results, it is important to take into account the many limitations of this study. Here are outlined limitations of the present study as follows:

First, the study only looks at Bangladeshi women employed in the ready-made garment (RMG) sector. As a result, the results could not apply to male employees, other industries, or informal work environments.

Second, the study mostly uses respondents' self-reported information. The veracity of the data may therefore be impacted by personal preconceptions, recall bias, or a fear of voicing unfavorable comments about factory management.

Third, the notions of vulnerability, socioeconomic empowerment, and social capital are intricate and multifaceted. The variables utilized may not fully capture all facets of social capital production and its consequences, despite the study's efforts to measure these categories through specific indicators.

Fourth, the study is cross-sectional, which means that information was gathered all at once. As a result, the study is unable to conclusively prove that social capital, socioeconomic development, and vulnerability reduction among female workers are causally related.

Fifth, due to time and resource limitations, the study is restricted to specific RMG factories and geographical areas. Because of this, differences in organizational culture, management styles, and working conditions may not be adequately reflected throughout the RMG industry.

Lastly, just a little amount of data is gathered from plant owners or management; the study mostly looks at the viewpoints of the workers. As a result, the contribution of RMG owners to the growth of social capital might not have been thoroughly investigated.

Notwithstanding these drawbacks, the study offers insightful information about how social capital helps female RMG workers in Bangladesh become more socioeconomically empowered and less vulnerable.

1.8 Structure of the Dissertation

The six chapters that make up this thesis paper are arranged in a methodical manner and are briefly explained below.

Chapter One: Introduction

This chapter introduces the research background, focusing on the importance of social capital in the Readymade Garments (RMG) industry of Bangladesh. It highlights the socioeconomic conditions and workplace vulnerabilities of female workers. The chapter also

presents the research problem, objectives, research questions, and significance of the study. Finally, limitations of the study have been highlighted.

Chapter Two: Literature Review

This chapter reviews previous studies related to social capital, socio-economic empowerment, and vulnerability of female workers in the RMG industry. The chapter identifies research gaps and develops the conceptual framework. This discussion provides a guideline to develop a conceptual framework.

Chapter Three: Theoretical Foundations and Conceptual Framework

This chapter discusses theoretical perspectives of social capital, socio-economic empowerment and vulnerability. It also presents the conceptual framework of social capital and its impact on socio-economic empowerment, and vulnerability of female workers.

Chapter Four: Research Methodology

This chapter explains the research design, data collection methods, sampling procedure, and analytical techniques used to examine the impact of social capital on empowerment and vulnerability reduction among female RMG workers.

Chapter Five: Qualitative and Quantitative Data Analyses and Presentation

This chapter analyzes the existing practices of social capital formation among female workers in the RMG industry. It examines network relationships, trust, cooperation, group participation, and support systems. This chapter also examines how social capital contributes to socio-economic empowerment of female workers. It analyzes income improvement, decision-making ability, job security, skills development, and access to resources. This chapter also evaluates the role of social capital in reducing workplace vulnerability among female RMG workers. It includes job insecurity, workload pressure, harassment, occupational risk, and lack of rights.

Chapter Six: Summary, Conclusion and Recommendations

This chapter summarizes the major findings of the study and presents conclusions. It also provides recommendations for policymakers, RMG owners, and future researchers.

Chapter Two

LITERATURE REVIEW

2.1 Concept of Social Capital

In recent years, the phrase “social capital” has gained widespread attention in the social sciences and has long been acknowledged in everyday life. The concept of social capital has its origins mostly in sociology rather than the field of economics. Politics, economics, health, social work, history, education, and criminology are also included. The most comprehensive and convincing definition of social capital in literature was developed by P. Bourdieu, James Coleman, R. Putnam, and F. Fukuyama. Bourdieu developed the concept of social capital during the 1970s and 1980s (Foley and Edwards 1999); (Field, 2003).

According to Bourdieu, Coleman, and Putnam, social capital consists of interpersonal relationships, interpersonal engagement, and the shared values that are connected to these relationships.

Putnam has defined social capital as:

“Features of social organisation, such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit” (1995, p. 67).

Bourdieu defined social capital as:

“The aggregate of the actual or potential resources which are linked to the possession of a durable network of more or less institutionalized relationship of mutual acquaintance or recognition” (1986, p. 248).

Coleman said,

“Social capital is defined by its function. It is not a single entity, but a variety of different entities having two characteristics in common: they all consist of some aspect of social structures, and they facilitate certain actions of individuals who are the structure” (1990, p. 302).

According to Fukuyama,

“Social capital is an instantiated informal norm that promotes co-operation between two or more individuals” (2001, p. 7).

“Social capital can be defined simply as the existence of a certain set of informal values or norms shared among members of a group that permit cooperation among them” (1997, p. 378).

According to Woolcock,

“Social capital-generally defined as the information, trust, and norms of reciprocity inhering in one’s social networks” (1998, p. 153).

Knack defined social capital as:

“The relationship between interpersonal trust, norms of cavity cooperation, and economic performance, and some of the policy and other links through which these dimensions of social capital may have economic effects” (1997 p.1251).

Adler, Kwon said,

“Social capital is the goodwill available to individuals or groups. Its source lies in the structure and content of the actor’s social relations. Its effects flow from the information, influence, and solidarity it makes available to the actor” (2002, p. 23).

2.2 Dimensions of Social Capital

Janine Nahapiet and Sumantra Ghosha (1998) identify the three dimensions of social capital as 1. Structural, 2. Cognitive, and 3. Relational.

2.2.1 Structural Social Capital:

Structural social capital is a dimension of social capital that relates to the “properties of the social system and of the network of relations as a whole” (Nahapiet and Ghoshal 1998). This dimension refers to the impersonal arrangement of connections between individuals or entities.

According to (Uphoff and Wijayaratna, (2000) “structural social capital is the configuration and pattern of connections between people and includes the roles, rules, precedents, and procedures”.

A network technique is typically used to study structural social capital. A web-like diagram depicting actor interaction patterns is created in research employing the network technique by plotting the frequency of contact and consequent social distance among players in a specific firm or organizational field (Edelman et al. 2002). The other view, known as the ‘bridging’ view of social capital, “proposes social capital arises as individuals connect different networks by brokering structural holes” (Burt, 1992, Granovetter, 1973), where structural holes are defined as “unique ties to others who are otherwise unconnected to each other” (Zheng, 2010). It has been examined from a variety of angles, such as network stability, size, and tie strength and centrality (Lefebvre et al. 2016).

According to Taylor (2007), “the quantity, kind, and strength of a person's relationships are significant components of structural social capital”.

Davenport and Daellenbach (2011) defines that “the network of people a person knows and can rely on for help and information is known as structural social capital”.

In any particular context, such as a group, organization, or community, it is usually regarded as the density, connectedness, hierarchy, and appropriateness of the network of links

2.2.2 Relational Social Capital:

According to Nahapiet and Ghoshal (1998), the “relational dimension of social capital are trust and trustworthiness, norms and sanctions, obligations and expectations, and identity and identification.

Gooderham (2007) defines relational social capital is a dimension of social capital that “relates to the characteristics and qualities of personal relationships such as trust, obligations, respect and even friendship”.

Lefebvre et al., (2016) said that the relational dimension of social capital refers to the “nature and quality of the relationships that have developed through a history of interaction”.

Davenport and Daellenbach (2011) described it as “plays out in behavioural attributes such as trustworthiness, shared group norms, obligations and identification”. Similarly Lee and Jones (2008) defines that the relational dimension “encourages normative behaviour based on trust, reciprocity, obligations and expectations”.

2.2.3 Cognitive Social Capital:

Nahapiet and Ghoshal (1998) identify the cognitive social capital as “relates resources providing shared representations, interpretations, and systems of meaning among parties.

Gooderham (2007) defines that “cognitive social capital is the shared language and codes that provide the foundation for communication”.

According to Bourdieu (1986) while the tangible links, responsibilities, regulations, and procedures are examples of structural dimension and cognitive dimension is “intangible as it relates to interpretations of a shared reality”.

Ansari et al. (2012) defines “cognitive social capital is often manifested in the use of specific language and codes. For example, certain words within an organisation may have different, or no, meaning outside the organisation”.

Table 2.1: Summary of Three Dimensions of Social Capital

Dimension of Social Capital	Sub-Dimensions (Key Theme)	Key Elements/Components	References
Structural ‘It relates to the properties of the social system and of the network of relations as a whole’ (Nahapiet & Ghoshal, 1998)	Network ties and configuration (Nahapiet & Ghoshal, 1998)	- <i>Information channels</i> (social relations) (flow of information) (Information transmission) ‘Network density, connectivity & hierarchy are ease of Information exchange’	Granovetter, 1985; Ibarra, 1992; Burt, 1997; Nahapiet & Ghoshal, 1998
		- <i>Exchanging Knowledge</i>	Burt, 1992; Nahapiet & Ghoshal, 1998
		- <i>Social interaction</i>	Nahapiet & Ghoshal, 1998
		- <i>Access to resources</i>	Bourdieu, 1986; Coleman, 1988; Nahapiet & Ghoshal, 1998
		- <i>Associational membership/ Group membership/ Participation</i> (involvement in socialize and interact with others)	Nahapiet & Ghoshal, 1998; Claridge, 2018; Carpiano, 2006; Harpham et al., 2002; Narayan & Cassidy, 2001
		- <i>Informal connection</i> (Help in terms of need) (Important sources of social support)	Harpham et al., 2002; Narayan & Cassidy, 2001
Relational R D of SC refers to ‘the quality of the relationships that have developed through a history of interaction’ (Lefebvre et al., 2016);	Roles, rules, precedents and procedures (Uphoff, 1999)	- <i>Cooperative behavior</i>	(Uphoff, 1999)
		- <i>Collective action</i> (Willingness of individuals to be proactive)	(Uphoff, 1999)
	Trust and trustworthiness Nahapiet & Ghoshal 1998; Yli-Renko, 1999; (Fukuyama 1995;	‘Trust reside in the quality of the personal relationships, it represent the shared values’ (Boisot, 1995); It promotes cooperation relationship and bonds.	(Nahapiet and Ghoshal 1998). (Gooderham 2007); (Fukuyama 1995; Putnam 1995), (Lee and Jones 2008); Larson and Starr, 1993; Yli-Renko, 1999
	Norms and sanctions (Nahapiet and Ghoshal, 1998; Coleman, 1990; Putnam, 1995; Davenport and Daellenbach, 2011)	‘A degree of consensus in the social system’ (Coleman, 1990); ‘ensuring the motivation, teamwork that cooperate rather than competition’ (Starbuck, 1992); ‘Norms Informal rules that the members of a network must follow’ (Berggrer, Silver, 2009)	(Nahapiet and Ghoshal 1998); (Coleman 1990; Putnam 1995),

It represent 'the relationship example- respect and friendship'	• Obligation & expectations Nahapiet and Ghoshal 1998; (Burt 1992; Coleman 1990; Granovetter 1985), (Davenport and Daellenbach, 2011); (Lee and Jones 2008);	'Obligations represent a commitment; Obligation & expectations influence the parties for exchanging and combining knowledge' (Nahapiet and Ghoshal, 1998); Relationships (among those who socially engage)	(Nahapiet and Ghoshal 1998). (Gooderham 2007); (Burt 1992; Coleman 1990; Granovetter 1985), (Lee and Jones 2008)
	• Identity and identification Nahapiet and Ghoshal 1998; (Hakansson and Snehota 1995; Merton 1968) (Davenport and Daellenbach, 2011)	'Identification enhances the concern for collective processes and outcomes' (Kramer et al., 1996); It also 'mean as one with another person or group of people' (Nahapiet and Ghoshal, 1998); Individual takes the values of other individuals (Merton, 1968).	(Nahapiet and Ghoshal 1998). ; (Hakansson and Snehota 1995; Merton 1968).
	• Respect and Friendship (Gooderham 2007)	'quality of the relationships'	(Gooderham 2007)
	• Social cohesion Harpham et al., 2002; Narayan & Cassidy, 2001	'Social harmony and solidarity among neighbors' (Carpiano, 2006)	
Cognitive 'Cognitive dimension refers to resources that provide representations, interpretations and systems of meaning among parties'	• Shared codes and language (shared goals or vision) Nahapiet and Ghoshal (1998); Gooderham 2007; Inkpen and Tsang 2005	'share understanding of common goals, it represent shared language and codes' (Yli-Renko, 1999); 'Shared language influences the conditions for combination and exchange capability' Nahapiet and Ghoshal (1998);	Nahapiet and Ghoshal (1998); Gooderham 2007; Inkpen and Tsang 2005
	• Shared narratives (shared culture)	'Narratives provide powerful means in communities for creating myths, stories and metaphors Clark' (1972)	Nahapiet and Ghoshal (1998) ; Tsai and Ghoshal 1998

(Nahapiet and Ghoshal (1998)	Nahapiet and Ghoshal (1998); Gooderham 2007; Tsai and Ghoshal (1998);		
It plays an important role in ‘enhancing knowledge transfer, promoting organizational learning and developing norms and values’ (Cohen and prusak, 2001)	Shared norms, values, attitudes, and beliefs (Uphoff, 1999)	‘Create an affective culture with feelings of trust and solidarity that encourage cooperative or collective undertakings, show altruism and ethical behavior’ (Uphoff, 1999); Shared within a population and govern interpersonal behavior (Serageldin and Grootaert (1997);	(Uphoff, 1999)
	Sense of belonging		

Table 2.2: Literature Review on Social Capital

Authors	Title	Dimensions	Sub-dimensions	Methodology	Key Findings
Narayan and Cassidy (2001)	“A Dimensional Approach to Measuring Social Capital: Development and Validation of a Social Capital Inventory”	• Group characteristics	• number of memberships	• Likert-like scales was used. • Household and individual surveys to (n=1,471 Households in Ghana and 950 individuals in Uganda) • Exploratory factor analysis and multivariate technique used	• Social Capital measures were confirmed as fundamental dimensions of social capital.
		• Generalized norms	• helpfulness of people		
		• Togetherness	• how well people get along		
		• Everyday sociability	• everyday sociability		
		• Neighborhood Connections	• asking neighbor to care		
		• Volunteerism and	• helped someone		
		• Trust	• trust of people		
Daiz et al. (2002)	“Social capital, economic development and food security in Peru's mountain region’	• Participation		• Utilizing the quantitative and deductive research method. • Survey on 789 person • ANOVA, t-test and chi-square test	• Social capital earned higher incomes. • A significant tendency was found for economic development and food security to be high when social capital is also high.
		• Trust and			
		• Social connectedness			
Martin et al. (2004)	“Social capital is associated with decreased risk of hunger”	• Trust		• Using a 7-item Likert scale • Household survey (n=330 low income households) • Logistic regression	• Social capital among neighbors contributes to household food security. • Households with higher levels of social capital are less likely to experience hunger.
		• Reciprocity and			
		• Social networks			

Yip et al. (2007)	“Does social capital enhance health and well-being? Evidence from rural China”	• Structural social capital	• organizational membership • association	• Multi-level logistic and linear regressions are used • Sample of 1218 individuals within 48 villages	• Social capital are positively associated with general health, psychological, and overall well-being in rural China.
		• Cognitive social capital	• trust, • reciprocity, and • mutual help		
Sabatini, F. (2008)	“Does Social Capital Improve Labour Productivity in Small and Medium Enterprises?”	• Bonding social capital	• shaped by strong family ties	• Structural Equations Models (SEMs) (multiple regression analysis) • N=20000 Italian households between 1998 and 2002 in 20 regions	• Bonding and bridging SC are proved to exert a <i>negative effect</i> on labour productivity, economic performance and human development. • Linking social capital <i>positively influences</i> the stated outcomes.
		• Bridging social capital	• informal ties among friends & neighbors		
		• Linking social capital	• formal ties within the voluntary organizations		
Westlund & Adam (2009)	“Social Capital and Economic Performance: A Meta-analysis of 65 Studies”	• Social networks	• Human interaction	• 15 years of empirical research on 65 Studies	• How social capital affects economic expansion. • There is substantial proof that social capital affects a company's performance.
		• Values and norms	• Tolerance • Sharing of knowledge		
Wu, Ay, and Lien (2009)	“The role of social capital and organizational learning in promoting innovation performance”	• Social interaction		• Structural equation modelling (SEM) • Using purposive sampling • Total 120 questionnaires of 105 valid responses	An organization's ability to improve relationships and encourage the acquisition of technology, information, knowledge, resources, and so forth is also greatly aided by external social capital.
		• Internal trust			
		• Network interaction			

Andrews, R. (2010)	“Organizational social capital, structure and performance”	• Structural	• network or connections among actors	• Pooled Ordinary Least Squares (OLS) regression models were used • Data collected from 113 organizations in 2001, 73 in 2002, 73 in 2003 and 128 in 2004	• Performance is favorably correlated with the cognitive and relational aspects of social capital, while service outcomes are unrelated to the structural aspect of social capital.
		• Relational	• trust between actors		
		• Cognitive	• shared goals and values among actors		
Ofori and Sackey (2010)	“Assessing Social Capital for Organizational Performance: Initial Exploratory Insights from Ghana”	• Reciprocity		• Mixed methods • Random sampling technique used • Using One-way ANOVA and Simple Multiple Regression analysis	• The three determinate social capital characteristics that have the most positive correlation with organizational success are reciprocity, trust, and institutional relationships.
		• Trust			
		• Institutional ties			
		• Diversity of contacts			
		• Density of personal contacts			
		• Social ties			
Kemper, Schilke, and Brettel (2013)	“Social Capital as a Microlevel Origin of Organizational Capabilities”	• Structural dimension	• tie strength	• Structural equation modeling using AMOS 16.0 software • Survey on 280 firms • Applied seven-point Likert scales	• Social capital is a crucial micro-level component that fosters the growth of organizational capacities.
		• Relational dimension	• Trust		
		• Cognitive dimension	• solidarity		
Akhtar, Ismail & Hussain (2014)	“Social Capital and Organizational Sustainability: Case of Malaysian SMEs”	• Structural dimension		• Multiple regression • Sample size is 335 of service and manufacturing SMEs in Malaysia. • Factor analysis using PCA in SPSS 21.	• While cognitive social capital has no bearing on sustainability, structural and relational social capital do.
		• Cognitive dimension			
		• Relational dimension			
		• Status			

Felicio, Eduardo & Caiado (2014)	“Human capital, social capital and organizational performance”	• Interlinking and family support		• Sample of 199 small and medium-sized companies • Structural equation modeling (SEM) used for analysing • Using the software AMOS.	Improved managerial communication and strategic decision-making skills have a significant impact on organizational success. Managers with more professional experience offer solid help for overcoming obstacles in the workplace.
		• Complicity			
		• Personal relations			
		• Social relations			
Hamdan et al. (2014)	“Social Capital and Quality of Life in Urban Neighborhoods High Density Housing”	• Groups and networks	• Relationship and networking	• Systematic random sampling method • Household survey (n=797 households) • Using SPSS	• In these communities, social capital fosters positive social ideals that lead to a decent life that improves quality of life.
		• Trust	• Level of trust in the community		
		• Collective action and Cooperation	• Helping each other in neighborhood		
		• Social cohesion and inclusion	• Strong feelings of togetherness • Sense of belonging		
Chamanifard, Nikpour & Chamanifard (2015)	“The Effect of Social Capital on Organizational Performance: The Mediating Role of Employee’s Job Satisfaction”	• Structural	• communication patterns	• Descriptive and inferential statistics (structural equation modeling through path analysis) • N=181 persons • SPSS and LISREL softwares used.	• Employee job satisfaction acts as a mediator between social capital and organizational success.
		• Cognitive	• share within a social network		
		• Communicating	• linked together		
Vixathep and Matsunaga	“Does Human and Social Capital Enhance	• Network		• A random sampling	• Social capital enhances entrepreneurship in the RMG sector

(2015)	Entrepreneurship? A Case Study of the Garment Industry in Bangladesh”	• Group membership		• A total of 330 filled-out questionnaires have been received from entrepreneurs • Ordinary Least Squares (OLS) regression models were used	• The RMG sector in Bangladesh employs a comparatively larger workforce and replaces capital inputs with labor, making it fairly labor-intensive.
Shanthilakshmi J., (2015)	“Social Capital among the Apparel Manufacturing and Exporting Organisations with Reference to Tirupur Textile Cluster, India”	• Structural Social Capital	• Network • social cohesion	• Descriptive research • Survey was carried out among 225 employees of 37 apparel industry in Tirupur • ANOVA, f-test and chi-square test	• Due to unfamiliarity and a lack of communication with coworkers, the child may have less cognitive social capital. • It's possible that outsiders and coworkers aren't building trust with the less seasoned personnel.
		• Relational Social Capital	• Cooperation • trust		
		• Cognitive Social Capital	• Information • Communication		
Fandiño et al. (2015)	“Organizational Social Capital Scale Based On Nahapiet and Ghosal Model: Development and Validation”	• Structural	• Connection among individuals • organizational network	• The MINRES method was used • LISREL’s data pre-processing program PRELIS 2.8 was used • Random chosen was administered to 21 Portuguese company • Exploratory Factor Analysis	• The created social capital scale is unidimensional and possesses convergent validity and reliability properties.
		• Relational	• Trust • norms and sanctions • duties & expectation		
		• Cognitive	• shared knowledge • shared symbols (language, culture)		

Hudaykulov and Hongyi (2015)	“The Effects of Social Capital on Team Performance: A study of RD Departments in Uzbekistan”	• Trust	• shared values • team cooperation	• Structural Equation Modelling (SEM) together with multiple regression was used • Respondents were 170	• There is a large positive impact of social capital on team members’ cooperation.
		• Identification	• Cooperation		
		• Expressive ties			
		• Instrumental ties			
		• Reciprocity			
Jamshidi and Kenarsari (2015)	“The Effect of Social Capital on creativity of employees a case study: Productive firms of electrical household appliances in the North of Iran”	• Trust		• Quantitative method • Smart PLS 2.0 Software was used • The samples were 115 employees • Convenient sampling method used • 5 Likert Scale	• Employees' creativity is positively and significantly impacted by the social capital elements of network and common norm, trust, mutual collaboration, social cohesion, empathy and participation, and social identity.
		• Social cohesion	• collective acceptance		
		• Network and common norm	• share		
		• Participation and empathy	• stronger bonds		
		• Mutual cooperation	• collective action		
		• Social identity	• cognition of one’s self consideration		
Story et al., (2015)	“Validating the Measurement of Social Capital in Bangladesh: A Cognitive Approach”	• Structural social capital	• group membership • social support and • collective action	• Mixed Methods • NVivo 10.0 using a deductive approach to thematic analysis	• Social capital is getting better, and there is proof that social capital and health are related.
		• Cognitive social capital	• trust and • social cohesion		
Emhan, Tongur and Turkoglu (2016)	“An Analysis of the Social Capital, Organizational Commitment and Performance in the public sector	• Structural social capital	• team work • informality • socialization • interaction and change	• Structural Equation Modeling (SEM) was developed • A 5-point Likert scale was used	• Social capital and performance are positively and significantly correlated. • The relationship between social capital and performance is
		• Relational social capital	• respect • honesty • integrity		

	of Southeastern Turkey”		• trust and keeping promises	• Survey from (n=308 tax officers) • SPSS 18.0 software was used by taking advantage of AMOS • t-test, ANOVA	mediated by organizational commitment.
		• Cognitive social capital	• understanding • communication • shared opinions • positive and motivational perceptions and shared visions		
Delić, Šarić, and Osmanović (2017)	“Significance of Social Capital in Socio-economic Development of Bosnia and Herzegovina”	• Groups and networks • Trust and solidarity • Collective action and cooperation • Information and communication • Social cohesion and inclusion, • Empowerment & political action	• associations from the same field • trust towards business partners, government institutions and financial institutions • collective action and cooperation of individuals • television and radio • internet • daily newspaper • interpersonal relations • degree of control over own life	• Data collected from top management teams of small and medium enterprises between December 2015 and March 2016 in 100 Bosnian and Herzegovinian • t-test and chi-square test	• Bosnia and Herzegovina's observed social capital dimensions are comparatively unsatisfactory, which restricts the importance of social capital for socioeconomic development.
Hanka and Engbers (2017)	“Social Capital and Economic Development: A Neighborhood Perspective”	• Bonding social capital • Bridging social capital	• Trust • volunteered • neighborhood involvement • socialization • participation	• Using a four-point Likert measure • STATA was used • A generalized logistic regression model	• Social capital can be a source of economic growth in the communities where it originates, in addition to benefiting people who create it.

Islam and Alam (2017)	“Social Capital and Mental Health: Results from a Cross-Sectional Study in Bangladesh”	• Neighborhood social cohesion		• Binary logistic regression model • SPSS software 20 • Using General Health Questionnaire (GHQ-12) • Chi-square test	• They have low social networks, low reciprocity norms, low social trust, and poor mental health.
		• Social trust			
		• Social networks			
		• Norms of reciprocity			
		• Social support			
		• Civic participation			
Kizilkayaa, Cetinkayab & Sofuoğlu (2017)	“Does Social Capital Have an Effect on Industry Production in G7 Countries? Causality Analysis”	• Trust		• Used explanatory statistics and correlation matrix • All statistics belong to IP variable • Correlation matrix shows	• Industrial production is significantly impacted by social capital measures.
		• Communication			
		• Harmony			
Rydström et al. (2017)	“Importance of social capital at the workplace for return to work among women with a history of long-term sick leave: a cohort study”	• Social support	• help and support from immediate superiors and colleagues	• Linear mixed models • Descriptive statistics • Longitudinal cohort study (baseline n = 283).	• Over time, women's work ability score (WAS) and working degree grew due to social capital in terms of leadership quality, feeling of community, and social support.
		• Sense of community	• co-operation between colleagues		
		• Quality of leadership	• being good at solving conflicts		
Firouzbakht et al. (2018)	“Social capital and fertility behaviors among female workers in healthcare settings: study protocol of a sequential explanatory mixed methods study”	• Participation • Trust		• sequential explanatory mixed methods • cross-sectional study (N= 500) female workers through multistage cluster sampling in Babol, Iran	• Planning for the management of population decrease effectively requires an understanding of the relationship between social capital and fertility behaviors.

Muia et al. (2018)	“Social Capital as a Coping Mechanism for Women Small Scale Traders in the Informal Economy in Nairobi, Kenya”	• Social networks	• Social support • Capital & credit	• Data from 398 WSSTs in five urban informal settlements in Nairobi • A mixed method approach (Focus group discussions-FDG, key informant interviews-KII and case studies)	• WSSTs are members of groups (chama) that provide financial and social support. • WSSTs' access to credit is guaranteed by their participation in the chama.
Alghababsheh & Galleary (2020)	“Socially Sustainable Supply Chain Management and Suppliers' Social Performance: The Role of Social Capital”	• Structural	• connections • interactions • social relationships	• Stratified random sample of 1250 manufacturing companies • Partial least square structural equation modelling (PLS-SEM) for data analysis. • Smart PLS 3.0 was employed	• The association between suppliers' social performance and assessment techniques is moderated by structural, relational, and cognitive social capital positive.
		• Relational	• trust • obligation • respect • friendship		
		• Cognitive	• shared representations • Interpretations • perceptions • shared language		
Oinas et al. (2020)	“The effect of early career social capital on long-term income development in Finland”	• Social networks	• connections among individuals	• Ordered logistic regression models was used • Systematic random sample	• Employees' long-term income development and socioeconomic standing were linked to social networks.
Coleman, (1988)	“Social Capital in the Creation of Human Capital”	• Obligations			
		• Expectations			
		• Information channel			
		• Trust			

		• Norms and effective sanctions			
Nahapiet,J.,& Ghosha, (1998)	“Social capital, intellectual capital, and the organizational advantage”	• Relational	• Network ties • Network configuration • Appropriable organization/Suitable organization		
		• Structural	• Shared codes and language • Shared narratives		
		• Cognitive	• Trust • Norms • Obligations and expectations • Identification		
Uphoff, (1999)	“Understanding social capital: learning from the analysis and experience of participation”	• Structural	• Roles and regulations • Interpersonal connections and networks • Methods and precedents • A social group • Horizontal connections • Vertical connections		
		• Cognitive	• Norms • Values • Attitudes • Beliefs		

			• Civic culture		
Adler and Kwon (2002)	“Social Capital: Prospects for A New Concept”	• Structural dimension			
		• Relational dimension			
		• Cognitive dimension			
Kaasa & Parts (2008)	“Individual-level determinants of social capital in Europe: Differences between country groups”	• Structural	• Formal networks • Informal networks		
		• Cognitive	• General trust • Institutional trust • Norms (trustworthiness)		

2.3 Concept of Socio- Economic Empowerment

Empowerment is the basic component for development. The concept of empowerment varies throughout development ideologies. Amartya Sen's Capability Approach examines the role and concept of empowerment by focusing on the freedom that people can attain in their quality of life (Mehmood et. al., 2024).

The concept related to 'Women Empowerment' has evolved after 1987 with the publication of a book titled: *Development, Crises and Alternative Visions: Third World Women's Perspectives* by Gita Sen and Caren Grown (Calvès, 2009). Giving women equal rights and boosting their social, political, and economic power is known as women's empowerment.

Empowerment offers people the self-assurance to live with dignity and self-respect, as well as equitable educational opportunities free from gender bias. Women's empowerment guarantees a robust and healthy family in which she may manage and educate her children, engage in the workforce, and support the family structure to increase the productivity of the family institution.

Since the third Millennium Development Goal (MDG) relates to women, such as promoting gender equality and empowering women, women's empowerment is the fundamental goal of development. Achieving universal access to reproductive health care, lowering child mortality, and enhancing maternal health are all tied to women.

In describing the connection between economic growth and women's empowerment, Esther Duflo notes that women lag behind men in terms of political, educational, and employment opportunities. Economic development contributes to gender equality if it grants women greater rights, whereas women's empowerment leads to economic development if they make better household decisions that are better for long-term growth (Duflo, 2012).

Bhoganadam et. al., (2014) demonstrate the close relationship between women's empowerment and economic progress. They demonstrated the reciprocal relationship between economic progress and women's empowerment.

There are some literature review on socio- economic empowerment of garment workers in Bangladesh are described below;

Table 2.3: Literature Review on Socio- Economic Empowerment of Garment Workers

Authors	Title	Dimensions/ Factors	Sub-dimensions/ Factors	Methodology	Key Finding
Uddin (2008)	“Wage productivity and Wage Income Differential in Labor Market: Evidence from RMG Sector in Bangladesh”	• Wages	• wage discrimination • low wages	• The stratified sampling method employed • Approximately 200 samples of female employees from RMG in Narayangonj and Dhaka • The sampling technique known as PPS (Probability to Proportion Sample)	• Women's working conditions are unfavorable in terms of their economic and social security.
		• Working hours	• longer hour • overtime		
		• Work environment	• accident & injuries • arbitrary appointment • promotion • dismissal rules		
		• Harassment at workplace	• teasing • rough behavior • using slang words • personal abuse • coercion • proposing sexual relationship		
		• Fringe benefits			
Bhuiyan (2012)	“Present Status of Garment workers in Bangladesh: An analysis”	• Education	• low education profile	• One hundred garment workers from Rampura and Badda, Dhaka, were selected at random. • The sample was chosen using a stratified sampling procedure.	• Their pay is inadequate. • Due to their low pay, they are unable to pay for their patients' food, clothing, housing, medications, and education. • They lack leisure time and opportunities.
		• Housing and accommodation	• rented slums • no privacy		
		• Recreation	• leisure time		
		• Social status	• ‘garments workers family’		
		• Income and	• savings • bank deposit		
		• job security	• suspend • sacked • demotion		
		• Housing	• cost of living • standard of living		• The socioeconomic status of garment

Islam & Chowdhuri (2012)	“Socio-Economic Factors of Readymade Garments Workers in Bangladesh”	• Water and sanitation		• 242 employees from 29 clothing firms • SPSS software was utilized. • Both inferential statistics (Factor Analysis (FA)) and descriptive statistics (mean, standard deviation, simple percentage) were employed. • Additionally, Multiple Regression Analysis (MRA) was employed.	workers is strongly correlated with housing, water and sanitation facilities, medical facilities and first aid treatment, wages and productivity, social and poverty reduction, adaptation of cultural values and norms, labor union availability, option or ownership arrangement, leave with pay, and overtime. • There is little correlation between the dowry system, working hours and privacy, a harassment-free workplace and insurance arrangement, transit facilities, salary discrimination, cooking gas facilities, and educational facilities.
		• Medical facilities	• first aid treatment		
		• Wages & productivity	• earning		
		• Social & reduction of poverty	• savings • bank deposits		
		• Learning lessons like dowry system	• learn lessons from friends		
		• Cultural values & norms	• safety environment • social security • safety facilities		
		• Working Hour and privacy			
		• Harassment-free workplace and Insurance arrangement			
		• Availability of labor unions			
		• Transportation facilities			
		• Ownership arrangement			
		• Leave with pay & Overtime			
		• Gas facilities for cooking			
		• Education facilities			
		• Earning	• lowest salary	• Randomly selected 11 RMG factories (10	• The management mistreats half of the
		• Expenditure	• food		

Islam & Zahid (2012)	“Socioeconomic deprivation and garment worker movement in Bangladesh: A sociological analysis”		• house rent/ accommodation	workers in each, in total 110 workers) • Using purposive sampling • In-depth interview. • Analyzed through quantitative techniques	employees verbally or physically. • On the one hand, RMG employees are under constant pressure to boost their productivity, while on the other, they are forced to work long hours without access to sick leave, weekend holidays, yearly vacation, pensions, bonuses, festival allowances, or trade unions.
		• Savings	• deposits		
		• Working hours	• long hour		
		• Overtime	• after eight hours		
		• Worker’s rights	• medial allowance • transport facility • maternity leave • training facility • trade union right		
		• Fringe benefits	• sick leave • weekend holiday • bonus • festival allowance		
		• Job insecurity			
		• Unhealthy work environment			
Sikdar, Sarkar & Sadeka (2014)	“Socio-Economic Conditions of the Female Garment Workers in the Capital City of Bangladesh”	• Health/Occupational hazards	• medical facilities	• Using a convenient sampling technique • Simple statistical technique like frequency distribution, percentage used	• Women work 11.12 hours a week on average, yet their average monthly wage is less than Tk. 7000. • It is noteworthy that they lead extremely difficult lives, barely covering their own and their family's expenses.
		• low remuneration			
		• level of education			
		• Accommodation/ residence	• house • relative’s House • factory Accommodation • slum		
		• Migration			
		• Mode of communication	• walk to work • walk and Rickshaw • walk and Bus • bus/Tempo • factory Bus		
		• Maternity Leave			

		• transportation facilities			
		• child care facilities			
Kamal (2015)	“Impact of Women Empowerment Initiatives on Socio-Economic Aspects of Female RMG Workers”	• Education & training		• The research has been conducted using two different forms of research methods. • Data has been shown using Microsoft Office tools to create computer-generated graphs, charts, and tables.	
		• Experience & working hour	• length of services		
		• Leave Facilities			
		• Insurance, Provident fund and other facilities	• regular wage payment • overtime • attendance bonus • festival bonus • medical • day care • Insurance • maternity leave • provident fund • weekly holidays • tiffin • sick leave with payment • annual leave with payment		
		• Health status	• Diseases		
		• Health			
		• Crime			
		• Civic participation and			
		• Environment			
		• Occupational status	• Garments worker		
		• Income & savings		• Both qualitative and quantitative methods were used	• Financial capital, physical capital, human capital, social capital,
		• Expenditure			

Mustafa et al. (2016)	“Impact of RMG Sector on Livelihood Change of Women Employees of Bangladesh”	• Working hour		• In-depth knowledge, Focus Group Discussions (FGD) and some key informant interview were applied. • As sample of 60 women workers • Simple random sampling followed • Statistical Package for Social Science (SPSS) were used	and natural capital were among the livelihood assets that women had improved. • Their housing facilities, clothing, and sanitation had all improved.
		• Health Issues /Sanitation	• drinking water • sanitation • medical facilities • clothing • housing • quality food		
		• Children education			
		• Decision making			
		• Household goods/ Housing facilities	• television, • mobile • furniture like khat/chaki • utility • gas stove • pressure cooker • refrigerator		
		• Transportation			
Kader et al. (2019)	“An Analysis of Socio-Economic Condition of Female Readymade Garments’ (RMG) Workers in Dhaka City”	• Working hours		• 80 female workers of 7 garment factories • Simple statistical analysis such as percentage, frequency distribution, etc. used	• The housing condition of female workers in Dhaka city is not well at all. • Female workers is the only one earning members in the family
		• Salary	• family income status		
		• Housing condition	• mess/ hostel • factory accommodations • slum		
		• Residence	• pure water supply • gas supply • electricity supply		
		• Health & sanitation	• unhygienic		
		• Food	• nutrition		
		• Medical care			
		• Education			
		• Recreation			
		• Securities			

Hossain (2020)	“Socio-Economic Status of Garment Workers in Bangladesh: A Study on Sinha Knit Industries Ltd”	Discrimination in wages		• The socioeconomic status of textile workers is evaluated using both qualitative and quantitative data.	
		Job Security			
		Food and conveyance facilities			
		Working hour & privacy			
		Recreation facilities			
		Group life Insurance			
		Occupational health and safety			
		Personal protective equipment			
Das & Das (nd.)	“Socio-economic Status of Female Worker: An Empirical Study on Readymade Garments in Dhaka Metropolitan Area”	• Education level		• There were 150 individuals in the sample. • Both quantitative and qualitative techniques are employed to obtain a broad view of the population.	• Contributions are made for food, clothes, medication, and educational expenses for siblings. • In a month, they were unable to save any money. • Ninety-seven percent of female RMG employees reside in filthy slums.
		• Occupation	• contribute in the family • self -independent		
		• Working hour			
		• Wage	• overtime		
		• Service length			
		• Residence/ housing			
		• Medical facilities			
		• Food			
		• Clothing			
		• Maternity leave			
		• Income and expenses			

2.4 Social Capital and Socio-Economic Empowerment

There are some literature review on social capital and socio-economic empowerment factor are pronounced here;

Table 2.4: Literature Review on Social Capital and Socio-Economic Empowerment Factors

Authors	Title	Dimensions of Social Capital	Socio-Economic Factors	Methodology	Key Finding
Cramm and Nieboer (2011)	“The influence of social capital and socio-economic conditions on self-rated health among residents of an economically and health-deprived South African township”	• Norms of reciprocity • Trust	• Education • Employment • Income • Housing quality & • Neighborhood quality	• N=1,020 households • Used ordinal logistic regression analyses • Statistical Package for the Social Sciences (SPSS) version 17.0 software was used for all statistical analyses	• Health was favorably connected with social capital and education. • There was a negative correlation between unemployment, low educational attainment, and old age. • Self-rated health did not significantly correlate with housing quality, neighborhood quality, income, gender, or marital status.
Muller and Coetzee (2012)	“Social Capital and Social-Economic Development in Developing Political Economies”	• Norms • Networks • Institutions • Relationships • Civic engagement • Membership of voluntary associations • Trust • Reciprocity and altruism	• Poverty reduction • Vulnerability • Sense of dignity • Farming land • Empowerment • Equality • Social Justice	• Qualitative analysis	• Without a solid state-society relationship, socioeconomic development cannot be successful, and social capital—especially linking social capital—is essential to maintaining this relationship.

Ferragina (2013)	“The socio-economic determinants of social capital and the mediating effect of history: Making Democracy Work revisited”	• Informal social networks • Formal social networks and • Social trust	• Income disparity; wages and salaries; gross income from self-employment; realized property income, such as rent; child support; sick pay, disability pay, retirement benefits, child or family allowances, unemployment benefits, and maternity pay	• Ordinary least square regression (OLS)	• Compared to the socioeconomic determinants, social capital scores are lower. • Informal social networks benefit from inequality. • The heterogeneity in social capital and its dimensions does not appear to be substantially impacted by economic development.
Pileček, Chromý, & Jančák (2013)	“Social Capital and Local Socio-economic Development: The Case of Czech Peripheries”	• Social networks • Trust • Civic engagement • Civic norms & values ❖ norms of reciprocity, ❖ solidarity, ❖ togetherness, ❖ tolerance, ❖ obligations, ❖ democratic attitudes, & ❖ identity, • Attitudes • Solidarity	• Sex • Age • Family status • Mobility • Education • Religion • Ethnicity • Political stance • Employment type/ social skills • Income/ economic activity • Home ownership	• A Likert sum scale is used • Simple correlation analysis • Using chi-square • Explanatory variables are based on the identification questions of the survey’s questionnaire	• Social capital can be viewed as a tool for local communities' endogenous development potential, particularly in peripheral areas.

		• Subjective well-being			
Menardo et al. (2022)	“Socioeconomic Status, Cultural Capital, and Social Capital in Adults: A Structural Equation Model”	• Creating bonds • Bridging • The quantity of online contacts, friends, and coworkers/classmates • Have faith in... • Assistance obtained from... • Wide connections	• Level of education • Prestige in the workplace • Revenue and financial assets • Power • Information access	• Structural equation model	• While a higher SES is typically linked to more chances, education level for females and occupation status for males can have a detrimental effect on the development of SC.

2.5 Concept of Work Related Vulnerability

The increased susceptibility of workers to physical, psychological, economic, and social harms resulting from their work environment, occupational demands, and the structural nature of the industry is referred to as work-related vulnerability of Readymade Garment (RMG) workers. Long hours, poor pay, and insufficient health and safety regulations are just a few of the hazardous, unhealthy, and frequently exploitative working conditions that contribute to this vulnerability (Kabir et. Al., 2019).

Excessive work pressure, time constraints, job insecurity, fear of losing one's job, monotony, verbal abuse, and perceptions of unsafe working conditions are some of the work-related vulnerabilities that cause stress, trauma, and anxiety in female garment workers. There are some literature review on vulnerability of garment workers in Bangladesh are described below;

Table 2.5: Literature Review on Work related Vulnerability of Female Workers

Authors	Title	Dimensions of Vulnerability Factors	Sub-dimensions	Methodology	Key Finding
Paul-Majumder & Begum (2000)	“The gender imbalances in the export oriented garment industry in Bangladesh”	• Conditions at work Poorly compensated • Abuse, both verbal and physical • Acts of violence • Sexual harassment • Unofficial hiring • Disease or illness • Physical disability • Unsanitary and dangerous circumstances • Less competent			

Ahmed & Raihan (2014)	“Health status of the female workers in the garment sector of Bangladesh”	• Environmental dust • Lack of proper cooling and ventilation systems • Some diseases • Sexually assaulted by male coworkers	• back pain, fever, eye strain, cough, respiratory issues, chest and stomach pain, diarrhea, diabetes, urinary infection, headache, and obesity		
Kabir, Maple, and Fatema (2018)	“Vulnerabilities of Women Workers in the Readymade Garment Sector of Bangladesh: A Case Study of Rana Plaza”	• Workplace safety • Health hazards • Appropriate remuneration. • Unsafe or hazardous buildings // <i>poor infrastructure</i> • Sexually transmitted infections and • Unwanted pregnancy		• Qualitative study • Utilizing in-depth interviews to explore the vulnerabilities of female survivors (7) of the Rana Plaza collapse. • Snowball sampling used	• Rana Plaza survivors are still reeling from the disaster and in the absence of political will and social support, are deeply vulnerable to further morbidity and mortality related to this workplace disaster
Steinisch et al. (2014)	“Work stress and hair cortisol levels among workers in a Bangladeshi ready-made garment factory-results from a across-sectional study”	• Lack of job security • Lack of promotion prospects			
Zimmermann (2017)	“Social Vulnerability as an Analytical Perspective”	• Income and consumption • Stress • Poverty • Low living standards • Housing problems • Health difficulties			

		• Low-skilled • Unemployment • Working poverty • Job insecurity			
Mahmood (2020)	“Female Garment Workers’ in Bangladesh: Violence, Gender and HIV/AIDS”	• Sexual harassment • Verbal abuse • Transportation facilities • Lack of job security • Low salaries			
Mulugeta, Mandefro & Alemie (2020)	“Vulnerability, Legal Protection, and Work Conditions of Female Domestic Workers in Addis Ababa, Ethiopia”	• Exploitation • Work hours and time off • Low remuneration • Violation of privacy • Verbal abuse • Sexual violence			
Tasnuva (2020)	“Employing social vulnerability index to assess household social vulnerability of natural hazards: an evidence from southwest coastal Bangladesh”	• Urban, occupation, and poor infrastructure; • Vulnerable populations group; • Poverty; • Access to services; • Population density; • lack of savings; & • lack of proper sanitation			
Sharmin & Manan (2022)	“Vulnerability in Female Garment Workers’ Lives: A Qualitative Study from Readymade Garment Industry in Bangladesh”	• Long working hours and too work pressure • Unfavorable Work Environment ❖ force for work faster ❖ offensive words for doing mistakes ❖ illogical relationship for job promotion		• Qualitative study • Six focus group discussions (FGD) (n=60) with female garment workers from six factories in Gazipur.	• Insufficient income of female worker force them to live from hand to mouth without intake of nutrient-enrich foods

		❖ overtime in night ❖ poor ventilation ❖ workplace accidents • Insufficient Income • Health problems e.g.- ❖ back pain, ❖ headache, ❖ finger injury, ❖ eye problem, ❖ chest pain and ❖ dehydration • Workplace security • Harassment inside the factory		• Purposive sampling was carried out to select the individuals • Interview transcripts were coded in MAXQDA, 2020 • Data were analyzed using thematic analysis approach	• They have not received enough mental support to carry on this work • They are also victim of home violence.

2.6 Social Capital and Vulnerability

Here some literature review on social capital and vulnerability are given below;

Table 2.6: Literature Review on Social Capital and Vulnerability Factors

Authors	Title	Dimensions of Social Capital	Vulnerability Factors	Methodology	Key Finding	Type of work/ Source
Susan and Siegmann (2010)	“Coping on Women’s Backs Social Capital– Vulnerability Links through a Gender Lens”	• Social networks • Bonding ties • Bridging relations	• Gendered vulnerability or gender inequality • Sexual abuse		• Social network dynamics in a wide range of cultural contexts can heighten women’s vulnerabilities	Current Sociology 58(5): 715–737 Sage Publication doi:10.1177/001139211037273
Mpanje Gibbons & McDermott (2018)	“Social capital in vulnerable urban settings: an analytical framework”	• Norms • Trust • Reciprocity • Bonding • Bridging • Linking Social Capital	• Water, • Food, • Education, • Security and • Health vulnerability			Journal of International Humanitarian Action, 3:4 Springer Publication
Yusuf et al. (2018)	“Social Capital And Households’ Vulnerability To Poverty In Asa Local Government Area Of Kwara State”	• Social network	• Human illness • Death • Injury • Unemployment • Job loss	• Three stage feasible generalized least square (3FGLS) and Logistic regression	• Social network thereby reducing their vulnerability to poverty	IOSR Journal of Economics and Finance 9 (4): 61-68
Nukpezah (2020)	“Social vulnerability determinants of individual social capital for emergency preparedness”	• Social network, Norms • Togetherness • Sociability • Neighborhood connection • Volunteerism and Trust	• Income • Social inequality			International Journal of Emergency Management doi:10.1504/IJEM.2020.10032412

2.7 Literature Review on Empirical Studies

Literature review shows the overall scenario of social capital and its impact on socio-economic development and vulnerability reduction of female workers in Bangladesh.

Tasdemir et al. (2017) stated that the idea of social capital, which has gained popularity since the 1990s, has a significant role in both the sociological framework and the sustainable economic framework. In this context, the concept of social capital, which is so broad, looks at various aspects of life, including schooling, operational effectiveness, the social environment, the political environment, and the industrial environment.

The idea of social capital encompasses the views of Bourdieu, Coleman, and Putnam—three prominent figures in this field—and is intended to maintain a bright future. In terms of economic and social growth, societies that make good use of social capital are more advanced than those that do not. Relationships based on mutual trust, social networks, reciprocity, and participation are considered to be healthier in areas with high social capital. These relationships include community values, working life and organization, neighborly relations, democracy and governance, and collective actions.

According to Yu & Junshu (2013), social capital has a major impact on organizational performance since people are social beings rather than rational-economic beings. Nevertheless, no comprehensive, widely acknowledged definition of social capital exists, nor is there a consistent conclusion regarding the relationship between social capital and its consequences on performance. In addition to reviewing the effects and implications of social capital on organizational performance at the individual, network, and organizational levels from the personal network perspective, this article aims to investigate the general meanings and dimensions of social capital.

Experience is a valuable resource, but the effects on organizational performance at the network level may be unclear. On the one hand, experience can lower training costs and boost productivity. Hunter & Thatcher (2007) identified experience as the important resource owned by the actors in the network. This is highlighted here because of the relatively more frequent interactions between team members. Individual experience will significantly influence the behaviors of others, as well as the cohesion and cooperation within the team network. Additionally, it can influence the connections with other groups or individuals.

According to Sato (2013), understanding the various aspects of social capital requires addressing three theoretical issues: its conceptualization, its consequences on society and social life, and its causes. The first argument made in this article is that social networks constitute the foundation of social capital. How different theories of social capital include additional components into the social network core is what sets them apart. The paper then highlights the significance of four facets of social capital: forms of social capital, levels of definition, the coverage of social capital, and the objectives and utilities of actors who use social capital.

Following the theoretical justification, the paper examines relevant literature to investigate the origins and consequences of social capital. After analyzing the concept's detractors, it suggests two new approaches: (1) systematic research on the connection between social capital components and actors' utility functions, and (2) research on social capital in connection to regional notions with comparable meanings. This article discusses the benefits of social capital for development, health, education, political performance, and status attainment.

Halpern (2005) outlined several micro-level factors that contribute to social capital, including genetics and personality, age, family, socioeconomic class, education, employment, religion, television and personal consumption, and exposure to distrusting situations. People with higher socioeconomic position, for instance, are more likely than those with lower socioeconomic status to have a high degree of generalized trust. In reaction to this finding, two cautions should be noted. First, depending on the kind of social capital being generated, a cause may have varying impacts. High socioeconomic position does not always improve bonding social capital, even though it raises a person's level of generalized trust, which in turn improves their bridging social capital. In the meantime, it's probable that individuals from lower socioeconomic backgrounds, like blue-collar workers, have a “buddy feeling” with their close friends and coworkers, which fosters the development of bonding social capital. Second, on the other hand, a cause may have an equal impact on bonding and bridging social capital. Involvement in civil society and associations, education and community, ethnic and social diversity, residential mobility, transportation and commuting, and the physical environment and urban planning are examples of meso-level causes of social capital.

According to Adler (2002), social capital aids in job placement. Interunit resource interchange, product innovation, the development of intellectual capital, and the efficacy of

cross-functional teams are all made possible by social capital. Social capital promotes entrepreneurship and the establishment of start-up businesses while lowering turnover and organizational dissolution rates. Interfirm learning, regional production networks, and supplier relationships are all strengthened by social capital.

According to Delić, Šarić, and Osmanović (2017), social capital is employed in multidisciplinary study as an analytical tool to explain how culture, trust, and interpersonal collaboration may be put into a function of the common good, economic progress, and society at large. This paper's goal is to identify and analyze status in the areas of networks and groups, trust and solidarity, cooperation and collective action, information and communication, social cohesion and inclusion, and empowerment and political action as important aspects of social capital, all within the framework of an overview of its importance in Bosnia and Herzegovina's socioeconomic development. The study's findings indicate that Bosnia and Herzegovina's observed social capital dimensions are in a relatively unsatisfactory state. Therefore, decision-makers and those who develop socioeconomic policies should focus more on the development of social capital, which has a great deal of potential when it comes to promoting socioeconomic development. We may draw the conclusion that social capital's importance to Bosnia and Herzegovina's socioeconomic development is limited by the state of groups and networks, trust and solidarity, collective action and cooperation, information and communication, social cohesion and inclusion, and empowerment and political action. As a result, the research hypothesis may be accepted.

2.8 Research Gap

Whilst there are several studies that have been conducted on social capital in RMG of Bangladesh regarding enterprise development, organizational performance, enhancing entrepreneurship, etc. However, the empirical evidence regarding the application of social capital practices on the female worker socio-economic development and vulnerability reduction in RMG sector is hardly found in social science studies of Bangladesh. Therefore, an in-depth enquiry is required to address the research gap of aforementioned issues for the betterment of the RMG industry. Here, we identify some research gap based on some research findings, these are ascribed in below;

Table 2.7: Identification of Research Gap

Social Capital Context						
Authors	Study Title	Dimensions	Methodology	Finding	Research Gap	Study Expectations
Vixathep and Matsunaga (2015)	“Does Human and Social Capital Enhance Entrepreneurship? A Case Study of the Garment Industry in Bangladesh”	• Network • Group membership	• A random sampling • OLS regression models were used	Social capital enhances entrepreneurship in the RMG sector.	• Researcher is least familiar about the internal dynamics. • Sample size is small. • One dimensional • Study was conducted only from organizational perspective not from worker’s perspectives.	• Need multi-dimensional perspectives. • Need reasonable sample size. • Need strong argument on theory. • Study should be based on workers’ perspective.
Delić, Šarić, and Osmanović (2017)	“Significance of Social Capital in Socio-economic Development of Bosnia and Herzegovina”	• Networks & groups • Cooperation and trust • Cooperation and group efforts • Communication and information • Inclusion & social cohesiveness • Political action and empowerment	• Respondents were from top management (small and medium) enterprises • t-test and chi-square test was done	The significance of social capital on socio-economic development was not adequately focused from micro-development perspective.	• The research was conducted on Bosnia and Herzegovina. • Sample size is too small. • Respondents were only top management representatives. • Study was conducted on country perspective.	• Need adequate sample respondents. • Respondents should be from management, worker, owner, NGOs, BGMEA, Union leader etc. • Study should be based on worker and organizational perspective.
Socio-Economic Empowerment Context						
Haque and Bari (2021)	“A Survey Report on the Garment Workers of Bangladesh”	• Women Empowerment, • Income and Assets • Living Standards and Expenses	• Random sampling from 1119 garments worker • A stratified sampling technique used	Garment workers were able to improve their lifestyle due to changes in their family income,	• Though the study is based on status of garments workers hardly addressed the Social capital issue in the context of socio-economic status and vulnerability.	• Need to analysis the worker’s present vulnerability based on current global, regional and local economic hardship.

		• Health and Food Intake • Child Health • Food Habit		which allowed them to spend more on non-food products.	•The research only followed quantitative method.	•Should follow the mixed-method approach. •Research should follow participatory method.
Kader et al. (2019)	“An Analysis of Socio-Economic Condition of Female RMG Workers in Dhaka City”	•Working hours •Salary •Housing condition •Residence •Health & sanitation •Food •Medical care •Education •Recreation •Securities	•80 female workers of 7 garment factories •Simple statistical analysis used	The housing condition of female workers is not well at all standard. Some female workers are sole earning member in the family.	Need to focus residential environment including unhealthy and unhygienic conditions. Need to conduct some Case Study for in-depth information.	Research should be exploratory in nature.
Social Capital and Socio-Economic Empowerment						
Muller and Coetzee (2012)	“Social Capital and Social-Economic Development in Developing Political Economies”	•Norms •Networks •Institutions •Relationships •Civic engagement •Membership of voluntary associations •Trust •Reciprocity and altruism	Qualitative analysis	Without a solid state-society relationship and social capital, socioeconomic development cannot be successful.	Theoretical and conceptual frameworks are missing.	Political-Economy approach needs to be followed in assessing women’s role in developing social capital.

Vulnerability Issues of RMG Workers						
Kabir, Maple, and Fatema (2018)	“Vulnerabilities of Women Workers in the Readymade Garment Sector of Bangladesh: A Case Study of Rana Plaza”	• Workplace safety • Health hazards • Appropriate remuneration. • Unsafe or hazardous buildings • Sexually transmitted infections and • Unwanted pregnancy	• Qualitative study • Utilizing in-depth interviews from vulnerabilities of 7 female survivors of the Rana Plaza collapse. • Snowball sampling used	Survivors of the Rana Plaza tragedy are still in shock.	Only a micro-level study focusing some case study of Rana Plaza.	Social capital should be focused on the context of women worker’s self-reliance.
Sharmin & Manan (2022)	“Vulnerability in Female Garment Workers’ Lives: A Qualitative Study from Readymade Garment Industry in Bangladesh”	• Long working hours and too work pressure • Unfavourable Work Environment • Insufficient Income • Health problems • Workplace security • Harassment inside the factory	• Qualitative study • Six FGD, respondent was 60 of female workers from six factories in Gazipur. • Purposive sampling • Data analysed by using thematic approach	• Insufficient income of female worker. • They have not received enough mental support. • They are also victim of home violence.	No global framework has been followed for assessing socio-economic vulnerability of female workers.	Needs to follow the Theory of social capital and the Framework of Social capital in the context of Garment worker’s contribution in accumulating and utilizing social capital in Bangladesh.

Taking the issue into account, this study attempts to examine the nature of organizational social capital and its impact on the socio-economic development and vulnerability reduction of female RMG workers. This study also examines how various dimensions of structural, relational and cognitive social capital contribute to develop the socio-economic condition of female RMG workers and reduce their vulnerability.

This study expects that a higher level of relational, cognitive, and structural social capital practice among RMG workers, owners, buyers, NGO's, BGMEA and government, would help to increase the socio-economic condition of female RMG workers and reduce their vulnerability as whole.

Chapter Three

THEORETICAL FOUNDATIONS AND CONCEPTUAL FRAMEWORK

3.1 Theoretical Foundation of the Study

The theoretical perspectives of social capital, socio-economic empowerment, and vulnerability provide the foundation for understanding workers' conditions in the RMG industry. Here we described the theory of social capital, socio-economic empowerment, and vulnerability issues.

3.1.1 Theory of Social Capital

One of the most significant and well-liked theories to surface in the social sciences within the past 20 years is the theory of social capital. (Adler and Kwon, 2002; Coleman, 1998; Putnam, 1993; Woolcock, 1998). The theory of social capital views capital as the resources contained in social relations. Since the beginning of social capital concept, numerous theories have been developed as well as many empirical studies have also been conveying the social capital issues and its dimensions, application, impacts play an important role in many areas. The initial theoretical development is typically credited to three authors who approached social capital from different points of view and provided different theoretical and conceptual findings.

- Theory of capital- Pierre Bourdieu (1977- 2002)
- Rational-choice approach – James Coleman (1988, 1990)
- Democratic or civic perspective-Robert Putnam (1999, 2000)

Bourdieu and Coleman are the founding theorists of social capital because they introduced the term social capital systematically for the first time (Häuberer, 2011).

3.1.1.1 Theory of Capital- Pierre Bourdieu (1977- 2002):

Pierre Bourdieu created the idea of social capital during the 1970s and early 1980s (Siisiäinen, 2000). He distinguishes economic, cultural, and social capital as the three dimensions of capital, each of which has a unique connection to class. According to Bourdieu's theory of social capital, a person's capacity to further his or her interests is enhanced by social connections that can be exploited to create and maintain trust as well as offer helpful assistance when required (Bourdieu, 1984, Bourdieu, 1986). It also includes social obligations, links, or connections, and in some cases, it can be transformed into financial capital. Additionally, Bourdieu views the family as a fundamental source of social capital (Bourdieu 2001, p.98).

Social capital for Bourdieu consists of social networks and connections: ‘contacts and group memberships which, through the accumulation of exchanges, obligations and shared identities, provide actual or potential support and access to valued resources’ (1993: 143) and sociability, in other words, how networks are sustained, which requires necessary skill and disposition.

According to Bourdieu, social capital is a network-based resource that people acquire through relationships. Thus, group membership and social networks are the two components of social capital, according to Bourdieu (Bourdieu 1986, 249). Participation in social networks and group membership can be used to enhance one's social standing in a number of different domains. Marxist sociology had a significant impact on his conception of social capital.

Both the formal assurances provided by the organization and individual subjective feelings (recognition, respect, and community) are necessary for the growth of social networks. The foundation of social capital (group membership) is mutual recognition and cognition, which is its second feature (Bourdieu, 1980; 1986).

Bourdieu sees clear profit of social capital when an individual engage in and maintain links in a network. He defines social capital as ‘the aggregate of actual or potential resources which are linked to the possession of a durable networks of more or less institutionalised relationships of mutual acquaintance and recognition’ (Bourdieu, 1986: 247).

Through the exchange of social capital, social interactions uphold and strengthen social position and relationships. In turn, the infrastructure, such as social cohesion and support seems to provide the social capital resources. According to Bourdieu, maintaining group cohesion necessitates a constant effort at “sociability” and recurrent interactions (Bourdieu, 2001, p.104). For instance, people can enhance their cultural capital by interacting with specialists (such as academics) and obtain access to economic capital (such as low-cost loans) through social capital.

Bourdieu sees quality relationships within the family (e.g., the support and participation of parents in common activities with children/students) as cultural capital.

The socioeconomic status is the main emphasis of Bourdieu's theories. According to Bourdieu, academic success is strongly and favorably correlated with economic capital (Baranović, Jugović & Puzić, 2013; Bidwell & Friedkin, 1988). According to his theory of social reproduction, which focuses on economic and symbolic (cultural and social) capital,

an individual's behavior is mostly influenced by outside variables, such as socioeconomic standing. According to Bourdieu, social capital is the entirety of the resources that result from being a member of organizations outside of the family, allowing all members to utilize the collective capital. The social networks that people can access as members of specific organizations (schools, colleges) are part of Bourdieu's approach to social capital.

In the development discourse, social networks have been rediscovered as a solution to the vulnerabilities of individuals, households, regions, and even countries. In certain situations, social networks seem to be helpful tools, while in other situations, they seem to be barriers to women's empowerment. Social networks can lessen poverty and vulnerability while also fostering progress (Van Staveren, 2002).

Social networks, however, may help reduce susceptibility in terms of both improved ability to handle hardships and less sensitivity to shocks and stresses. It appears that the gendered significance of social networks varies significantly depending on whether they entail bridging or bonding social capital.

Female groups engaged in microfinance have been a significant focus of research on the function of women's social networks. They have assumed an important role in the field of development strategies, presumably helping to reduce poverty and empower women (Mayoux, 2001).

Additionally, Bourdieu's theory emphasizes how gendered vulnerability is socially constructed (Siegmann & Thieme, 20007). Bourdieu's work that might be applied to a more methodical examination of the relationship between social capital and vulnerability from a gender standpoint. Saying that social capital equates to less vulnerability is always applicable.

Pierre Bourdieu's work on social capital has addressed inequality and power in great detail (Bourdieu, 1992, 1986, 1977). Social capital could be an easy and affordable way to improve development, lessen poverty, and lessen vulnerability.

In reality, socio-demographic parameters like age, gender, race, class, socioeconomic level, and geography have an impact on social capital (Aguilera 2002). Other outcomes like well-being, health, class, occupations, volunteering, high-risk activism, and solidarity are also mediated by social capital (Cambell, 2000).

In his “Acts of Resistance,” Bourdieu uses the “myth of Globalization” to illustrate social capital. He discusses the nature of the welfare state, stating that the European state guarantees the welfare of social functions and human rights like social security, health care, and education (1998b, 33–34). Flexible working is a key component of the European welfare state; but, in the rest of the world, neo-liberalism imposes irregular working hours, night work, and weekend labor, all of which have long been employed by businesses (1998b, 34). Many aspects of society are affected by them (e.g., rising levels of insecurity, distress, job loss, pain, illness, suicide, alcoholism, drug addiction, domestic violence, etc.) (1998b, 36-39).

Modern examples of social capital manifestations include political parties, trade unions, secret societies (such as the Freemasons), and voluntary associations (Bourdieu 1986). One way to conceptualize voluntary associations as social capital is as resources created collectively by the association and distributed among its members. One area where the universal qualities of selflessness and disinterest predominate is volunteering. A large number of people can develop a sense of solidarity through the development of an association (Bourdieu 1986).

Song (2011) provides an overview of the various ways that social capital might directly affect health. These processes include decreased stress, decreased loneliness, the application of healthier standards, behaviour, increased access to healthcare facilities, knowledge, depression, and life satisfaction.

Summary: Pierre Bourdieu identifies three dimensions of capital each with its own relationship to class: economic, cultural and social capital. Bourdieu’s concept of social capital puts the emphasis on social relationships (Bourdieu, 1984, Bourdieu, 1986). It also comprises social responsibilities, connections, or linkage (Bourdieu 2001, p.98). Social capital for Bourdieu consists of social networks and connections: ‘contacts and group memberships which, through the accumulation of exchanges, obligations and shared identities, provide actual or potential support and access to valued resources’ (1993: 143) and sociability. According to Bourdieu, social capital thus has two components: first, group membership and second, social networks (Bourdieu 1986, 249).

In turn, the infrastructure—such as social cohesion and support—seems to provide the social capital resources. According to Bourdieu, maintaining group cohesion necessitates a

constant effort at "sociability" and recurrent interactions (Bourdieu, 2001, p.104). For instance, people can enhance their cultural capital by interacting with specialists (such as academics) and obtain access to economic capital (such as low-cost loans) through social capital.

In certain situations, social networks seem to be helpful tools, while in other situations, they seem to be barriers to women's empowerment. Social networks can lessen poverty and vulnerability while also fostering progress (Van Staveren, 2002). Social networks, however, may help reduce susceptibility in terms of both improved ability to handle hardships and less sensitivity to shocks and stresses. The social construction of gendered vulnerability is another aspect of Bourdieu's theory (Siegmann & Thieme, 2007). Saying that social capital equates to less vulnerability is always relevant.

Modern examples of social capital manifestations include political parties, trade unions, secret societies (such as the Freemasons), and voluntary associations (Bourdieu 1986). One way to conceptualize voluntary associations as social capital is as resources created collectively by the association and distributed among its members. When a person participates in and maintains connections within a network, Bourdieu clearly demonstrates the advantages of social capital (Bourdieu, 1986: 247).

3.1.1.2 Rational-Choice Approach – James Coleman (1988, 1990):

James Coleman, a sociologist with strong connections to economics through rational choice theory which sees to explain human behaviour through rationality (Jackman and Miller 1998; Li et al. 2003; Schuller et al. 2000), draws together insights from both sociology and economics in his definition of social capital:

“Social capital is defined by its function. It is not a single entity, but a variety of different entities, with two elements in common: they all consist of some aspect of social structures, and they facilitate certain actions of actors – whether persons or corporate actors – within the structure” (Coleman 1988, p. S98).

For Coleman (1988), “social capital inheres in the structure of relations between actors and among actors. In other words, social capital appears to be a resource derived from people’s social ties”. The ‘durable networks’, ‘social ties’ and ‘structure of relations’ is important in understanding how social capital works. Coleman sees social capital as a bonding

mechanism which adds to the integration of social structure. For Coleman social relations and social structure that facilitates social capital (1988: S105).

According to Coleman (1988), social capital transcends individual social capital and becomes a feature of the society (organization, institution). Coleman (1993) refers to “a network of all the people who belong to specific organizations. According to Coleman, relationships built on authority or reciprocal trust retain social capital. Welfare is one of the elements that affect it”.

For Coleman, 1988, p. S98) social capital ‘consists of some aspect of social structure, and facilitates certain actions of actors whether persons or corporate actors-within the structure’. Coleman takes a midway ground between two schools of thought. The first is a functionalist perspective that holds that social structure influences social behavior. The second is rational theory, which contends that an actor's utility-maximizing pursuit of self-interest determines their objectives (Coleman, 1988, p. S95).

According to Coleman (1993), “Social Capital involves a network of all of the individuals who are members of particular organisations”. The quality of relationships both inside and outside of the family is included in Coleman's idea of social capital. He believes that when the network is closed, some features of the community's social capital become more noticeable.

Coleman using social capital to ‘account not only for the actions of individuals in particular contexts but also for the development of social organisation’ (1988: 96).

Finally, Coleman (1988) argued that network or social relations constituted useful capital resources for individuals through processes such as establishing

1. **Obligations and expectations:** The first type of social capital consists of three components: trust, obligations, and expectations. Coleman (1988, 1990) discusses trust as a social structure or society and highlights how crucial it is to the development of social capital.
2. **Information channels:** Social connections that serve as a type of social capital and offer information that makes action easier.
3. **Norms and Effective Sanctions:** Coleman (1988) also considers ‘social norms as providing social capital. Effective norms that inhibit crime make it possible to walk

freely outside at night in a city and leave the house without fear. Effective norms can reduce deviant actions that can benefit everyone' (Coleman, 1988: S104 -S105). Norms can overcome the public goods problem. Norms builds some kind of social capital like: social support, status, honour and other rewards, it also strengthens by leading family members to act selflessly.

Coleman makes a distinction between social capital that exists both inside and outside of the family. "The relations between children and parents" are the family's social capital (1988: S110). He believed that two of the primary factors contributing to a decline in social capital and a loss of community cohesion were working mothers and single motherhood. According to Coleman (1994), the issue of youth unemployment stems from young people's waning motivation.

Furstenberg and Hughes (1995), in a study of 'at risk young', suggest that 'Coleman's notion of social capital is attractive because it provides a conceptual link between the attributes of individual actors and their immediate social contexts, most notably the household, school, and neighbourhood' (1995: 582).

The three elements of social capital—structural, relational, and cognitive—were later expanded by Janine Nahapiet and Sumantra Ghoshal (1998). It is the most popular and widely recognized framework for comprehending social capital. Although these dimensions are conceptual distinctions that are helpful for analytical purposes, social capital actually involves intricate relationships between the three categories. Relational and cognitive social capital show the capacity for resource exchange, whereas structural social capital shows the existence of a network with access to people and resources. This pertains to the structural (connections between actors), relational (trust between actors), and cognitive (shared values and goals among players) aspects of social capital.

Summary: James Coleman is a sociologist who has strong ties to economics through his rational choice theory, which uses reason to describe human behavior (Jackman and Miller 1998; Li et al. 2003; Schuller et al. 2000). According to Coleman (1988), the structure of relationships between and among actors contains social capital. Put differently, social capital seems to be a resource that comes from people's social connections.

The 'durable networks', 'social ties' and 'structure of relations' is important in understanding how social capital works. For Coleman social relations and social structure

that facilitates social capital (1988: S105). According to Coleman, relationships built on authority or reciprocal trust retain social capital. Coleman (1993) asserts that social capital is a network of all the people who belong to specific organizations. The quality of relationships and associations both inside and outside of the family are included in Coleman's idea of social capital. Lastly, Coleman (1988) contended that social connections or networks served as beneficial capital resources for people by creating

1. Obligations and expectations: The first form of social capital has three parts: Obligations and expectations and trust.
2. Information channels:
3. Norms and Effective Sanctions: Effective norms that inhibit crime, it also reduce deviant actions and overcome the public goods problem. Norms builds some kind of social capital like: social support, status, honour and other rewards.

The three elements of social capital—structural, relational, and cognitive—were later expanded by Janine Nahapiet and Sumantra Ghoshal (1998). It is the most popular and widely recognized framework for comprehending social capital. The three components of social capital are structural (connections between actors), relational (trust between actors), and cognitive (shared values and goals among actors).

3.1.1.3 Democratic or Civic Perspective - Robert Putnam (1999, 2000):

Robert Putnam, a professor at Harvard University, is perceived as the popular, public face of 'social capital' theory that inheres in relations among individuals (Putnam 2000: 18). He was published an article named 'Bowling Alone: America's declining social capital' in the Journal of Democracy in 1995. He identifies four factors behind the decline of social capital in the USA for the last 30 years on a wide front. After that surprisingly he become popular and fame amongst journalists and policy wonks. Putnam developed his concept of social capital following Coleman's. His main idea is that 'social networks contain value for individuals'. For Putnam (1993a, p. 35; 1993b) social capital refers to 'features of social organizations, such as networks, norms and trust that facilitate action and cooperation for mutual benefit'. His popular definition identifies three important dimensions of social capital. These are-

Firstly, networks, which together constitute the civic community (institutions, facilities and relationships) in the voluntary, state and personal spheres; and the density of the networking between these three spheres.

Secondly, trust, which is the lubricant of civic life (Putnam, Goss 2001: 21-22; Putnam 2000: 20- 21; 1993a: 13). The higher the level of mutual trust in a community, the higher the probability of cooperation will be. Cooperation itself fosters trust. Social trust in a complex modern environment can grow from two closely tied sources: norms of reciprocity and networks of civic engagement (Putnam 1993: 171). Social capital persists if trust prevails in relations.

Thirdly, norms, Putnam refers to Coleman's norm concept which equates social norms to the transfer of action controlling rights from one actor to another.

According to Putnam (1993, 2000), social capital is the degree of civic engagement, confidence in others, and participation potential that cities, states, or countries have at their disposal. Putnam agrees with Coleman that social capital is a trait that can help people cooperate with one another. Putnam also views social capital as a "blessing" that generates wealth, fosters democracy, and lessens anomie.

The community as a whole may gain externally from social capital. A close-knit community can benefit an individual with few relatives (Putnam, Goss 2001: 21; Putnam 2000: 20-21). For instance, a town with a high density of social relationships has a lower crime rate. According to Putnam, new social equilibria with high levels of collaboration, trust, reciprocity, civic involvement, and collective health arise in areas with high amounts of social capital. A civic society is defined by these traits, and their absence results in a decline in social capital (Putnam 1993: 177).

According to Putnam, the productive activity of social capital is manifest in its capacity to 'facilitate coordination and cooperation for mutual benefit' (Putnam, 1995, p. 2). Accordingly, Putnam establishes a clear connection between civic involvement levels and a community's ability to address social and economic issues like poverty, unemployment, crime, and non-participation in school. Putnam, like Coleman, asserts that networks of organized reciprocity and civic solidarity are a prerequisite for socio-economic modernization rather than an epiphenomenon of it (Putnam, 1995, p.2).

According to Putnam et al. (1993), social capital is associated with a number of potential positive outcomes, such as increased GDP levels and growth, more effective labor market functioning, decreased crime rates, and enhanced government institutions' efficacy. In addition to being a crucial component of production, social capital is a significant factor in public health, community governance, economic issues, and educational attainment (Aldridge et al. 2002; Bowles and Gintis 2002). Social capital also influences business and economic success at the national and subnational levels (Aldridge et al. 2002).

Bridging vs. Bonding Social Capital

Putnam makes a distinction between social capital that is bonding and that is bridging. While bonding social capital links people who are similar, bridging social capital unites those who are extremely different (Putnam, Goss 2001: 28–29). For instance, church-based women's reading groups and ethical/religious fraternal societies are examples of bonding social capital. It is focused on the group's internal members and tends to strengthen homogeneous groups by creating exclusive identities.

Bridging social capital connects individuals from various social classes and is aimed outside of a group. For instance, ecumenical religious organizations and civic movements both have bridging social capital. Bridging social capital can be utilized to ensure the flow of information and to connect to external advantages, while bonding social capital can help mobilize reciprocity and solidarity (Putnam 2000: 22). Bridging social capital facilitates advancement, while bonding social capital is beneficial for going through (Souza Briggs 1998: 1–13; Putnam 2000: 23). While bonding social capital fortifies itself, bridging social capital produces complex identities and reciprocity. There are significant benefits to both types of social capital (Putnam 2000: 23).

Summary:

Robert Putnam, a professor at Harvard University, is perceived as the popular, public face of 'social capital' theory that inheres in relations among individuals (Putnam 2000: 18). His main idea is that social networks contain value for individuals. For Putnam (1993a, p. 35; 1993b) social capital refers to 'features of social organizations, such as networks, norms and trust that facilitate action and cooperation for mutual benefit'.

According to Putnam et al. (1993), social capital is associated with a number of potential positive outcomes, such as increased GDP levels and growth, more effective labor market functioning, decreased crime rates, and enhanced government institutions' efficacy.

3.1.1.4 Summary of the theoretical foundation:

Theory of Capital - Pierre Bourdieu (1977- 2002):

Pierre Bourdieu's theory of capital implies the social relationships, social responsibilities, connections, or linkage (Bourdieu 2001, p.98). It consists of social networks and connections: obligations and shared identities and sociability. He identifies two components of social capital: first, *group membership* and second, *social networks* (Bourdieu 1986, 249). Social capital resources in turn seem to result from social support and social cohesion. It appears as supportive resources for women's empowerment. It also reduce the poverty and vulnerability (Van Staveren, 2002). It is always applicable to say, social capital meaning less vulnerability. Bourdieu's theory focuses more on the socioeconomic status.

Rational - Choice Approach – James Coleman (1988, 1990):

For Coleman social relations and social structure that facilitates social capital (1988: S105). It remains in relations that are based on mutual trust or authority. According to Coleman (1993), 'Social Capital involves a network of all of the individuals who are members of particular organisations'. His concept of social capital encompasses the quality of relationship/association. Coleman (1988) argued that 'network or social relations constituted through obligations and expectations, Information channels and Norms and Effective Sanctions' Later on Janine Nahapiet and Sumantra Ghoshal (1998) extended three dimensions of social capital: structural, relational and cognitive. It is the most widely used and accepted framework for understanding social capital.

Democratic or Civic Perspective - Robert Putnam (1999, 2000):

Robert Putnam asserts that interpersonal relationships are the source of social capital (Putnam 2000: 18). His central thesis is that people can benefit from social networks. For characteristics of social institutions like networks, norms, and trust that encourage action and collaboration for mutual gain, Putnam proposed three components of social capital (1993a, p. 35; 1993b). According to Putnam et al. (1993), social capital has the ability to

improve income levels, GDP, labor market efficiency, crime rates, and the efficacy of governmental institutions.

3.1.2 Theory of Socio- Economic Empowerment

Socio-economic empowerment ideas, which have been around since the 1980s, combine social equality and economic independence with an emphasis on strengthening individual or community agency to manage resources, choices, and life outcomes. The framework for gender-based empowerment, sustainable livelihoods, and participatory development are important strategies.

A component of the feminist position is empowering women. Many women are oppressed by men, particularly in developing nations, according to publications by feminist experts. The male-dominated customs of some societies, particularly in sub-Saharan Africa and the Arab world, are the source of this long-standing act of male subjugation. Physical aggression, decision-making, sexual harassment, discrimination in the employment, and family-related issues were all included in the oppression. Depending on the difficulties at hand, different empowerment tactics are required since women use different coping and adaption processes in each of these scenarios (McIntosh & Finkle, 995). The following are some theories related to Socio-Economic Empowerment;

3.1.2.1 Capability Approach Theory - Amartya Sen (1999)

Numerous academics have written about empowerment. Professor Amartya Sen, a renowned economist, is one such scholar. The economist used his Concept of Capability Approach (CA) to write about empowerment.

According to Amartya Sen's Capability Approach (1999), socio-economic empowerment is the extension of people's freedoms and capacities. This theory states that empowerment happens when people are able to make decisions and transform resources into significant outcomes including health, income, education, and decision-making involvement. Increasing income is simply one aspect of socioeconomic empowerment; other goals include expanding opportunities and reducing obstacles that limit people, particularly female employees. Social capital may increase empowerment in the RMG industry by

enhancing negotiating power, employment mobility, and information availability (Frediani, 2010).

3.1.2.2 Transformative Empowerment Theory - Andrea Cornwall and Althea-Maria Rivas (2015)

The transformative empowerment hypothesis, which emphasizes social and structural change, was put forth by Cornwall and Rivas (2015). According to this theory, people can attain socio-economic empowerment by challenging institutional impediments, power dynamics, and social injustices in addition to increasing their income. Changing gender norms, strengthening collaborative action, and enhancing workplace voice are all components of empowerment. Empowerment is both individual and collective, according to the philosophy. Social networks give female employees in RMG businesses a voice, enable them to bargain for better pay, and lessen their vulnerability at work.

3.1.2.3 Multidimensional Empowerment Theory - Sabina Alkire (2013)

The multidimensional empowerment paradigm, first presented by Alkire (2013), explains socio-economic empowerment as a multifaceted process rather than only an increase in income. According to this view, empowerment encompasses decision-making authority, resource control, leadership, mobility, and opportunity access. This method holds that when people take charge of productive resources, take part in decisions at home and at work, and enhance their well-being, they become socio-economically empowered. Development studies like the Women's Empowerment in Agriculture Index (WEAI) frequently employ the concept. This theory explains how social capital enhances empowerment in the RMG sector through collective engagement, knowledge sharing, and group solidarity.

3.1.2.4 Women's Economic Empowerment Framework - Rosalind Eyben (2011)

Socio-economic empowerment, according to Eyben (2011), is the process by which women are able to engage in, contribute to, and profit from economic activity. This approach places a strong emphasis on decision-making power, financial independence, income control, and employment access. It emphasizes that women become empowered when they acquire financial resources in addition to social acceptance and negotiating leverage. Additionally, the paradigm emphasizes the significance of networks, institutional support, and social

capital. This theory discusses how peer groups, organizational support, and workplace relationships contribute to socio-economic empowerment in the RMG sector.

3.1.3 Theory of Vulnerability

3.1.3.1 Theory of Vulnerability and Capacity Assessment (VCA)

The Vulnerability and Capacity Assessment (VCA) theory explains how individuals or groups face risks while also possessing strengths and resources to cope with those risks. This approach emphasizes that vulnerability is not only about exposure to problems but also about the capacity people have to manage and reduce those risks. The VCA framework is widely used in development studies, disaster management, and socio-economic research to assess both weaknesses and coping abilities of communities.

The concept was developed and widely applied by the International Federation of Red Cross and Red Crescent Societies (2006), which defined VCA as a participatory process to identify vulnerabilities, capacities, and risks affecting people's well-being. According to this theory, vulnerability results from limited access to resources, power imbalance, poor working conditions, and social exclusion, whereas capacity refers to skills, networks, support systems, and institutional opportunities that help individuals reduce vulnerability (Union, 2011).

Components of VCA Theory

1. Vulnerability

The degree to which people are exposed to risks and incapable of handling unfavorable circumstances is referred to as vulnerability. It encompasses social marginalization, hazardous working circumstances, lack of decision-making authority, and economic instability. Female employees in the RMG industry may be vulnerable due to employment insecurity, low pay, a heavy schedule, and little negotiating leverage.

2. Capability

The strengths, skills, and resources people employ to lower risks and enhance their socioeconomic situation are referred to as capacity. Social networks, knowledge, abilities, group support, and institutional support are some of these capacities. By enhancing

information availability, group voice, and emotional support, social capital plays a significant part in enhancing workers' capability.

3. Exposure and Risk

Exposure to risks like job loss, health concerns, workplace pressure, and economic shocks is also taken into account by the VCA framework. When capacity is limited and risk exposure is high, vulnerability rises. On the other hand, when capacity rises, vulnerability falls.

The Pressure and Release model created by Ben Wisner, Piers Blaikie, and associates (2004) has an impact on the VCA method as well. According to this concept, dangerous situations, dynamic pressures, and underlying causes all contribute to vulnerability. Capacity increases resilience and lessens these stresses.

According to VCA theory in socio-economic empowerment research, female workers become less vulnerable as their capacity grows due to increased access to institutional support, financial resources, and social networks. By encouraging collaboration, trust, and group effort, social capital increases capacity and eventually lowers vulnerability at work.

Finally we can say that vulnerability and capacity are related concepts, according to the Vulnerability and Capacity Assessment theory. While capacity lowers risk through abilities, support systems, and institutional possibilities, vulnerability rises when people lack resources and decision-making authority. Social capital improves capacity and lessens workplace and socioeconomic vulnerability for female RMG employees.

3.1.3.2 Pressure and Release (PAR) Model of Vulnerability

Piers Blaikie, Terry Cannon, Ian Davis, and Ben Wisner created the Pressure and Release (PAR) Model in 1994, and it was improved in 2004. According to this concept, social, economic, and political forces that raise people's risk exposure lead to vulnerability. The PAR model illustrates the three stages of vulnerability development: unsafe conditions, dynamic pressures, and root causes.

1. Unsafe conditions

The immediate circumstances in which vulnerability is felt are referred to as unsafe conditions. These include high workloads, unstable employment, hazardous workplaces,

inadequate pay, health hazards, and a lack of social support. Forced overtime, stress at work, fear of losing one's job, and inadequate safety precautions are examples of harmful situations in RMG industries. The socioeconomic well-being of employees is directly impacted by these circumstances.

2. Dynamic pressures

The processes that convert underlying causes into particular types of susceptibility are known as dynamic pressures. These include insufficient social networks, employment insecurity, weak labor rights enforcement, insufficient workplace policies, and a lack of training. For instance, a lack of skill development, low union engagement, and poor managerial communication can make female employees more vulnerable. The effects of underlying causes are exacerbated by these forces.

3. Root causes

The underlying structural elements that restrict access to opportunities, resources, and power are referred to as root causes. Poverty, gender inequality, illiteracy, a lack of decision-making authority, and a lack of institutional support are some of these. Low pay, gender discrimination, weak negotiating power, and limited access to social safety are some of the potential fundamental issues for female RMG workers. Workers become vulnerable over time as a result of these systemic problems.

According to the PAR model, vulnerability rises when pressure from both dynamic and root causes grows. By lowering these pressures through more social capital, better workplace regulations, empowerment, and institutional support, vulnerability can be freed. Therefore, enhancing social networks, employee involvement, and trust might lessen susceptibility. Because it clarifies how institutional injustices, occupational pressures, and hazardous situations lead to vulnerability, the Pressure and Release model is pertinent for examining the vulnerability of female RMG employees. By boosting support systems, increasing collective voice, and facilitating better access to resources, social capital may lessen vulnerability. Therefore, this approach aids in understanding how social capital and socioeconomic empowerment can reduce vulnerability.

Finally we can say that alleviating these pressures through better resources, institutional assistance, and social capital can lessen vulnerability. When examining vulnerability among female RMG employees, this paradigm is helpful.

3.2 Conceptual Framework

Social capital can be defined simply as the existence of a certain set of informal values or norms shared among members of a group that permit cooperation among them (Fukuyama, 1997, p. 378). The concept of social capital is found in different theories of the pioneers of social science area. Among them Pierre Bourdieu (1977- 2002), James Coleman (1988, 1990) and Robert Putnam (1999, 2000). Janine Nahapiet and Sumantra Ghoshal (1998) also used the framework for understanding social capital.

According to Pierre Bourdieu, social capital implies social relationships, social responsibilities, connections, or linkage (Bourdieu 2001, p.98). It consists of social networks and connections: obligations and shared identities and sociability. He identifies two components of social capital: first, *group membership* and second, *social networks* (Bourdieu 1986, 249). Social capital resources in turn seem to result from social support and social cohesion.

For Coleman social relations and social structure that facilitates social capital (1988: S105). It remains in relations that are based on mutual trust or authority. Coleman (1988) argued that network or *social relations constituted* through Obligations and expectations, Information channels and Norms and Effective Sanctions.

According to Robert Putnam, social capital inheres in relations among individuals (Putnam 2000: 18). His main idea is that social networks contain value for individuals. Putnam identified three components of social capital for features of social organizations such as networks, norms and trust that facilitate action and cooperation for mutual benefit (1993a, p. 35; 1993b).

An empirical study on social capital, Janine Nahapiet and Sumantra Ghoshal (1998) highlights three dimensions of social capital: structural, relational and cognitive. It is the most widely used and accepted framework for understanding social capital. So,

- Social capital theory of :
 - Pierre Bourdieu (1977- 2002),
 - James Coleman (1988, 1990)
 - Robert Putnam (1999, 2000)
- Dimensions of social capital -Janine Nahapiet and Sumantra Ghoshal (1998):

- Capability Approach Theory - Amartya Sen (1999):
- Transformative Empowerment Theory - Andrea Cornwall and Althea-Maria Rivas (2015):
- Multidimensional Empowerment Theory - Sabina Alkire (2013):
- Women's Economic Empowerment Framework - Rosalind Eyben (2011):
- The Pressure And Release (PAR) model – Wisner 1994 on Hazards, vulnerabilities and risks:
- Theory of Vulnerability and capacity assessment (VCA) :

All these are very important. These theories and dimensions of social capital are integrated to develop a conceptual framework in the context of socio-economic empowerment and vulnerability reduction of female RMG workers in Bangladesh, as-

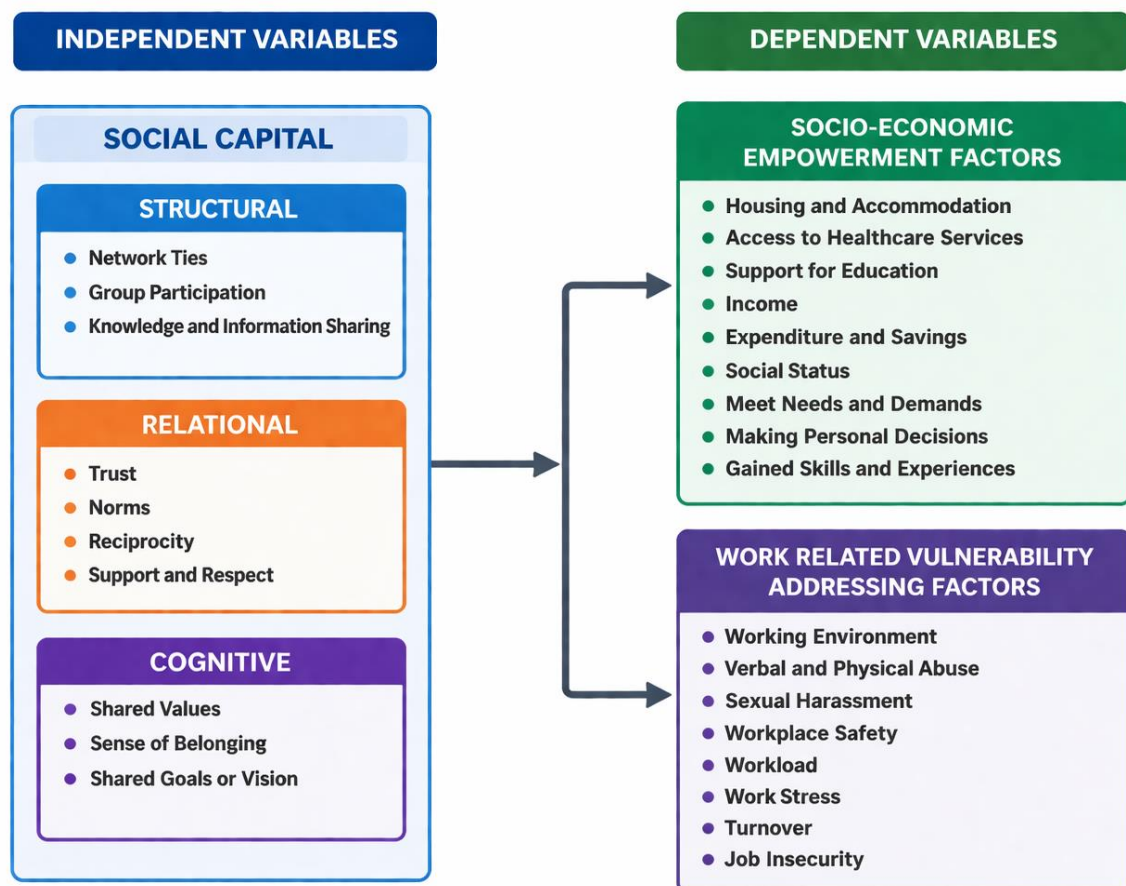


Figure 2: Conceptualization of the Study Constructs (Source: Authors' own creation)

Chapter Four

RESEARCH METHODOLOGY

According to Emory (1980), research is any systematic investigation done to gather data for a problem's solution. A methodical approach to resolving the research challenge is research technique. On the other hand, research methodology is the process of defining the research topic, developing solutions to solve recognized challenges, and having a clear aim and target. Exploration of the situation, creation of the research design, data collection, and analysis and interpretation of the findings are the four main phases of the research technique (Emory, 1980). It serves as a framework or guide for carrying out the study.

4.1 Research Philosophy

Research philosophy refers to the ‘set of assumptions regarding the nature of reality and the development of knowledge that guide the research processes’. It provides the foundation for selecting research approaches, strategies, and methods. According to Saunders, Lewis, and Thornhill (2019), research philosophy ‘helps researchers understand how knowledge is created and how data should be collected and interpreted’. Similarly, Creswell and Creswell (2018) state that research philosophy ‘shapes the overall direction of a study, including research design and methodological choices’.

There are several major research philosophies used in social science research, including positivism, interpretivism, and pragmatism. Positivism focuses on objective measurement and hypothesis testing, while interpretivism emphasizes understanding subjective meanings and social experiences. However, pragmatism combines both objective and subjective perspectives and allows researchers to use multiple methods to address research problems (Creswell & Creswell, 2018).

Since this study examines the impact of social capital on socio-economic empowerment and vulnerability reduction of female workers in the ready-made garments (RMG) industry using both quantitative and qualitative approaches, the pragmatism research philosophy is considered most appropriate. Pragmatism focuses on research questions and supports the use of mixed methods to obtain comprehensive and practical findings. This philosophy enables the researcher to integrate statistical analysis with workers’ lived experiences to better understand empowerment and vulnerability issues.

4.2 Epistemological Position

Epistemology refers to the ‘nature of knowledge and how knowledge is acquired in research. It determines what constitutes acceptable knowledge and how data should be interpreted’

(Bryman, 2016). Epistemological assumptions influence whether the study uses objective measurement, subjective interpretation, or both.

Under the pragmatism philosophy, knowledge is generated from both objective and subjective perspectives. Therefore, this study adopts a mixed epistemological stance, combining positivist and interpretivist epistemology. Positivist epistemology is applied in the quantitative part of the study to measure relationships between social capital, socio-economic empowerment, and vulnerability reduction using structured questionnaires and statistical analysis. This approach allows the researcher to test relationships and generalize findings.

On the other hand, interpretivist epistemology is used in the qualitative component to understand female workers' experiences, perceptions, and opinions regarding empowerment and workplace vulnerability. This helps provide deeper insights into social contexts and explains the meaning behind numerical results. According to Creswell and Plano Clark (2017), combining positivist and interpretivist epistemology is appropriate in mixed-method studies to obtain both measurable and contextual understanding.

4.3 Selection of Research Methodolog

Research philosophy and epistemology directly influence the selection of research design. The pragmatism philosophy, combined with mixed epistemological assumptions, supports the use of a mixed-method research design. Mixed-method research integrates both quantitative and qualitative approaches to provide a comprehensive understanding of research problems (Creswell & Creswell, 2018).

In this study, the quantitative component of the research design is used to measure the impact of social capital dimensions (structural, relational, and cognitive) on socio-economic empowerment and vulnerability reduction using survey data and statistical analysis. The qualitative component is used to explore workers' experiences and perceptions related to empowerment and vulnerability.

Thus, the research philosophy (pragmatism) guides the epistemological stance (positivist and interpretivist), which in turn determines the use of a mixed-method research design. This alignment ensures consistency between philosophical assumptions and methodological choices, thereby enhancing the validity and reliability of the study.

4.4 Research Design

The study is descriptive as well as casual in nature where the impact of social capital on socio-economic empowerment and vulnerability reduction of female RMG workers will be measured. To examine the impact of social capital on socio-economic empowerment and vulnerability reduction, a mixed method approach (qualitative and quantitative) has been applied in this study.

4.5 Research Methods

- A mixed method approach;
 1. Qualitative and
 2. Quantitative applied in this study.

4.5.1 For Qualitative Study

This study attempts to understand social capital, socio-economic empowerment, & vulnerability issues through qualitative method. To collect qualitative primary data, the following techniques are used.

a) In-depth Interview by Key Informant Interview (KII)

KII interviews was based on open-ended questions which require face-to-face interactions with the target respondents (e.g., supervisor, managers, representatives of factory owners, BGMEA & BKMEA representatives; professional & experts of NGOs, and leaders of labor union, labor ministry representatives etc.) and the answers were recorded during the interview.

b) Case Study

Some case studies conducted on female workers from compliance factories.

4.5.2 For Quantitative Study

The study also intends to measure the empirical impact of social capital on socio-economic empowerment and reducing the vulnerability of female workers in RMG sector. Therefore, a sample survey was conducted, to collect the primary data from the female RMG workers (e.g., Sewing operator, helper, Iron man, quality inspector, line man, etc.).

4.6 Context of the Study

There are approximately 4764 readymade garments factories in Bangladesh registered by BGMEA located in different areas of the country, especially Dhaka, Gazipur, Savar,

Ashulia, Narayanganj, and Chittagong (BGMEA, 2025) areas. Most of them are in Dhaka almost 4000 factories. So, I considered Dhaka in terms of representative numbers.

4.7 Population of the Study

From general observation, it is found that out of 4.5 million RMG workers (male and female), female workers are more vulnerable in terms of harassment, low wages, long working hours, work load, domination, physical and sexual abuse etc. (BGMEA, 2024). Therefore, this study targets to focus female workers as population.

4.8 Sampling Techniques and Sample Size

The RMG factories in Dhaka are in scattered areas. The study plans to collect data from garment workers, managers, owners, BGMEA & BKMEA, NGOs, labor union leaders etc. Therefore, different sampling techniques are likely to be required for different type of studies.

4.8.1 For Qualitative Study

To collect data from the key informants, an in-depth interview was conducted. This research has followed the data saturation technique for sample size. This technique allows at least 15-20 respondents (Guest, Bunce & Johnson, 2006), (Mason, 2010), (Creswell, 2014). For...

a) Key Informant Interview (KII)

32 KII chosen from different factories through convenient sample technique.

b) Case Study

30 female workers in different categories were chosen conveniently for in-depth interview.

4.8.2 For Quantitative Study

Since RMG factories are in scattered areas of Dhaka. A stratified random sampling technique was used to select the sample respondents. Initially, all respondents were divided into some strata based on the location of the factories, and then sample was selected from each stratum independently. Here, the sample size is 400.

The total number of theoretical population size is 4.5 million in garments sector of Bangladesh (BGMEA, 2025) among them 60 percent are female. The sample size is selected following the statistical framework rather than proportional. While selecting the

sample size it has been carefully followed the accepted standards for precision, confidence level, and representativeness. The following formula of sample size provided by the Cochran (1977) has been used for this study.

$$n = \frac{Z^2 \cdot p(1 - p)}{e^2}$$

In the above formula required sample size is 385 if we considers $Z=1.96$ (for 95% confidence level), $p=0.5$ (maximum variability, conservative choice), and $e=0.05$ (5% margin of error). Considering this 385 as statistical base, the study has taken 400 sample which is adequate and slightly higher than the benchmark. Although the total number of female workers in the Ready-Made Garment (RMG) sector in Bangladesh is approximately 60 percent out of 4.5 million, the selected sample size of 400 respondents is statistically adequate and methodologically justified.

First, following the standard sample size determination approach proposed by Cochran (1977), a sample size of approximately 384 is sufficient for large populations at a 95% confidence level and 5% margin of error, assuming maximum variability ($p=0.5$). Since the population in this study is very large, the required sample size does not increase significantly beyond this threshold. Therefore, a sample of 400 exceeds the minimum requirement, ensuring statistical reliability.

Second, in the context of the Bangladesh RMG sector, workers are relatively homogeneous in terms of job structure, wage frameworks, and working conditions, particularly within similar factory categories (e.g., knit, woven units, export-oriented factories). This relative homogeneity implies that a well-selected sample of 400 respondents can adequately capture population characteristics, even from a very large workforce.

Third, the study ensures representativeness by covering workers across different factories, job roles, and demographic groups (if applicable), which enhances external validity. In labor-intensive industries like RMG, prior empirical studies have also relied on sample sizes in the range of 350–500 (Syed and Mahmud, 2022), supporting the adequacy of this study's design.

Finally, given practical field constraints—such as restricted access to factories, compliance requirements, and time limitations in surveying workers during working hours—a sample of 400 represents a balanced and feasible choice without compromising statistical rigor.

4.9 Research Instrument Development

The measure items of various variable are to be collected from the previous empirically validated studies. These variables are social capital, socio-economic development and vulnerability reduction. The independent variable named social capital that is divides by three components like structural, relational and cognitive, all these variables adopted from the study of DeliĆ, Šarić, and Osmanović, 2017; Hanka and Engbers, 2017; Kizilkayaa, Cetinkayab & Sofuoğlu, 2017; Rydström et al., 2017; Firouzbakht et al., 2018; Alghababsheh & Gallea, 2020; Oinas et al., 2020; Narayan and Cassidy, 2001; Daiz et al., 2002; Grootaert, Narayan, Jones & Woolcock, 2004; Martin et al., 2004; Andrews, R., 2010; Coleman, 1988; Nahapiet,J.,& Ghosha, 1998; Uphoff, 1999. The dependent variable socio-economic development is chosen from the various study of Uddin, 2008; Bhuiyan, 2012; Islam & Chowdhuri, 2012; Islam & Zahid, 2012; Sikdar, Sarkar & Sadeka, 2014; Kamal, 2015; Fritz Mustafa et at., 2016; Kader et al., 2019; Hossain, 2020; Kumar, 2006; Ferdous, 2007; Kang and Liv, 2009 and variables of vulnerability reduction are picked from Ahmed & Raihan, 2014; Kabir, Maple, and Fatema, 2018; Kabir et al., 2019; Steinisch et al., 2014, Zimmermann, 2017; Mahmood, 2020; Mulugeta, Mandefro & Alemie, 2020; Sharmin & Manan, 2022; Tasnuva, 2020.

For qualitative study, question method of case study and KII were in unstructured format. **For quantitative**, structured questionnaires was adopt incorporating the adopted variables. A 5- point Likert scale ranging from ‘strongly disagree =1’ to ‘strongly agree =5’ has been used. The quantitative questions related to vulnerability were framed in a negative sense, meaning that the focused on challenges, risks, and adverse experiences faced by workers. Initially, the draft questionnaire were developed and then pre-test and pilot test were done to refine the questionnaire as well as make it user friendly.

4.9.1 Development of a Draft Questionnaire

To conduct the survey and gather data, a draft questionnaire was first created. Measures from a thorough analysis of relevant literature, theoretical aspects and direct conversations with industry professionals, academics, and researchers on RMG area were incorporated into the draft questionnaire.

4.9.2 Qurstions Valodation

Following a thorough analysis of the theoretical components in the literature, the interview questions were created. Experts in the ready-made garments industry assisted in validating

both the quantitative and qualitative questionnaires. The experts provided a number of remarks and recommendations, particularly about the measure items, statement language, redundancy, and reader suitability. The researcher adopted the measures after identifying these issues by consulting the previously examined literature. The researcher sought advice from specialists to enhance the questionnaire after verifying the origins of the measurements employed. Lastly, a few phrasing adjustments were made to preserve the scales' uniqueness, eliminate repetition, and make them more appropriate for the RMG area.

4.10 Pre-test and pilot test

A sample questionnaire was created after taking the experts' suggestions into account, and it was subsequently made available for a pre-test and pilot test. 40 female garment workers participated in both tests by quantitative data and 12 female workers for qualitative analysis. The questionnaire's contents were reviewed using respondent input, and a reliability analysis was conducted to identify the items that needed to be changed before being included in the final survey. Lastly, a final questionnaire was created for the final survey after the appropriate adjustments were made in light of the pilot test results.

4.11 Field Work and Data Collection Methods

The study has been followed the mixed method. Therefore, both qualitative and quantitative data was collected from the respondents through closed-ended and open-ended questions. Data were collected through face-to-face interviews and mobile phone conversations with the respondents.

4.11.1 For Qualitative Data:

The data of Case study and KII were collected by the researcher and research investigators.

4.11.2 For Quantitative Data:

A personal sample survey method was used to collect data from the target respondents.

We select residential area for female RMG workers at first and taken the permission from themselves to collect the data. With the interviewee's consent, the conversation were also recorded.

4.12 Data Analysis Techniques

4.12.1 Qualitative Data

Qualitative data analysis software **ATLAS.ti 2025** has been used to analyse the content, concepts, opinion mining, sentiment and thematic analysis.

In order to improve focus, the researcher highlighted and colored the text. The respondents' quotes were coded in accordance with the research questions and objectives, and the data was categorized into predetermined constructs using ATLAS.ti. Under the interview questions, the quotations have been assigned to specific codes as 'apply codes.' The content, concept, code-occurrence, code-document, sentiment, and thematic analyses were then completed.

Notably, ATLAS.ti has the ability to code automatically; however, because auto-coding is not tailored and in line with the study objectives, this research has not produced any code based on artificial intelligence. To clarify, "Gr" refers to the quote frequencies shown in the matching table with figures.



4.12.1.1 Content Analysis

It shows the frequency of data, which gives a summary of the complete dataset, this kind of analysis is similar to descriptive analysis. After being submitted to ATLAS.ti 2025, each document was subjected to content analysis. The findings, which display the frequency of constructions, are displayed as tables, lists, and tree diagrams.

4.12.1.2 Concept Analysis

ATLAS.ti 2025 helped to run the concept analysis, showing how the key concepts are associated with the issues.

4.12.1.3 Opinion Mining

The practice of critically evaluating underlying views in the form of positive and negative sentiments - represented by the hues green and red - is known as opinion mining or sentiment analysis. However, it's important to note that the software doesn't always provide accurate

results, and the true sentiment can only be understood by considering the interviewer's notes and the facial expressions of the participants. Thus, the author was extremely cautious when gathering opinions and modified the findings according to the true feelings conveyed in the interviews, which were presented as "Positive", "Negative", "Neutral" and "Conditional" comments.

4.12.1.4 Code Documents Analysis

In ATLAS.ti 2025, multiple documents can be added for analysis. This analysis has helped to deepen the understanding of the underlying concepts of structural, relational and cognitive social capital, socio-economic empowerment and vulnerability of female workers based on research objectives.

4.12.1.5 Thematic Analysis

Finding themes in a collection of data by concentrating on shared meanings and commonalities that are methodically arranged is known as thematic analysis. This approach helps address research problems and offers insights into the data set. Every research question functioned as the central idea of the theme that went with it. The crucial inputs came from the answers to the research questions and the interview questions. Individual opinions or quotes made up these inputs. To show their frequencies, the important quotations were displayed numerically.

The frequencies were arranged according to each distinct construct. The sub-themes of structural, relational, and cognitive social capital, socioeconomic empowerment, and the vulnerability of female workers were produced by the overarching constructions. The major subject was discovered through the intersection of the sub-themes. All themes ultimately resulted from a thorough investigation of the study topics.

4.12.2 Quantitative Data

To analysis quantitative data, multiple linear regression and descriptive analysis with SPSS software version 25 was used to assess the empirical relation between independent variables included structural social capital (SSCI), relational social capital (RSCI), cognitive social capital (CSCI) and dependent variables (Socio-economic empowerment (ASEE) and work related vulnerability (AVUL). The predictors and Regression assumptions such as normality, linearity were checked before the analysis.

4.13 Triangulation

One of the most crucial in any combined quantitative and qualitative research the triangulation methodology will be applied in an input-outcome framework. Broad methods of research will be proposed to collect all relevant information in line with objectives of the study.

Chapter Five

QUALITATIVE AND QUANTITATIVE DATA ANALYSES AND PRESENTATION

5.1 Qualitative Analysis of Case Study Results

5.1.1 Case Study Respondents' Profile

Table 5.1.1 presents the socio-demographic characteristics of the respondents. A total of 30 female garment workers from different backgrounds participated in this study. The distribution of respondents was analyzed based on age, gender, family size, religion, designation, educational level, and duration of service.

In terms of age distribution, the largest proportion of respondents belonged to the above 31 years age group, accounting for 43.34 percent of the total sample. Respondents aged 25–31 years represented 33.33 percent, while 23.33 percent were between 18–24 years. This indicates that the majority of the respondents were relatively mature and experienced workers in the garment sector.

Regarding gender, all respondents were female (100%), as the study specifically focused on female garment workers. In terms of family size, the majority of respondents (86.67%) reported having up to four family members, whereas only 13.33% had more than four members. This suggests that most workers belong to small-sized families, which may influence their economic responsibilities and decision-making roles.

Table 5.1.1: Socio-Demographic Profile of Female Workers

Socio-demographics		No. of Respondents (Frequency)	Percentage (%)
Age	18-24	7	23.33%
	25-31	10	33.33%
	Above 31	13	43.34%
	Total	N= 30	100%
Gender	Female	N= 30	100%
Family Size	Up to 4	26	86.67%
	Above 4	4	13.33%
	Total	N= 30	100%
Religion	Muslim	27	90.00%
	Hindu	3	10.00%
	Others	0	0.00%
	Total	N= 30	100%
Designation	Sewing operator	20	66.67%
	Helper	4	13.33%
	Quality inspector	4	13.33%
	Iron man	2	6.67%
	Total	N= 30	100%

Educational Level	Primary	10	33.33%
	Class 6–SSC	18	60.00%
	HSC	2	6.67%
	Total	N= 30	100%
Duration of Services	1 – 4 Years	6	20.00%
	5 – 8 Years	12	40.00%
	9– 12 Years	8	26.67%
	Above 12 Years	4	13.33%
	Total	N= 30	100%

(Source: Authors' Data from Field Survey, 2025)

In terms of religion, most respondents were Muslim (90.00%), while 10.00% were Hindu, and none belonged to other religions. This reflects the general religious composition of the garment workforce in Bangladesh.

The distribution of respondents by designation shows that the majority (66.67%) worked as sewing operators. Meanwhile, 13.33% were helpers and another 13.33% were quality inspectors, while only 6.67% were employed as iron men. This indicates that most respondents were directly involved in core production activities, particularly sewing operations, which is a common occupational role for female workers in the garment sector.

Educational level analysis reveals that 60.00% of respondents had education ranging from Class 6 to SSC, followed by 33.33% who completed primary education, and only 6.67% had completed HSC. This suggests that most female garment workers possess low to moderate levels of education, which may influence their employment opportunities and career advancement within the industry.

Finally, in terms of duration of service, 40.00% of respondents had 5–8 years of work experience, 26.67% had 9–12 years of experience, and 20.00% had 1–4 years of experience. Only 13.33% had more than 12 years of experience. This indicates that most respondents had moderate working experience, suggesting a relatively stable workforce with practical knowledge and familiarity with factory operations.

Overall, the socio-demographic profile shows that the respondents were predominantly young, moderately educated female sewing operators with small family sizes and moderate work experience, representing a typical cross-section of female workers in the ready-made garments industry of Bangladesh.

5.1.2 Content Analysis of Social Capital

The content analysis is demonstrated in Figure 5.1.1. Content analysis helped to navigate the overall word frequency tree map of interview data that reveals important insights into the state of social capital formation within the workplace. The mostly dominant terms reflected in Figure-5.1.1 where some selected factors (exposed 143 quotations), workers, management, work, supervisor, and training that emphasised on the structured organizational hierarchical aspects and operational procedures. Here, RMG factories represent the high frequencies that is positively associated with performance related terms such as time (used 38 quotations), target, task, pressure is outspoken about the productivity and female worker are controlled by the management and owners.

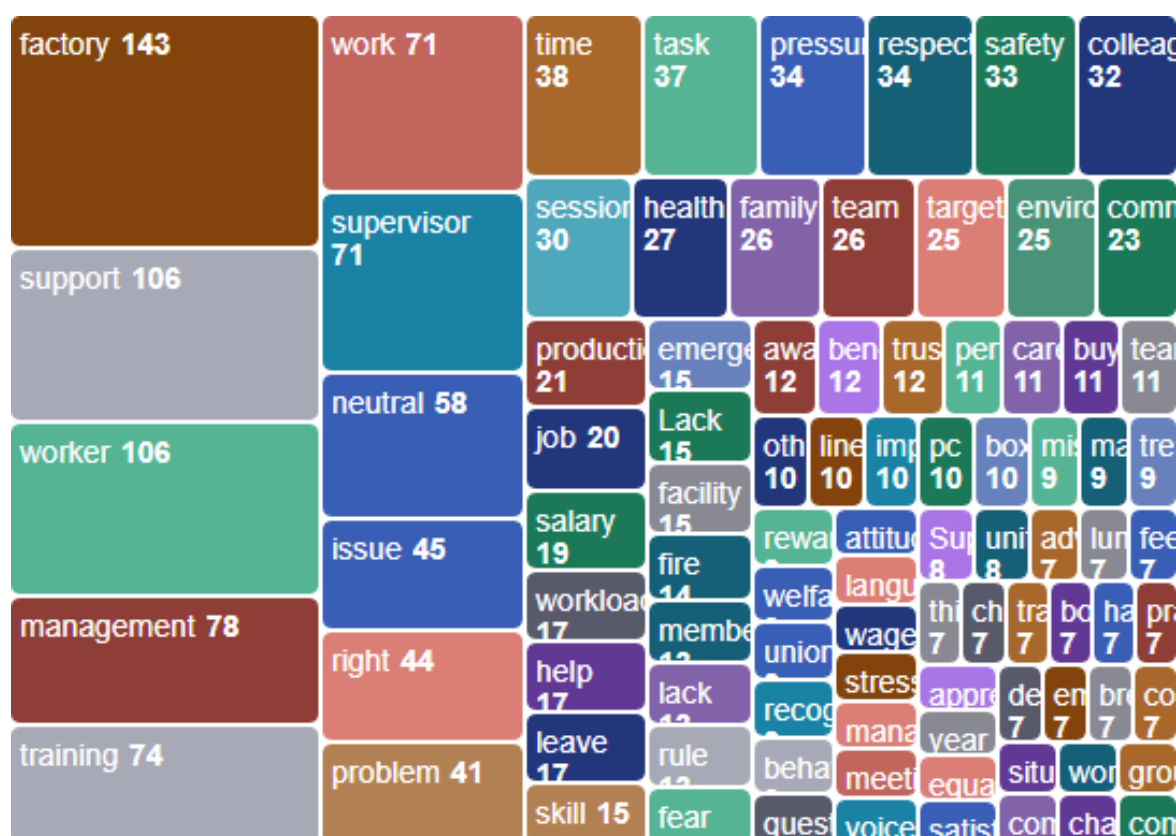


Figure 5.1.1: Content analysis (Source: Authors' own findings)

Additionally, in the references to pressure, problem, fear, stress, concerns about health and safety highlight the psychological factors can create harmful situation in RMG factory and affect the sustainable performance of female workers. In this context, social capital may play an important role in influencing the workplace strain experienced by female RMG workers. Moreover, all issues within these concepts shown in Figure 5.1.1 are connected to social capital of female RMG workers. Overall, the content analysis represents the

participatory practices of female workers with their colleagues and supervisors, trust-building mechanisms and support from factory and other resources, training facilities, teamwork and so on enhancing social capital among female RMG workers and fostering a more effective and collaborative working environment.

5.1.3 Concept Analysis of Social Capital

The main concepts from the content of the respondents are portrayed in Figure 5.1.2. The concept analysis mainly establishes significant influences between words within the appropriate context and provides an understanding of how social capital is built and functioned within the factory system. Moving forward, the eminence of concepts such as factory, worker, support, supervisor and training indicates that the factory environment is regulated in terms of its organisational status. These dominants concepts represent the structural factor of social capital, where the social interaction and communication networks, knowledge and information sharing are defined by factory management, task related interaction for professional development and growth. However, the responses regarding support from colleagues are quite varied. Some workers feel that their co-workers are very supportive, providing help during heavy workloads, sharing their experiences, and being approachable during tough times.



Figure 5.1.2: Concept analysis (Source: Authors' own findings)

In the relational dimension of social capital, the concepts such as respect, colleague, help and family suggest the presence of interpersonal connection among female RMG workers. While some workers feel that there is respectful communication among peers, others reported issues with supervisors who displayed unprofessional behaviour, creating an environment of fear and disrespect. However, the simultaneous visibility of target, pressure, fear and lack seems to weaken trust and mutual confidence among workers where some feeling confident in management's support while others felt management failed to engage them in discussions or respect their personal issues adequately. In addition, the salience of right, rule, help, team, rewards etc. highlights the relation of social capital. Furthermore, in the cognitive dimension of social capital perspective, while many workers feel a sense of pride, belonging, and support due to their co-workers and certain positive management practices, challenges such as pressure, unequal treatment, and lack of support during difficult times create a mixed experience at the workplace.

5.1.4 Constructs of Social Capital Issues

5.1.4.1 Perceptions of female workers on Structural Social Capital

The constructs of structural social capital have been derived from the interview questions, followed by the individual view or quotation of the respondents. However, structural social capital is a dimension of social capital that relates the network ties and configuration of information channels, exchanging knowledge, social interaction and associational membership for involving in socialize and interact with others (Nahapiet and Ghoshal, 1998). It also narrates the 'impersonal configuration of networking between people to include roles, rules, precedents and procedures for cooperative behaviour and collective action among individuals' (Uphoff, 1999). Accordingly, the structural social capital is perceived from different aspects presented in Table 5.1.2 and Figure 5.1.3. Here, Table and Figure represent the code and quotation occurrences in the procedure of a link between RMG workers (participants) and their perceptions on readymade garments industry of Bangladesh.

The structural social capital construct has been coded and the female RMG worker's perceptions have been applied to the codes. Every quotation point of perception is an individual assessment that resulting in number of respondents ('Gr'). Here, 'Gr' represents the total frequencies that held by participants and individual theme of structural social capital. In this perspectives, the cross-match of the rows and columns the frequencies of

perceptions resulting from the codes and quotations. The quotations under codes are mapped into the ATLAS.ti25, which illustrated in the table and representative sunkey diagram.

Table 5.1.2: Perception of Structural Social Capital with female workers

Female Workers	Constructs				
	Factory support Gr=65	Participation in meeting Gr=73	Supervisor helpful Gr=62	Support from colleagues Gr=60	Training facilities Gr=80
● Worker 12 Gr=55	3	4	2	3	3
● Worker 1 Gr=53	2	3	2	2	2
● Worker 10 Gr=58	2	2	1	2	3
● Worker 11 Gr=60	2	3	2	2	2
● Worker 13 Gr=59	3	5	2	2	3
● Worker 14 Gr=59	3	3	3	2	2
● Worker 15 Gr=56	2	3	1	3	2
● Worker 16 Gr=58	2	2	2	1	4
● Worker 17 Gr=56	2	3	2	3	4
● Worker 18 Gr=63	3	2	2	3	3
● Worker 19 Gr=51	1	2	2	2	3
● Worker 2 Gr=58	3	2	2	2	2
● Worker 20 Gr=55	2	2	3	2	2
● Worker 21 Gr=60	2	2	3	1	8
● Worker 22 Gr=59	2	2	2	2	3
● Worker 23 Gr=55	2	2	1	1	3
● Worker 24 Gr=57	2	3	3	2	1
● Worker 25 Gr=58	1	2	3	1	2
● Worker 26 Gr=54	1	2	3	2	1
● Worker 27 Gr=58	2	1	3	1	3
● Worker 28 Gr=59	3	2	2	3	4
● Worker 29 Gr=58	3	2	2	2	2
● Worker 3 Gr=58	2	2	2	2	2
● Worker 30 Gr=65	2	2	2	2	4
● Worker 4 Gr=67	2	2	2	2	3
● Worker 5 Gr=57	2	3	1	2	1
● Worker 6 Gr=57	2	3	2	2	2
● Worker 7 Gr=54	1	2	1	2	3
● Worker 8 Gr=55	3	2	3	2	3
● Worker 9 Gr=52	2	3	1	1	2

(Source: Authors' own findings)

The main construct of support from colleagues in structural social capital is considered as positive interactions, respect, and camaraderie seem prevalent among some teams, with many expressing appreciations for the help they receive, particularly during challenging projects. On the other hand, there are also significant concerns regarding lack of support from some co-workers. Some individuals feel ignored or that their requests for help go

unacknowledged, particularly when their colleagues are overwhelmed with their own tasks. The workplace dynamics appear to fluctuate based on individual attitudes and workloads, leading to mixed feelings about the overall supportiveness of the environment. It is noted that the quotation numbers from the interview information under each code of each respondent.

The second input of structural social capital is supervisor helpful, where supervisor has a mix of positive and negative qualities. On one hand, they are very kind, supportive, and proactive in helping in developing new skills of female RMG workers, providing clear instructions, and checking in on workers well-being during busy times. They also encourages questions and offers helpful feedback, which contributes to a positive work environment.

The third construct of structural social capital is factory support, which share experiences of different support and challenges faced RMG workers in their workplace. Most of the supported and challenges issues are maternity leave, health check-up, financial support, leave policy, transportation support, training and professional development, Health and safety, Holiday and seasonal support, childcare etc., where leave policy, financial support, health and safety issues are challenging right now.

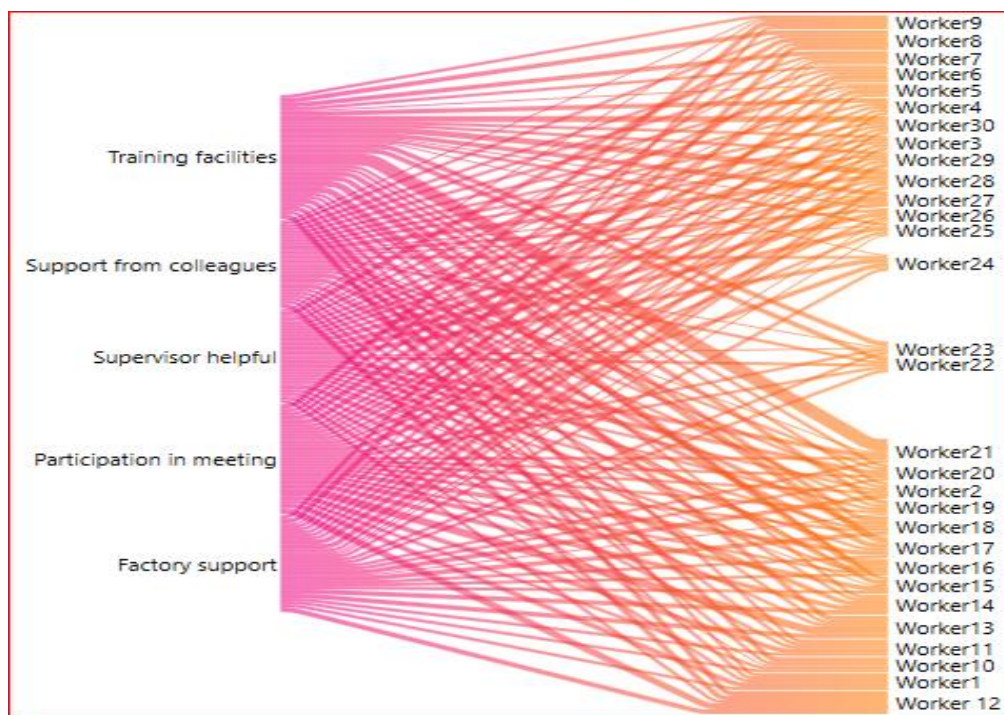


Figure 5.1.3: Mapping of Structural Social Capital with female workers (Source: Authors' own findings)

The fourth paradigm of structural social capital is member of workers' welfare group or union; participation in meeting that responses reflect a common theme of workers grappling with their knowledge of their rights in a factory setting. Many express anxieties about claiming these rights due to potential job loss or a lack of support from management. While some employees are aware of policies related to maternity leave and anti-harassment, they feel that there is insufficient backing from supervisors or the absence of trade unions complicates their ability to voice concerns.

The last input of structural social capital is training facilities. This study found that the factories provide different types of training such as skill development in sewing, machine handling, fire safety, and health and hygiene, particularly focusing on women's wellness. These training sessions occur regularly in their factory, but they can often feel rushed, especially during busy production periods. Many sessions, like fire safety, are completed in a very short timeframe without sufficient practical application. Many worker's express concerns about the adequacy of practical training, particularly in emergencies, as this can lead to panic during real situations. There are opportunities for training, the effectiveness and accessibility of these sessions are influenced by production demands and management priorities. It would be beneficial for factories to find a balance that ensures workers receive comprehensive training that is both timely and practical.

5.1.4.2 Perceptions of female workers on Relational Social Capital

The relational dimension of social capital refers to the 'quality of the relationships that have developed through a history of interaction' (Lefebvre et al., 2016). This dimension related to the characteristics of 'personal relationships such as trust, obligation, respect and friendship' (Gooderham, 2007). According to the Nahapiet and Ghoshal (1988), relational dimension of social capital represent trust and trustworthiness, norms and sanctions, obligations and expectations and identity and identification that promotes cooperation, relationship and bonds. Here, the table 5.1.3 and figure 5.1.4 illustrate code and quotation occurrences in the form of a link between female workers and their perceptions. 'Gr' represents the total frequencies held by respondents and individual construct, obtained from code and quotations. It shows that the value of share personal problems and trust on management are more than other variables.

The construct of share personal problems of female RMG workers with co-workers, supervisors and management staff revealed that the many of female workers have developed

close relationships with co-workers, allowing for the sharing of personal feelings and issues. It's especially notable that there's a sense of sisterhood among female employees, where personal topics such as family issues, divorce, and financial hardships can be discussed openly. While some employees feel comfortable sharing with their direct co-workers, there's hesitancy when it comes to supervisors and management. Many perceive supervisors as primarily focused on work and not particularly approachable for personal matters, although some have had positive experiences. Female workers have had positive experiences with the HR officer and the factory nurse, indicating the value of having approachable staff who can provide different type of help during personal crises.

Table 5.1.3: Perception of Relational Social Capital with female workers

Female Workers	Constructs			
	• Practices of respect Gr=61	• Response than before Gr=70	• Share personal problems Gr=73	• Trusts on management Gr=73
• Worker 12 Gr=55	1	1	2	1
• Worker 1 Gr=53	3	2	2	2
• Worker 10 Gr=58	2	3	2	3
• Worker 11 Gr=60	2	3	3	2
• Worker 13 Gr=59	2	2	2	3
• Worker 14 Gr=59	2	2	2	2
• Worker 15 Gr=56	2	2	2	2
• Worker 16 Gr=58	4	1	3	1
• Worker 17 Gr=56	2	2	2	3
• Worker 18 Gr=63	3	3	3	3
• Worker 19 Gr=51	2	3	2	3
• Worker 2 Gr=58	2	2	3	2
• Worker 20 Gr=55	3	2	3	2
• Worker 21 Gr=60	2	1	2	2
• Worker 22 Gr=59	1	2	2	2
• Worker 23 Gr=55	1	3	2	3
• Worker 24 Gr=57	3	2	2	2
• Worker 25 Gr=58	3	2	3	2
• Worker 26 Gr=54	1	3	3	2
• Worker 27 Gr=58	1	3	2	3
• Worker 28 Gr=59	1	2	2	4
• Worker 29 Gr=58	2	3	2	3
• Worker 3 Gr=58	2	2	3	3
• Worker 30 Gr=65	2	2	3	3
• Worker 4 Gr=67	2	2	3	3
• Worker 5 Gr=57	2	3	3	2
• Worker 6 Gr=57	2	3	2	2
• Worker 7 Gr=54	2	3	2	3
• Worker 8 Gr=55	1	3	2	3
• Worker 9 Gr=52	2	2	3	1

(Source: Authors' own findings)

In the view of trusts between management and female workers in RMG factory, there have a mix experiences regarding workplace environment and management practices. Additionally, while the management shows a commitment to rules and regulations during visits from foreign buyers, the focus on production over worker satisfaction and the perception of management not being supportive in certain situations affect the overall trust within the workforce. Overall, female workers indicates an environment with both supportive elements and significant areas for improvement regarding communication, respect, and involvement in decision-making processes.

In our study, it is found that the response of factory management have been improved to female workers' need and demands than before, particularly in response to worker complaints, health concerns, and overall empathy from management. Workers now report quicker responses to serious issues, such as broken machines and health concerns, and there is an established system for raising problems through committees and suggestion boxes.

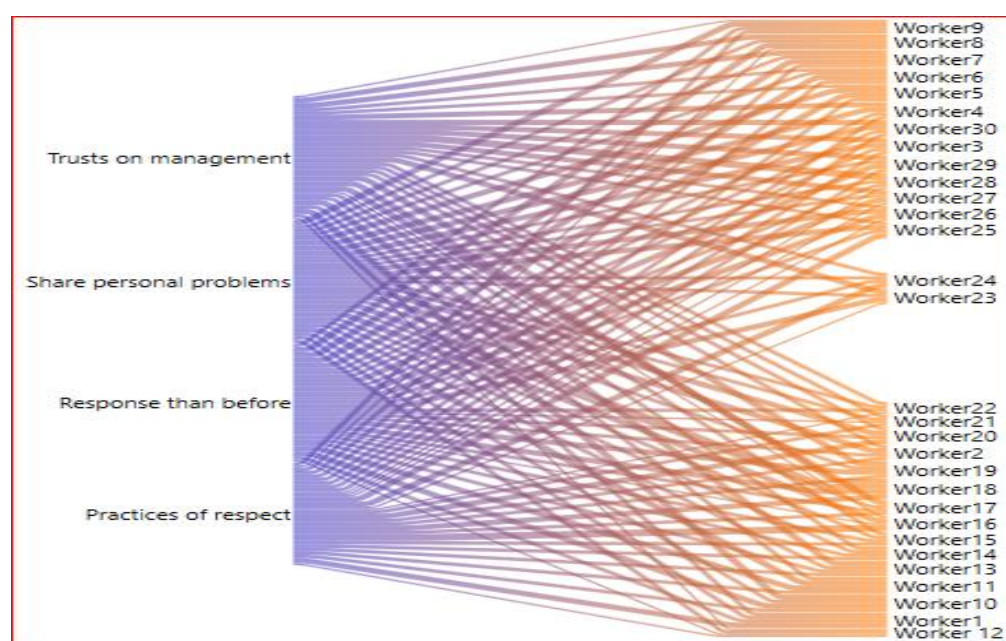


Figure 5.1.4: Mapping of Relational Social Capital with female workers (Source: Authors' own findings)

The practices of respect to each other in RMG factory is seen as improved status, where many workers feel a strong sense of respect among colleagues, as they greet each other, support one another, and maintain a friendly environment. But there have also some inconsistency with supervisors, while some supervisors and line managers demonstrate respect and a willingness to listen, others exhibit disrespectful behaviours, including yelling and verbal abuse, particularly towards female workers when mistakes occur.

5.1.4.3 Perceptions of female workers on Cognitive Social Capital

Cognitive dimension of social capital refers to resources that ‘provide representations, interpretations and systems of meaning among parties (Nahapiet and Ghoshal (1998). It plays an important role in enhancing knowledge transfer, promoting organizational learning and developing norms and values’ (Cohen and prusak, 2001). Here, main constructs of cognitive social capital focused on feel part of work team, work value practiced, worker sense of belonging and care on satisfaction in RMG factory of Bangladesh.

This study represent that the feel part of work team fluctuate based on various factors such as support, cooperation, and recognition. Here are some key themes that emerge from workers reflections, when team members help each other, share tasks, and support one another during stressful times. This sense of camaraderie enhances the overall team experience. Paise from supervisors and acknowledgment of the team's efforts are significant in fostering the worker pride. Without recognition, the sense of pride diminishes.

Table 5.1.4: Perception of Cognitive Social Capital with female workers

Female Workers	Constructs			
	• Care on satisfaction Gr=88	• Feel part of work team Gr=57	• Work value practiced Gr=48	• Worker sense of belonging Gr=68
• Worker 12 Gr=55	4	2	1	2
• Worker 1 Gr=53	3	3	1	1
• Worker 10 Gr=58	3	2	2	2
• Worker 11 Gr=60	3	2	2	3
• Worker 13 Gr=59	4	2	2	1
• Worker 14 Gr=59	3	1	3	2
• Worker 15 Gr=56	1	3	1	3
• Worker 16 Gr=58	1	3	2	3
• Worker 17 Gr=56	3	1	1	2
• Worker 18 Gr=63	3	3	2	3
• Worker 19 Gr=51	3	2	1	2
• Worker 2 Gr=58	2	2	2	4
• Worker 20 Gr=55	3	1	1	2
• Worker 21 Gr=60	2	2	1	2
• Worker 22 Gr=59	3	1	1	2
• Worker 23 Gr=55	4	1	2	2
• Worker 24 Gr=57	3	1	1	3
• Worker 25 Gr=58	3	2	1	4
• Worker 26 Gr=54	4	3	2	1
• Worker 27 Gr=58	3	1	0	2
• Worker 28 Gr=59	3	1	3	1
• Worker 29 Gr=58	3	1	1	1
• Worker 3 Gr=58	3	2	1	1

• Worker 30 Gr=65	3	3	1	1
• Worker 4 Gr=67	3	2	3	3
• Worker 5 Gr=57	3	2	2	4
• Worker 6 Gr=57	2	2	2	3
• Worker 7 Gr=54	3	2	2	3
• Worker 8 Gr=55	3	2	2	2
• Worker 9 Gr=52	3	1	1	2

(Source: Authors' own findings)

Regarding work value practiced in table 5.1.4 and figure 5.1.5, workers support each other during challenges, fostering a collective spirit. Men and women have equal opportunities, contributing to a sense of value among employees. Workers feel that their opinions are heard, promoting a culture of inclusivity. While teamwork is emphasized, there are issues with management's respect towards workers, who often feel undervalued.

In the third part of cognitive social capital dimension, worker sense of belonging have a deep emotional connection to the factory and the people work with. Workers experiences reflect both the positive aspects of camaraderie and support within the workplace, as well as the challenges that sometimes arise, such as management decisions that can create feelings of insecurity or disrespect. The sense of belonging that female workers feel comes from shared experiences, celebrations, and supportive actions from their colleagues and management, like team recognitions and flexible work arrangements during personal emergencies. Celebrating festivals and having a friendly work atmosphere also contribute significantly to the connection within the workplace.

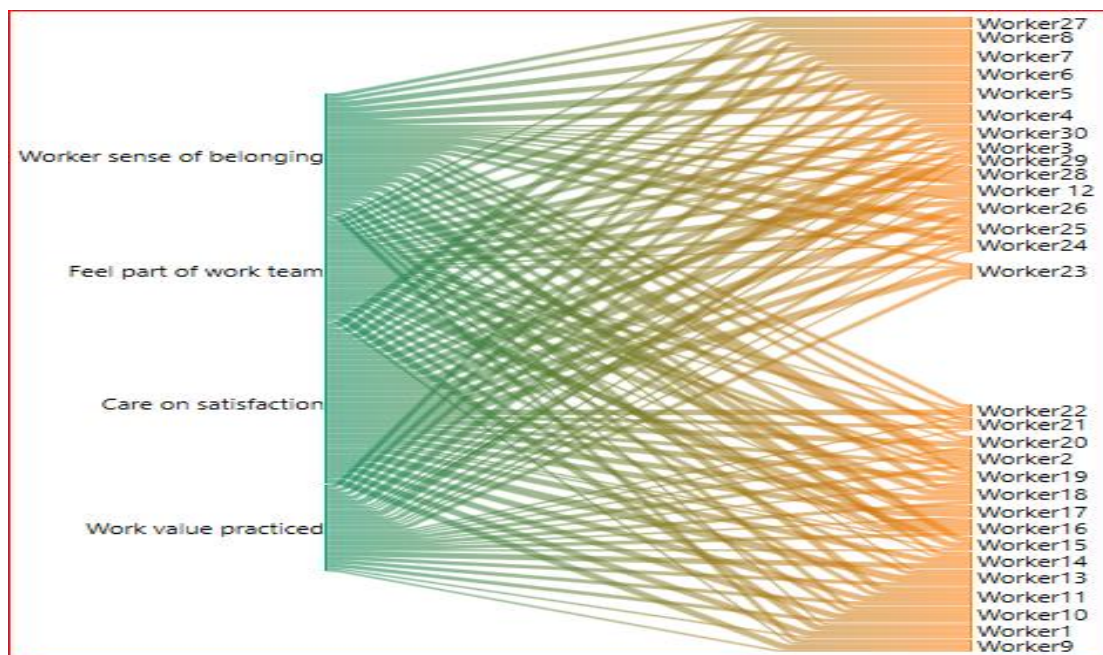


Figure 5.1.5: Mapping of Cognitive Social Capital with female workers (Source: Authors' own findings)

Finally, the care on satisfaction seems have a mixed feelings about the job experience of female workers in their factory. On one hand, they appreciate the good salary, job stability, and the benefits provided, such as transportation, meals, and safety measures. Female workers also acknowledge the supportive nature of some colleagues and the respectful attitude of management. However, they also face significant challenges, including excessive workloads, high stress levels, and the pressure to meet targets. The long working hours, especially with commitments that extend into the night, make it difficult for workers to care for their family. While the work environment may have positive aspects, such as facilities for female workers and rewards for performance, there are negative experiences as well, like the behaviour of some supervisors.

5.1.5 Opinion Mining of Social Capital

5.1.5.1 Practices of Structural Social Capital on different issues

The sentiment analysis in table 5.1.5 and figure 5.1.6 compares the positive, negative, neutral and conditional perceptions of structural social capital of female workers in RMG industry of Bangladesh. This study shows 5 factors of structural social capital such as;

Factory Support: In the perspective of support from factory, the female workers expressed 42 positive issues, 11 negative issues, 8 conditional issue and 3 neutral issues. However, workers recognize various forms of support from the factory, including health check-ups, maternity leave, transportation, and training programs. Therefore, some express dissatisfaction regarding financial support during emergencies and the quality of healthcare provided.

Participation in meeting or Understanding of Rights: From the female workers response, there are positive code and thickness is more, 17 codes are used for neutral issues and 18 codes are found for conditional perspective where female workers express conditional situation for participating in inside factory meeting. There's a mixed understanding of workers' rights among employees. Some feel informed through training and committee participation, while others struggle to comprehend their rights or fear retaliation when claiming them.

Supervisor Assistance: Several responses highlight positive experiences (41 codes used) with supervisors who provide clear instructions, offer regular feedback, and support professional growth. On the other hand, some workers mention instances of unhelpful or rude behavior, as well as a lack of communication or understanding.

Table 5.1.5: Sentiment analysis of Structural Social Capital based on Questions and Codes

Question and Code	• Conditional Gr=184	• Negative Gr=331	• Neutral Gr=270	• Positive Gr=911
• Factory support Gr=65	8	11	3	42
• Participation in meeting Gr=73	18	8	17	30
• Supervisor helpful Gr=62	9	6	6	41
• Support from colleagues Gr=60	10	8	4	37
• Training facilities Gr=80	12	11	23	35

(Source: Authors' own findings)

Support from colleagues: Many female RMG workers express appreciation for colleagues who offer help during heavy workloads, share experiences, and support personal matters. However, some also report a lack of support, particularly from certain individuals who seem unapproachable or busy.

Training facilities: Responses indicate that training sessions are often provided, focusing primarily on safety, health, and skills development. However, the quality and timing of these sessions can be inconsistent, with some workers feeling rushed or lacking in practical application.

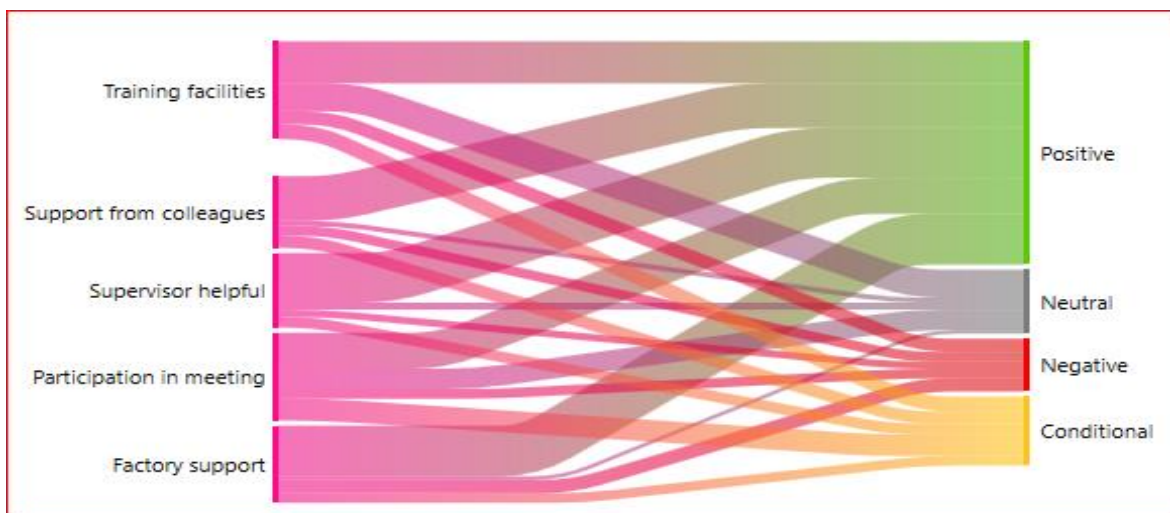


Figure 5.1.6: Question and Sentiment of Structural Social Capital (Source: Authors' own findings)

5.1.5.2 Practices of Relational Social Capital on different issues

In the table 5.1.6 and figure 5.1.7 discussed the relational social capital factors of female RMG workers through positive, negative, neutral and conditional perceptions in their industry. In this study we found the following answer from the respondents like;

Practices of Respect: There is a notable expectation for equal treatment among male and female workers, with examples of both positive recognition and instances where harassment complaints were mishandled. While some workers feel that there is respectful communication among peers, others reported issues with supervisors who displayed unprofessional behavior, creating an environment of fear and disrespect. So, we can say there are 17 codes are used as negative code that would mean the lacking of practices of respect to each other in the RMG factory.

Responsive to worker needs and demands than before: Female RMG workers feel that there are remaining significant changes in responsiveness to their concerns, particularly regarding health and safety. Monthly feedback sessions and caring behaviours have made a substantial difference. One female worker said like; “Now factory representative ask about our workplace comfortability. They arranged a team meeting to clarify wage confusion.”

Table 5.1.6: Sentiment analysis of Relational Social Capital based on Questions and Codes

Question and Code	• Conditional Gr=184	• Negative Gr=331	• Neutral Gr=270	• Positive Gr=911
• Practices of respect Gr=61	5	17	5	33
• Response than before Gr=70	3	13	12	41
• Share personal problems Gr=73	4	11	13	44
• Trusts on management Gr=73	8	14	13	37

(Source: Authors' own findings)

Share personal problems: Many female RMG workers feel comfortable sharing personal issues with close co-workers, emphasizing the importance of peer support. However, sharing sensitive matters with management remains difficult. Instances of organized support structures (like grievance boxes) are noted but could be lacking in effectiveness.

Trust on management: From the female worker perceptions it is said that there is a strong sense of trust when management acknowledges hard work and values opinions. Instances of compassion and HR support enhance this feeling. For example, one worker felt respected

when HR handled a personal issue sensitively, her quotations is “my manager always appreciates our hard work and never ignores our opinions. HR handled it with care. That made me feel respected.” Trust levels appear to vary among differently tenured employees. Long-term workers feel closer to management than newer ones, indicating a potential divide.

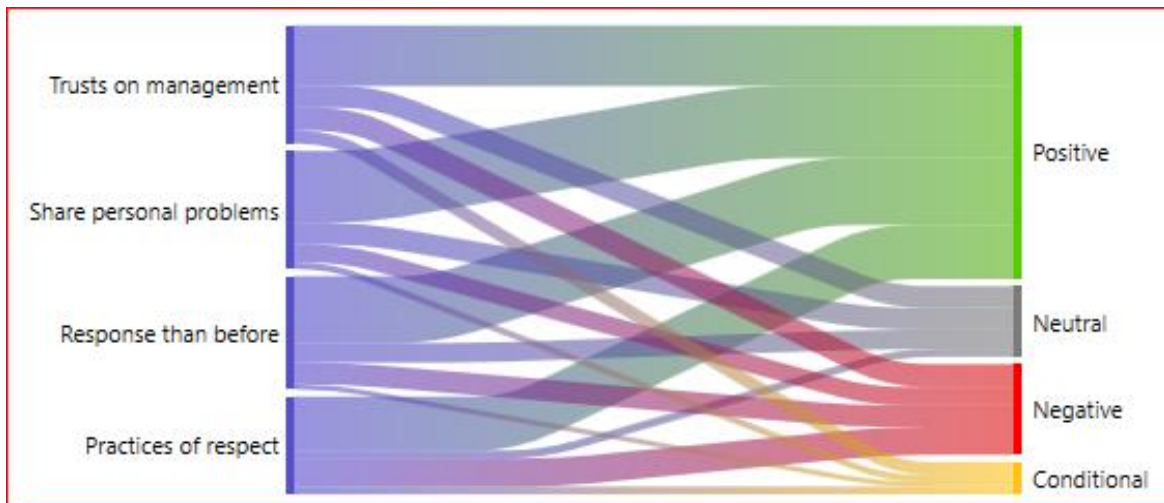


Figure 5.1.7: Question and Sentiment of Relational Social Capital (Source: Authors' own findings)

5.1.5.3 Practices of Cognitive Social Capital on different issues

Figure 5.1.8 is illustrated followed by table 5.1.7. Accordingly, worker sense of belonging exposed 48 codes as a positive highset number of issues. Female workers opinion base on the positive, negative, neutral and conditional perceptions on cognitive social capital factors are described below;

Care on satisfaction: The behavior and attitude of supervisors significantly impact on female worker morale. Supportive management can foster a positive work atmosphere, whereas rude or demotivating behavior can cause dissatisfaction and alienation. High levels of work pressure, long hours, and excessive workloads contribute to stress and dissatisfaction. While some workers express gratitude for good salaries and benefits, others feel strained by expectations to perform under pressure without ample support. In our study some female workers show positive (42 quotations) attitude towards their factory but some are express negative (24 quotations), conditional (12 quotations) and neutral (09 quotations) issues in their factory premises.

Feel part of a work team: Many female RMG workers expressed pride in being part of their teams, particularly when the team meets targets or when there is mutual support. They use the words such as “feel proud,” “achieve production targets,” and “supportive teammates” were common. Female workers reported a lack of support or unity within their teams, leading to feelings of frustration and disconnection. Issues like “harassment,” “not supportive,” and “no cooperation” were highlighted as deterrents to feeling proud or connected to the team.

Table 5.1.7: Sentiment analysis of Cognitive Social Capital based on Questions and Codes

Question and Code	• Conditional Gr=184	• Negative Gr=331	• Neutral Gr=270	• Positive Gr=911
• Care on satisfaction Gr=88	12	24	9	42
• Feel part of work team Gr=57	7	11	6	32
• Work value practiced Gr=48	9	4	9	24
• Worker sense of belonging Gr=68	5	9	5	48

(Source: Authors’ own findings)

Work value practiced: Workers touched on the values practiced in the factory, such as cooperation, respect, and equality. However, there were also concerns about fairness and favouritism, which impacted emotional connections. Phrases like “builds unity,” “practices equality,” and “supports each other” contrasted with sentiments regarding favouritism and lack of respect from management.

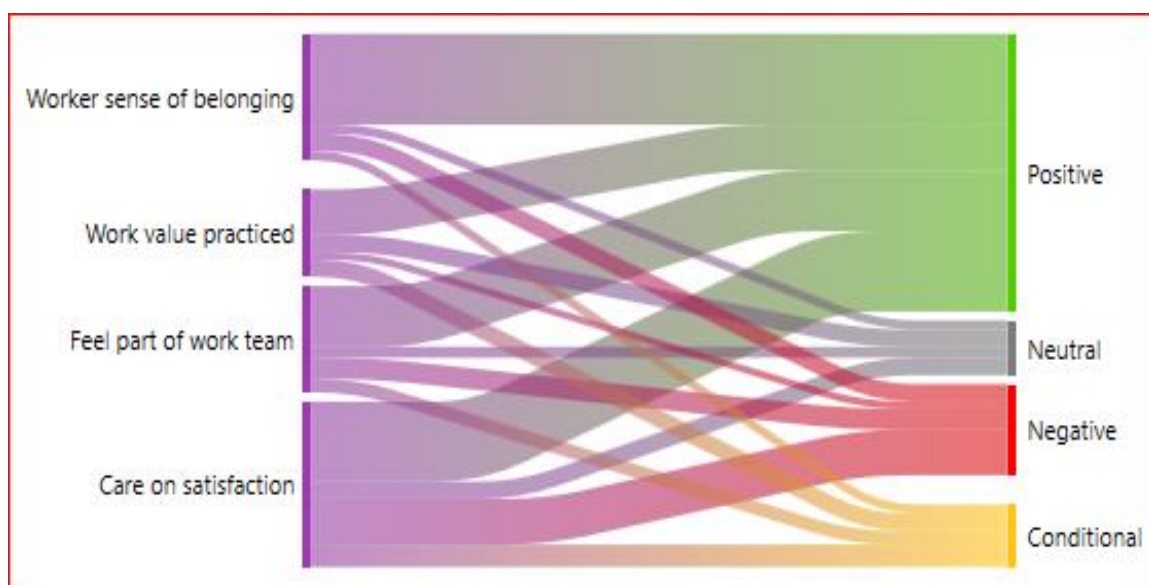


Figure 5.1.8: Question and Sentiment of Cognitive Social Capital (Source: Authors’ own findings)

Worker sense of belonging: Emotional attachment to the workplace was often linked to shared experiences, celebrations, and recognition from management. Most of the female RMG workers express a strong emotional attachment to their workplace, likening it to a second home where they share experiences, support each other, and celebrate milestones together. They also responses indicated a split between those who felt a strong sense of belonging through supportive practices and those who felt isolated due to lack of empathy or harsh treatment. Some supportive supervisors fostered positive emotions among female workers while poor behaviour led to disconnection among them.

5.1.6 Overall Practices of Structural Social Capital

In my study, it is seen that almost 65% female RMG workers are positive on structural social capital issues. They are also dissatisfied on some issues. Based on the table 5.1.8 and figure 5.1.9, the responses of female workers on positive, negative, neutral and conditional are describes in below to explain why they are positive and not positive on all factors of structural social capital.

Discussion on Positive Responses

Support from colleagues: Many female RMG workers express that their colleagues are willing to assist, especially during high workloads, sharing experiences, and offering mental support (e.g., “My colleagues are always approachable and willing to help”. Workers feel that they look out for each other and often work collaboratively to meet production targets (e.g., “Definitely. I work in a line where we look out for each other”).

Support from supervisors: Female workers appreciate supervisors who are kind, provide clear instructions, offer constructive feedback, and support skill development through training (e.g., “My supervisor is very proactive in helping us grow”). Several responses highlight supervisors checking on workers during busy times and being approachable (e.g., “He makes sure to explain things clearly and provides the support I need”).

Factory support: Many workers reported positive support such as paid maternity leave, health check-ups, transportation, and skill training (e.g., “My factory provides four months of paid maternity leave”). Some highlighted financial aid during personal crises and rewards for performance. Some of the factory gives performance-based rewards and bonuses,

especially during festivals, which contribute to financial security. There are special bonuses and extra days off provided during festivals, which help employees celebrate without financial worries. A day-care facility is available in most of the factories to assist working parents, allowing focus on work.

Participation in meeting: There are some female RMG workers express positive answer regarding on a member of any workers' welfare group or union and participation in group discussion or meeting inside their factory and claim rights. Some positive quotation of female workers are given as Worker-7 said that “Yes, I know about maternity leave policy, harassment policy and others. My factory have anti-harassment committees, PC committee, and welfare committee. We can talk through these committee. But I am not the member of any committee.” However, another Worker-18 response her answer as “I know my rights well through participating in different discussion meeting. I feel safe claiming them when necessary through welfare committee”. And Worker-25 said that “Yes, we can report problems through a complaint box anonymously. It gives me confidence to speak up”.

Training facilities: Factories provide different types of training such as skill development in sewing, machine handling, fire safety, and health and hygiene, particularly focusing on women's wellness.

Table 5.1.8: Overall Sentiment analysis of Structural Social Capital

Social Capital and Code	• Conditional Gr=184	• Negative Gr=331	• Neutral Gr=270	• Positive Gr=911
• Structural Social Capital Gr=337	57	44	54	185

(Source: Authors' own findings)

Discussion on Negative Responses

Support from colleagues: A few workers mention that when they seek help, some colleagues ignore their requests or respond rudely (e.g., “Some colleagues respond rudely, making me hesitate to ask again”).

Support from supervisors: Some female workers express frustration with supervisors for not being responsive or not communicating effectively (e.g., “Sometimes my supervisor does not communicate well which confuses me”)

Factory support: There is a lack of paid leave for bereavement; unpaid leave was needed during a personal loss, which added to the emotional difficulty. There are also lack of support for shifts that accommodate personal needs, such as childcare.

Participation in meeting: Many express anxiety about claiming these rights due to potential job loss or a lack of support from management. While some employees are aware of policies related to maternity leave and anti-harassment, they feel that there is insufficient backing from supervisors or the absence of trade unions complicates their ability to voice concerns.

Training facilities: Training sessions occur regularly, but they can often feel rushed, especially during busy production periods. Many sessions, like fire safety, are completed in a very short timeframe without sufficient practical application

Discussion on Conditional Responses

Support from colleagues: The willingness to help is often perceived as dependent on personal relationships or moods (e.g., “It depends on the day. If they’re in a good mood or less stressed, they help”).

Support from supervisors: Female workers noted that while supervisors help with simple tasks, they become unavailable for more complex issues during busy times (e.g., “If it’s a complicated task, he tends to be too busy to assist”).

Factory support: Worker-16 mentioned as “It depends on the factory management, I do not get any support without salary but some of my colleagues who are connect with management in good relation, they can get”. Another female worker- 29 said in her statement like; “They support workers during peak seasons with snacks and overtime bonuses, but during regular times, there is very little engagement or help”.

Participation in meeting: In the conditional perspective, we mentioned here the statement of female worker-13 as she given answer on participation in meeting question; “Yes, I know some of my professional rights, like getting paid on time, receiving maternity leave, and working in a safe environment. But claiming these rights is not always easy”.

Training facilities: The commitment of management to training can vary. While some factories actively organize a range of training sessions, others prioritize production targets, which can affect the quality and availability of training.

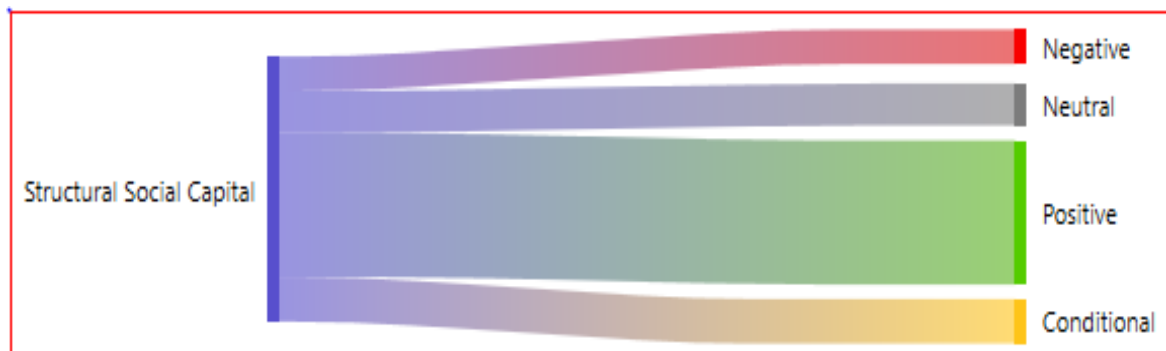


Figure 5.1.9: Overall Sentiment of Structural Social Capital (Source: Authors' own findings)

Discussion on Neutral Replies

Support from colleagues: It seems that the level of support varies significantly among co-workers, with some forming strong collaborative relationships while others feel isolated or unsupported. This insight could be critical for addressing teamwork and support issues within the working environment.

Support from supervisors: However, there are areas for improvement as well. There are instances where supervisor ignores requests for reduced workloads, is sometimes unresponsive during more difficult tasks, and can be busy or stressed, making him less approachable. Additionally, some of his communication can be unclear or even abusive at times, which detracts from the overall supportive atmosphere.

Factory support: There are mixed feelings about health support; while some health services are provided, the safety standards and workplace conditions could be improved.

Participation in meeting: Several individuals mentioned participating in committees or training sessions where they learned about their rights, yet many still feel hesitant to act on them due to fears of retaliation. Others noted that their factories have mechanisms like feedback boxes or committees where they can express issues anonymously, which provides some reassurance but may not fully address the underlying problems.

Training facilities: While there are spaces designated for new workers to learn basics, the overall access to training can be limited, with some workers skipping optional sessions, especially if they're tired.

5.1.7 Overall Practices of Relational Social Capital

In this study, majority of the issues of relational social capital is positive. Some are negative, neutral and conditional. The following table 5.1.9 and figure 5.1.10 represent the answers of the responses of female workers. From the interview response, here we discussed briefly the answer of female RMG workers;

Discussion on Positive Responses

Trusts on management: Many workers feel appreciated by their managers for their hard work and feel that their opinions are valued. Instances of management listening to concerns and providing timely support were highlighted, particularly in emergencies related to health and personal issues.

Response to worker needs and demands than before: Management has shown improved responsiveness to complaints, particularly regarding broken machines, safety concerns, and health issues than before. They also emphasizes on suggestion boxes and committees in place aimed at resolving worker problems, and management is now more empathetic, providing help in emergency situations, such as during a co-worker's house flooding. They have made strides in health support, such as providing sanitary napkins and clean drinking water, and there's a greater emphasis on assessing workplace comfort. Monthly feedback sessions also added in most of the factory to discuss the efficiency and any issues that worker face. Workers feel more comfortable voicing concerns without fear, attributed to more friendly HR interactions.

Share personal problems: Several workers have shared moments of emotional vulnerability, indicating that the environment can allow for connection. Some supervisors have provided support during tough times, such as financial difficulties or personal loss, creating a sense of trust.

Practices of respect to each other: Many female RMG workers feel a strong sense of respect among their peers, and there are moments of kindness, such as helping new workers

or supporting teammates in times of need. Celebrating birthdays and special occasions together also contributes to a respectful atmosphere.

Table 5.1.9: Overall Sentiment analysis of Relational Social Capital

Social Capital and Code	● Conditional Gr=184	● Negative Gr=331	● Neutral Gr=270	● Positive Gr=911
● Relational Social Capital Gr=274	20	55	43	155

(Source: Authors' own findings)

Discussion on Negative Responses

Trusts on management: Worker- 06 mentioned the negative responses on trust related issues as “No, supervisors always keep an extra eye on workers, if they make a mistakes and supervisor inform to the management. That creates sometime misunderstanding between management and workers”. Another worker-28 said negative statement as “No, whenever I apply for emergency leave, they question me a lot. It feels humiliating”.

Response to worker needs and demands than before: There are still some delays in salary payments, which remain a frustration for workers, alongside ongoing concerns about wage improvements. In another issue, while larger issues are being addressed more quickly, smaller safety concerns still face delays in resolution. However, challenges remain, particularly regarding salary delays, unsafe working conditions, and handling of emergencies or harassment complaints. Many workers feel that significant changes are slow, especially concerning wage improvements, and there appears to be inconsistency in how complaints are addressed often shifting in urgency based on buyer visits or protests from multiple workers

Share personal problems: Despite the support structures, there are still barriers to open communication. Many female workers feel afraid to share personal problems with management and believe there's no official platform for discussing personal issues. This suggests that while there are supportive individuals, systemic barriers may still prevent open dialogue.

Practices of respect to each other: There are significant concerns regarding certain supervisors creating pressure that results in shouting and a toxic atmosphere during busy periods, leading to a lack of patience and understanding. Some female RMG workers

mention favouritism within task assignments, which leads to feelings of resentment and unfairness among team members.

Discussion on Conditional Responses

Trusts on management: Female RMG worker -30 stated her negative responses on trust related issues as “Yes, we are able to talk with the PC committee members regarding our issues and problems. If the members are co-operative then we can get the support’. Similarly garments worker- 15 in my study said as “when the behaviour of my supervisor is good then I am happy but if the other supervisor show rough behaviour then workers fell”.

Response to worker needs and demands than before: The responsiveness of management seems closely tied to the presence of buyers; regular days do not feel as supportive or engaged. Complaints about harassment are often sidelined unless there is a collective uproar, and there are instances where emergency leave requests have been denied. Although there are positive changes, workers feel that significant improvements still take too long to implement.

Share personal problems: During busy times, female RMG workers feel that they cannot take the necessary time to discuss personal issues, which adds to the sense of isolation some may experience during stressful periods.

Practices of respect to each other: Respect is often conditional, thriving during smooth operations but diminishing during stressful periods or when mistakes occur. Favouritism is also a concern, as some employees receive preferential treatment over others.

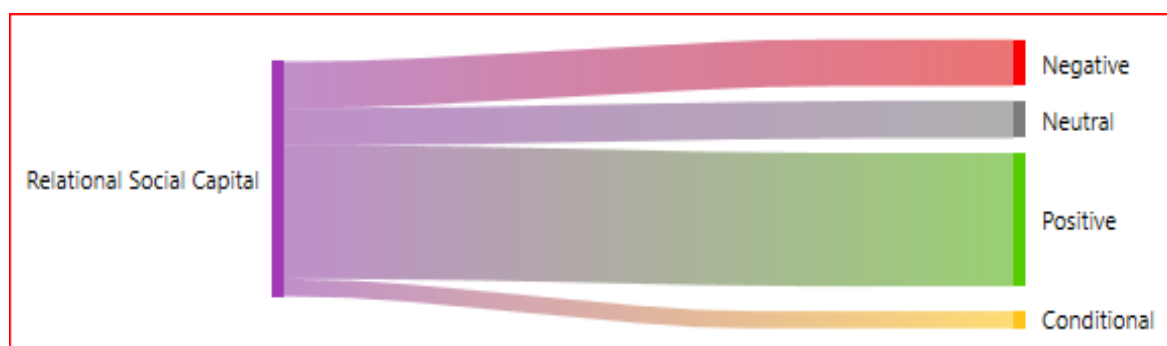


Figure 5.1.10: Overall Sentiment of Relational Social Capital (Source: Authors’ own findings)

Discussion on Neutral Responses

Trusts on management: Trust levels appear to vary among differently tenured employees. Long-term workers feel closer to management than newer ones, indicating a potential divide. (“Not all workers... those who have worked for more than 5 years are more nearest with the management”).

Response to worker needs and demands than before: Some female workers voices point out the management's lack of ongoing support, especially regarding employee grievances, misunderstandings, and job pressure impacting trust. Instances of harassment and unequal treatment are also prevalent.

Share personal problems: The presence of suggestion boxes and committees for addressing worker problems was noted, with most suggesting that communication has improved. However, there are still limitations in effectively addressing safety issues and timely responses to complaints, leading to frustration among workers.

Practices of respect to each other: Some female workers feel that there is respectful communication among peers, others reported issues with supervisors who displayed unprofessional behaviour, creating an environment of fear and disrespect.

5.1.8 Overall Practices of Cognitive Social Capital

In table 5.1.10 and figure 5.1.11, negative response is more than the neutral and conditional issues. Here, we discuss the views of female RMG workers on cognitive social capital practices in RMG industry of Bangladesh.

Discussion on Positive Responses

Feel part of work team: Positive reinforcement from supervisors, such as praise and rewards, greatly contributes to feelings of pride among female RMG workers. When teams meet production targets, recognition fosters a sense of accomplishment. As female worker-18 stated that “My teammates are supportive, and they never make me feel alone. I feel respected, and that is what makes me proud to be one of them”.

Work value practiced: Workers support each other during challenges, fostering a collective spirit. Men and women have equal opportunities, contributing to a sense of value among employees. Female workers feel that their opinions are heard, promoting a culture

of inclusivity. While teamwork is emphasized, there are issues with management's respect towards workers, who often feel undervalued.

Worker sense of belonging: Many workers express a strong emotional attachment to their workplace, likening it to a second home where they share experiences, support each other, and celebrate milestones together. As Worker-2 said that “Honestly, yes. It feels like a second home here because my co-workers always stand by me. We even share food during lunch breaks like family”.

Care on satisfaction: Mainly the good salary, job stability, and the benefits provided, such as transportation, meals, and safety measures. Female workers acknowledge the supportive nature and the respectful attitude of management.

Table 5.1.10: Overall Sentiment analysis of Cognitive Social Capital

Social Capital and Code	● Conditional Gr=184	● Negative Gr=331	● Neutral Gr=270	● Positive Gr=911
● Cognitive Social Capital Gr=258	33	48	29	145

(Source: Authors' own findings)

Discussion on Negative Responses

Feel part of work team: Negative behaviours, such as harassment or favouritism, can impact the feelings of pride and belonging. When the team functions well together, workers feel happier and more proud, but discord diminishes that. Achieving production targets together contributes to the satisfaction and pride in the team. Conversely, failure to meet targets or a lack of teamwork can lead to frustration.

Work value practiced: Teamwork suffers because supervisors encourage competition rather than unity. Sometimes, supervisors say they respect us, but they often shout and insult workers.

Worker sense of belonging: Lack of sensitivity from supervisors and the feeling of being easily replaceable, which can undermine that sense of belonging. As worker- 5 stated that “When my mother was hospitalized, I begged for a day off. My request was coldly denied by my supervisor. I had to choose between risking my job and visiting my sick mother”.

Care on satisfaction: Worker face significant challenges including excessive workloads, high stress levels, and the pressure to meet targets. The long working hours, especially with

commitments that extend into the night, make it difficult for female workers to care for the family.

Discussion on Conditional Responses

Feel part of work team: The overall workplace atmosphere plays a significant role. A friendly and cooperative environment helps cultivate strong bonds among co-workers, while strict supervisors and high-pressure situations can lead to stress and resentment.

Work value practiced: while the factory promotes positive values like teamwork and equality, there are significant challenges stemming from management practices and interpersonal dynamics that affect the overall employee experience.

Worker sense of belonging: Worker- 17 said that “When there’s no overtime pressure, the atmosphere feels positive. Otherwise, it’s very mechanical in my factory”. Similarly worker-7 stated that “If they (factory) opened more chances for promotion, then we would feel a stronger connection to the factory”.

Care on satisfaction: Many workers feel a sense of pride, belonging, and support due to their co-workers and certain positive management practices, but there are also some challenges such as pressure, unequal treatment, and lack of support during difficult times that create a mixed experience at the workplace

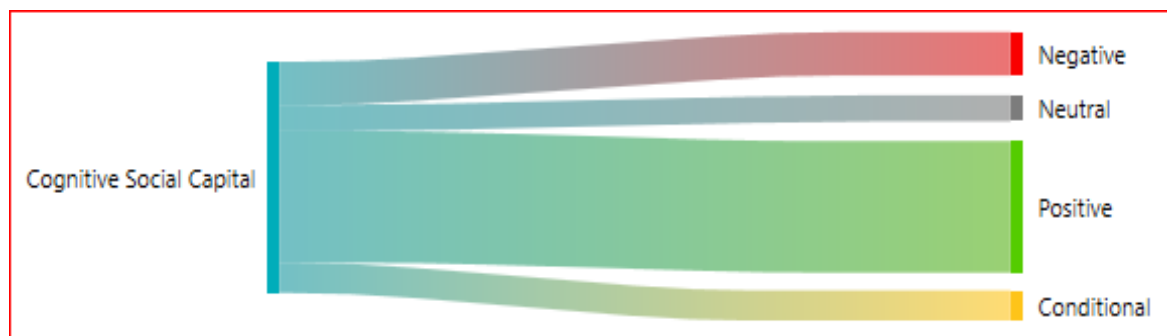


Figure 5.1.11: Overall Sentiment of Cognitive Social Capital (Source: Authors’ own findings)

Discussion on Neutral Responses

Feel part of work team: Many female workers feel proud and motivated when team members support each other, share tasks, and celebrate successes together. However, experiences of harassment, lack of support during tough times, and favouritism can diminish feelings of pride and belonging.

Work value practiced: Fair treatment, equal opportunities for men and women, and a sense of mutual respect are vital for a positive workplace experience. When workers feel valued and heard, their connection to the workplace strengthens, but disparities in treatment can lead to feelings of being undervalued or replaceable.

Worker sense of belonging: Worker- 8 stated that “Festivals bring us together, but otherwise, there’s very little feeling of family or belonging.” Similarly worker- 8 said “When the supervisor is kind, I feel respected. But one rude comment can ruin that feeling quickly.

Care on satisfaction: While the work environment may have positive aspects, such as facilities for female workers and rewards for performance, there are negative experiences as well, like the behaviour of some supervisors.

5.1.9 Overall Practices of Social Capital Issues

This study shows that the structural social capital is relatively stronger positive responses, while some of negative, conditional and neutral response indicate the uneven access to the relationship, their support and networks among female RMG workers.

Table 5.1.11: Overall sentiment analysis of Social Capital

Social Capital and Code	● Conditional Gr=184	● Negative Gr=331	● Neutral Gr=270	● Positive Gr=911
● Cognitive Social Capital Gr=258	33	48	29	145
● Relational Social Capital Gr=274	20	55	43	155
● Structural Social Capital Gr=337	57	44	54	185

(Source: Authors’ own findings)

Structural Social Capital: From the above tablet 5.1.11 is seen that from Gr 337 responses, 185 are positive, 54 are neutral, 44 are negative and 57 are conditional. This means that, there are exist the networks, cooperation, participation and connections among female RMG workers in readymade garments factory but there are also some female workers still facing structural barriers in their workplace. In the figure 5.1.12, there are seen the more thickness in the structural social capital issue on positive perspectives than other dimensions.

Relational Social Capital: In tablet 5.1.11, it is seen that the among Gr 274 responses, 155 are positive, 55 are negative, 43 are neutral and 20 are conditional. This highlights trust and

trustworthiness, cooperation, supportive relationships, mutual understanding among female RMG workers in readymade garments factory. In the figure 5.1.12, there are seen the more thickness in negative answer of relational social capital than other two dimensions, that means there are exist some negative factors also.

Cognitive Social Capital: Among Gr 258 responses, 145 are positive, 29 are neutral, 48 are negative and 33 are conditional. This means that, there are exist common values, norms, beliefs, attitudes are stronger among female RMG workers in readymade garments factory but there are also some issues are not in satisfactory level.

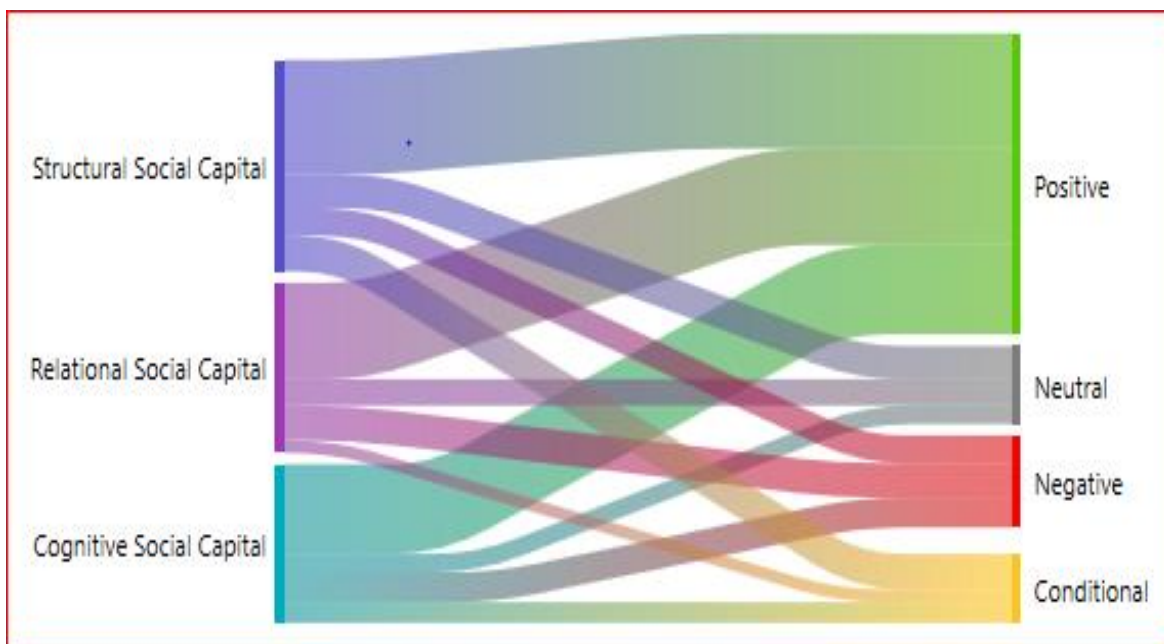


Figure 5.1.12: Overall sentiment of Social Capital (Source: Authors' own findings)

5.1.10 Code Documents Analysis

5.1.10.1 Code Documents Analysis of Structural Social Capital dimension on different issues

The analysis of code documents not only reveals the frequency of occurrence but also indicates the origin of the quotes. In this case, 5 codes have resulted in 337 quotation from five different issues- Factory support, Participation in meeting, Supervisor helpful, Support from colleagues, Training facilities. These factors have been separately coded to create better perceptions of the interviewee's observations. Among the five factors, Training facilities have the highest number of codes, followed by Participation in meeting factor, Factory support factor, Supervisor helpful factor and Support from colleague's factor.

Table 5.1.12: Code and Documents of Structural Social Capital

Codes/Documents	• Structural Social Capital Gr=337
• Factory support Gr=65	64
• Participation in meeting Gr=73	73
• Supervisor helpful Gr=62	62
• Support from colleagues Gr=60	59
• Training facilities Gr=80	82

(Source: Authors' own findings)

The corresponding codes for documents one to five are presented in Table 5.1.12 and Figure 5.1.13. However, the training facilities have produced the largest number of codes, that means there are different training facilities are providing among the female RMG workers. Similarly, Participation in meeting is the second highest, that represent the facilities of worker participation in RMG industry.



Figure 5.1.13: Code document analysis (Source: Authors' own findings)

5.1.10.2 Code Documents Analysis of Relational Social Capital dimension on different issues

In relational social capital dimension case, 4 codes have resulted in 274 quotation from four different factors- Practices of respect, Response than before, Share personal problems and Trusts on management. These factors have been separately coded to create better perceptions of the interviewee's observations. Among the four factors, share personal problems and trusts on management have the highest number of codes, followed by response than before issue and practices of respect issue.

Table 5.1.13: Code and Documents of Relational Social Capital

Codes/Documents	• Relational Social Capital Gr=274
• Practices of respect Gr=61	60
• Response than before Gr=70	69
• Share personal problems Gr=73	72
• Trusts on management Gr=73	72

(Source: Authors' own findings)

The parallel codes for documents one to four are presented in Table 5.1.13 and Figure 5.1.14. However, share personal problems and trusts on management have produced the largest number of codes, that means there have the scope for female workers to discuss their problems with their colleagues and supervisors in their factory. Similarly, response than before is the second highest, that represent the responses of RMG owners that are increased than before.

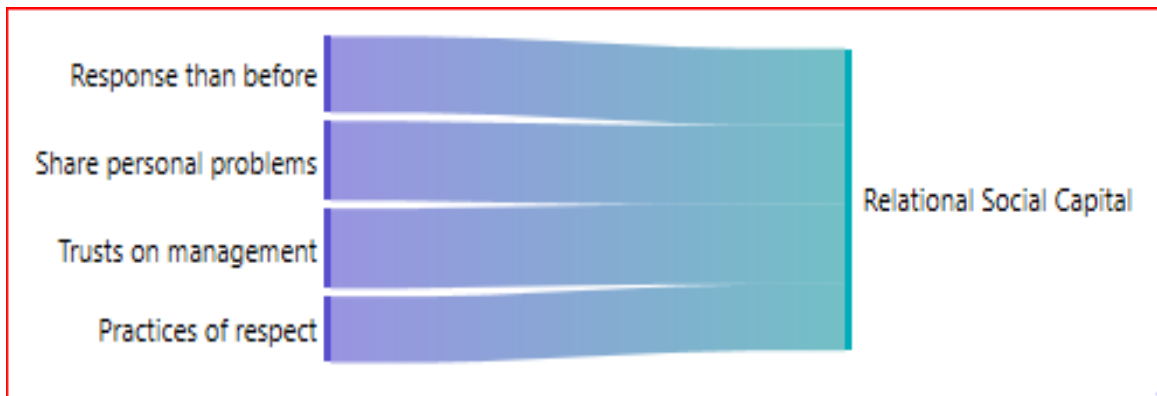


Figure 5.1.14: Code document analysis (Source: Authors' own findings)

5.1.10.3 Code Documents Analysis of Cognitive Social Capital dimension on different issues

In the cognitive social capital dimension, there are 4 codes have resulted in 258 quotation from four different issues like- Care on satisfaction, Feel part of work team, Work value practiced, Worker sense of belonging. These four factors have been separately coded to create better perceptions of the interviewee's observations. Among the four variables, care on satisfaction has the highest number of codes, followed by worker sense of belonging, feel part of work team and work value practiced.

Table 5.1.14: Code and Documents of Cognitive Social Capital

Codes/Documents	• Cognitive Social Capital Gr=258
• Care on satisfaction Gr=88	87
• Feel part of work team Gr=57	56
• Work value practiced Gr=48	46
• Worker sense of belonging Gr=68	67

(Source: Authors' own findings)

The corresponding codes for documents one to four are presented in Table 5.1.14 and Figure 5.1.15. However, the care on satisfaction has produced the largest number of codes that means the female RMG workers are mostly satisfied on their workplace in different issues but not all issues. Similarly, worker sense of belonging is the second highest, that represent the worker fascination on their factory and responsibility on factory rules and regulation.

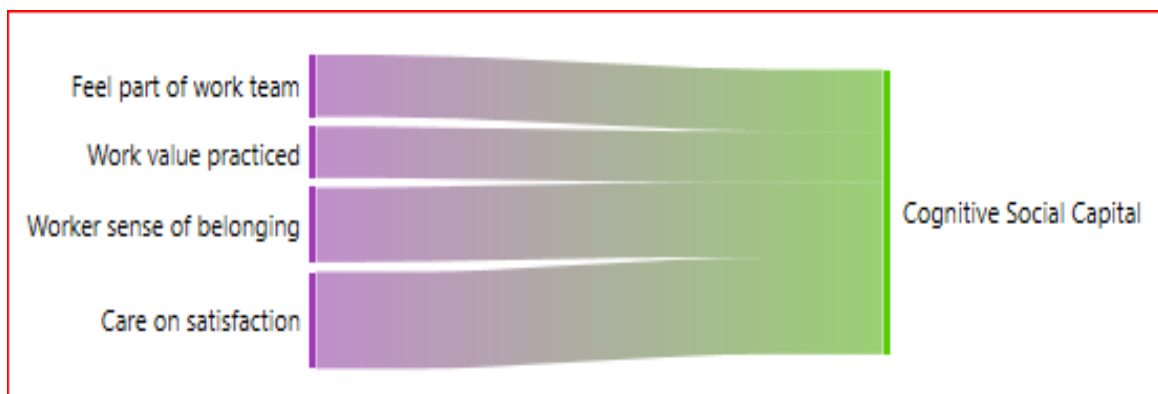


Figure 5.1.15: Code document analysis (Source: Authors' own findings)

Case Study Findings from Research Question-2

5.1.11 Content Analysis of Socio Economic Empowerment factors

In the Figure 5.1.16, content analysis of socio economic empowerment factors assisted to identify the overall word frequency tree map of interview data from female RMG workers that express the most important aspects of the social and economic empowerment of female workers in their family maintenance, social status, decision making capacity in the society and inside their factory premises. The mostly dominance used terms in Figure-15 are family that exposed by 119 quotations, then factory used 67 quotations, for education 46 quotations, work by 36 quotations, income 31 quotations and many more that emphasis on the socio economic development and empowerment status of female RMG workers. In this analysis, readymade garments factory represent the income, skill, rights, awareness, status, school, support etc. that are linked with personal development and family life improvement with the networking, collaboration and cooperation among female workers.

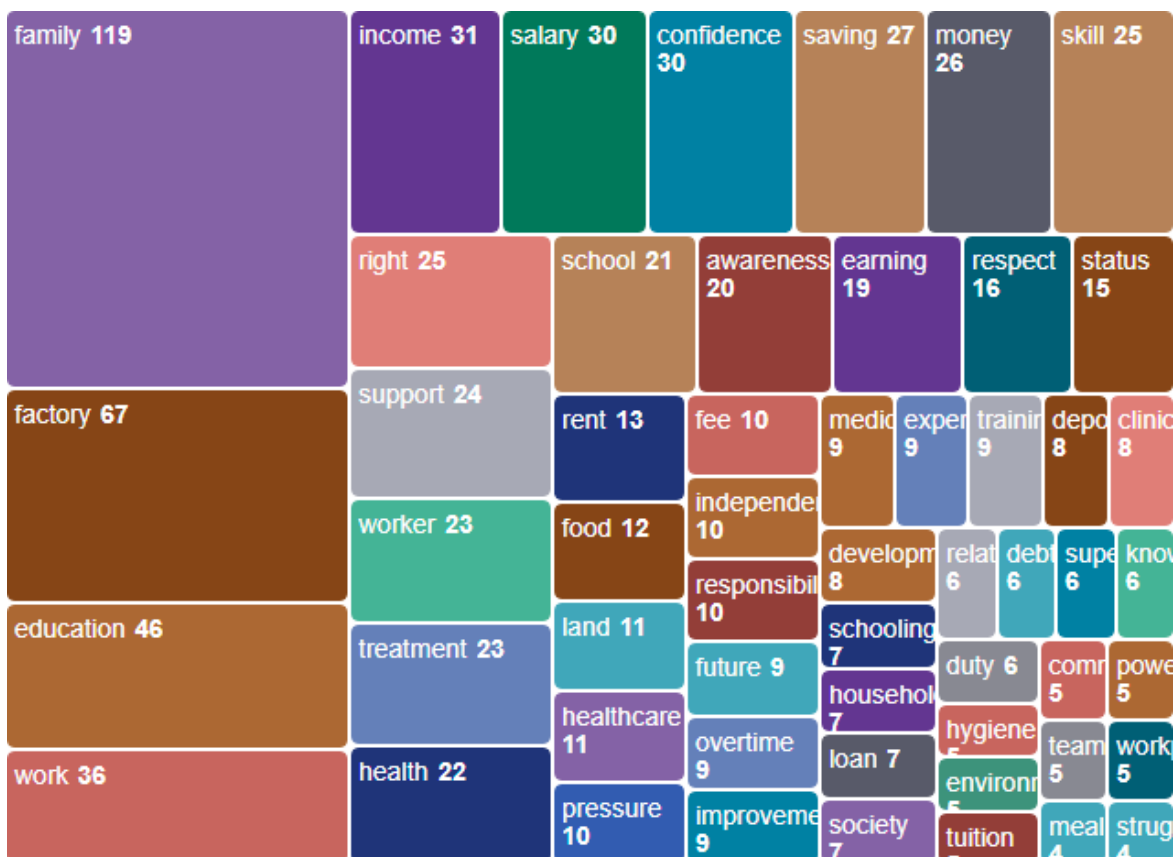


Figure 5.1.16: Content analysis (Source: Authors' own findings)

However, there are some issues like- rent, fee, loan, food, security highlight the living problem in Dhaka city and sometimes create harmful situation in their family maintenance

However, the importance of concepts in this study are family, factory, education, salary, health, income, skill, savings, confidence that represent the life status of female RMG workers. However, the responses regarding knowledge, experiences, improvement, independence, training, skill, savings, awareness etc. represent the development and growth of female worker that helps to create their empowerment in family and society. In addition, the schooling, education, support, struggle etc. represent the inspiring to see such dedication to supporting female workers' children's or siblings' education, whether it's through budgeting carefully, working overtime, or sacrificing personal needs.

5.1.13 Constructs of Socio-Economic Empowerment Issues

5.1.13.1 Views of female workers on socio-economic empowerment factors

The constructs of socio-economic empowerment factors have been derived from the interview questions, followed by the individual view or quotation of the female RMG workers. In this study, socio-economic empowerment factors relates the access to healthcare services, condition of social status, current living conditions, financial condition & savings, gained skills and experiences, making personal decisions, meet needs & demands, support for education. However, the socio-economic empowerment factors is perceived from different aspects presented in Table 5.1.15 and Figure 5.1.18 that represent the code and quotation occurrences in the procedure of a link between RMG workers (participants) and their perceptions on socio-economic empowerment status.

The socio-economic empowerment construct has been coded and the female RMG worker's perceptions have been applied to the codes. Every quotation point of perception is an individual assessment that resulting in number of quotations ('Gr'). Here, 'Gr' represents the total number of quotations coded by a code that held by participants and individual theme of socio-economic empowerment issues. In this perspectives, the cross-match of the rows and columns the frequencies of perceptions resulting from the codes and quotations. The quotations under codes are mapped into the ATLAS.ti25, which illustrated in the table and representative sunkey diagram.

Table 5.1.15: Female workers views on socio-economic empowerment factors

Female workers	Constructs							
	● Access to healthcare services Gr=56	● Condition of social status Gr=57	● Current living conditions Gr=53	● Financial condition & savings Gr=61	● Gained skills and experiences Gr=66	● Making personal decisions Gr=59	● Meet needs & demands Gr=63	● Support for education Gr=55
● Worker 12 Gr=55	2	1	2	2	2	3	2	1
● Worker1 Gr=53	2	1	1	1	0	2	3	2
● Worker10 Gr=58	3	1	5	3	2	1	2	2
● Worker11 Gr=60	2	2	2	3	2	2	2	2
● Worker13 Gr=59	2	1	1	1	3	2	2	1
● Worker14 Gr=59	2	1	2	3	3	1	2	2
● Worker15 Gr=56	1	2	2	2	2	2	3	2
● Worker16 Gr=58	2	2	2	2	3	2	2	2
● Worker17 Gr=56	1	2	1	2	3	1	2	2
● Worker18 Gr=63	1	2	2	2	2	1	2	2
● Worker19 Gr=51	1	2	1	2	2	2	1	1
● Worker2 Gr=58	1	2	2	2	3	3	1	2
● Worker20 Gr=55	2	2	2	2	3	1	1	1
● Worker21 Gr=60	3	5	1	1	2	3	1	2

● Worker22 Gr=59	2	2	1	2	1	3	3	3
● Worker23 Gr=55	1	3	2	1	1	1	2	2
● Worker24 Gr=57	1	1	2	2	3	2	2	2
● Worker25 Gr=58	2	2	2	3	1	2	2	1
● Worker26 Gr=54	2	2	1	1	2	3	2	1
● Worker27 Gr=58	2	1	1	3	2	3	3	2
● Worker28 Gr=59	1	3	2	2	1	1	3	2
● Worker29 Gr=58	2	3	1	3	2	2	2	1
● Worker3 Gr=58	3	3	1	2	3	2	2	3
● Worker30 Gr=65	2	1	2	3	3	3	2	3
● Worker4 Gr=67	3	2	2	1	3	1	3	2
● Worker5 Gr=57	2	2	1	2	3	1	3	1
● Worker6 Gr=57	2	1	3	2	2	3	2	2
● Worker7 Gr=54	2	1	2	1	2	2	2	1
● Worker8 Gr=55	2	1	2	2	1	2	1	1
● Worker9 Gr=52	1	2	2	2	2	1	2	3

(Source: Authors' own findings)

The **first** construct of current living conditions in socio-economic empowerment factors is considered as positive interactions as living conditions of female workers have improved in some ways; such as having own small space, better access to food, and the ability to send the children to school. Despite these improvements, the rising cost of rent and living expenses does not stretch as far as it could. Even after five years of working, they are still in a tin-shed house and find it difficult to save. It is noted that the quotation numbers from the interview information under each code of each respondent.

The **second** input of socio-economic empowerment factors is access to healthcare services, where access to a health clinic has allowed female workers to seek medical care when needed without losing pay, and free check-ups and medicine have reduced reliance on costly private clinics. However, despite these benefits, they still feel fatigued due to a heavy workload. The factory clinics offer essential services but have limitations; for serious health issues, they still need external medical care.

The **third** construct of socio-economic empowerment factors is support for education, which seems to be a priority for many female RMG workers, even when their resources are limited. Some female workers shared stories of pride in seeing children and siblings in school, despite financial struggles. There are mixed experiences; while some have managed to keep their children in school consistently, others have faced tough decisions where children had to drop out due to high fees.

The **fourth** paradigm of socio-economic empowerment factors is financial condition and savings status, where many readymade garments workers report an improvement in their financial situation after joining the industry, with some being able to buy land or invest in small businesses. Some people have started saving through regular deposits into savings accounts or fixed deposits, even if the amounts are small. On the other hand, several workers mentioned struggling financially due to health issues in the family, or having to support educational costs for children.

The **fifth** paradigm of socio-economic empowerment factors is meet needs and demands, where the responses from female workers reflect a range of financial situations faced by individuals and families, primarily focusing on how their jobs have impacted their ability to meet basic and essential needs. Many workers express that while their earnings have increased since joining the factory, it often still falls short of fully supporting their families, especially in urban areas like Dhaka. Many respondents indicate that the salaries, although

better than before, are not enough to comfortably support their families, leading to constant financial stress.

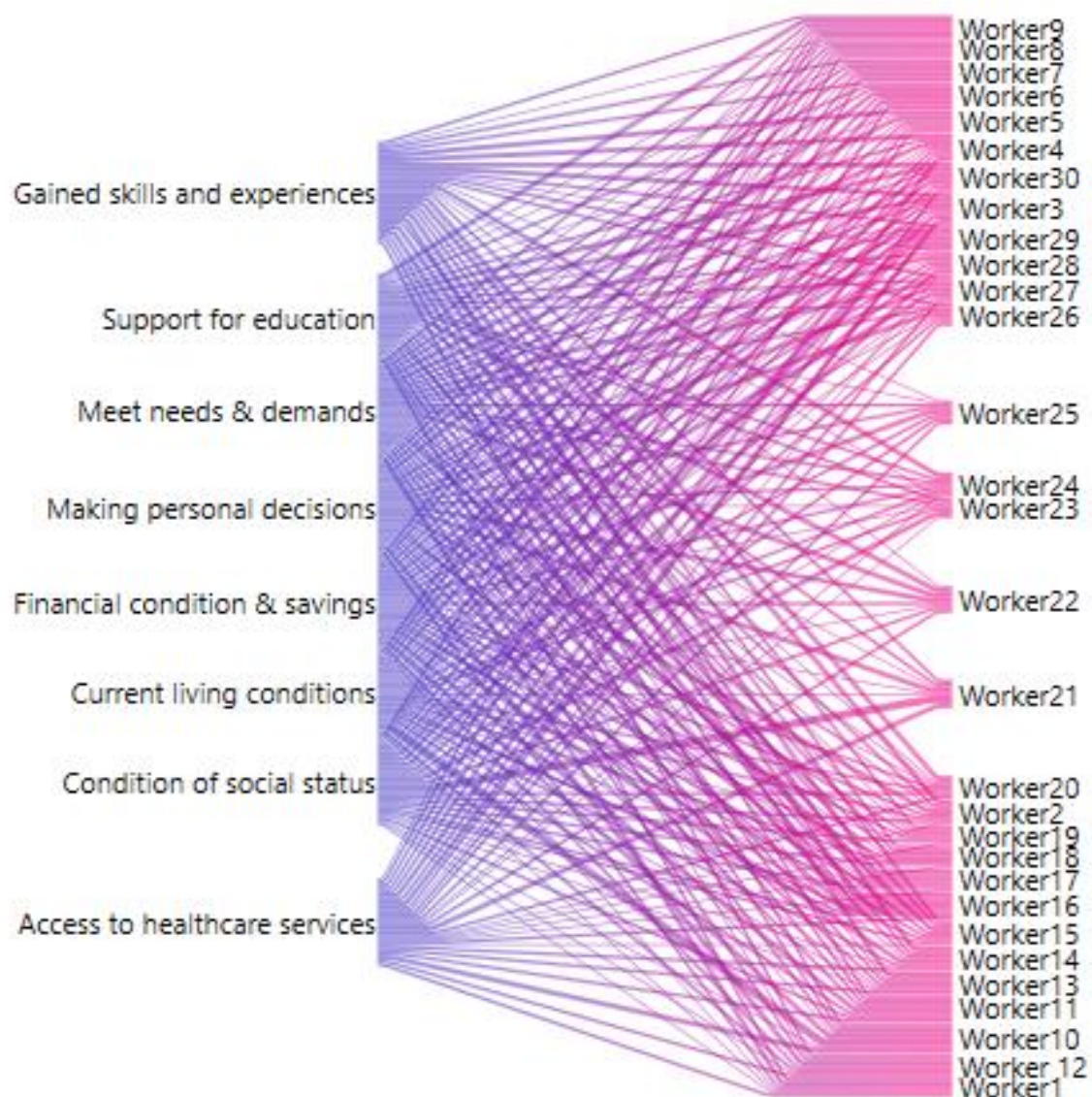


Figure 5.1.18: Mapping of socio-economic empowerment factors with female workers
(Source: Authors' own findings)

The **six** prototype of socio-economic empowerment factors is the condition of social status, where the study discusses the significant social and personal changes experienced by an individual after securing a job in the Ready-Made Garment (RMG) sector. Initially facing mockery and a lack of respect, this person's status has transformed as they became financially independent. Increased respect and recognition from family and community members due to financial contributions. Overall there are improve the social status of garments workers, though some lingering negative perceptions about female garment workers remain.

The **seven** construct of socio-economic empowerment factors is the gained skills and experiences where the study discusses that the female workers had a varied and multifaceted experience in sewing job at the garment factory. They gained several skills and insights that have helped to grow personally and professionally. They improved in sewing skills, gaining confidence in their work. Female workers are able to express their opinions and communicate effectively with supervisors and co-workers has strengthened. They have enhanced their teamwork skills and have learned to guide new workers, showing that they are developing leadership qualities. Despite their personal development, they feel that their professional growth has been limited, partially due to a lack of advanced training and feeling that the factory does not value worker input.

The **last** input of socio-economic empowerment factor is making personal decisions that represent the working in the factory has instilled a greater sense of responsibility, teamwork, communication skills, and an understanding of the importance of following rules and advocating for fair treatment. Despite this progress, the fear of harsh treatment from supervisors and the persistence of familial dependence indicate ongoing struggles in achieving full empowerment and confidence.

5.1.14 Opinion Mining of Socio-Economic Empowerment Factor

5.1.14.1 Socio-Economic Empowerment Status of Female Workers on different issues

The sentiment analysis in table 5.1.16 and figure 5.1.19 compares the positive, negative, neutral and conditional perceptions of socio-economic empowerment status of female workers in Bangladesh. This study shows 08 factors of socio-economic empowerment status of female workers such as;

- 1. Current living conditions:** In the perspective of current living conditions, the female workers expressed 33 positive issues, 09 negative issues, and 11 neutral issues. From the responses of female RMG workers in this study, It is experienced the significant changes in their life since starting the job in the Ready-Made Garment (RMG) sector. While the living conditions of female workers have improved in some ways; such as having own small space, better access to food, and the ability to send children to school

though there are still ongoing challenges. Here, we found some key issues from the answer of the respondents. These are:

- ❖ **Improved Living Conditions:** Garments worker have moved from living with relatives in a single room to renting the own space, which has been a positive change. Now, they have electricity, running water, and can afford basic necessities, including three meals a day.
- ❖ **Family Independence:** They said that she and her husband contribute to the household income, which has allowed for more financial independence and the ability to save and make plans for the future.
- ❖ **Education for Children:** Some female workers are enabled to send their daughter to school and even help their younger brother with college tuition, which was not financially feasible before.
- ❖ **Challenges with Cost of Living:** Despite the improvements, the rising cost of rent and living expenses means that their income does not stretch as far as it could. Even after five years of working, some are still in a tin-shed house and find it difficult to save.
- ❖ **Health and Environment:** Although some female workers can afford better food and healthcare, the environment where they live remains a concern due to poor hygiene and crowded conditions.
- ❖ **Financial Dependence on Overtime:** Most of the garments worker in my study have the ability to manage expenses often relies on overtime pay, indicating that without it, their financial stability could be at risk.
- ❖ **Mixed Feelings:** Some female workers are appreciate the changes that their job has brought and others are not.

Finally, we can say that the job in the RMG sector has certainly improved quality life of some garments workers in many ways, ongoing financial pressures and living conditions continue to be a source of struggle for them and their family.

2. **Access to Healthcare Services:** From the female workers responses of this study, there are positive code and thickness is more, 14 codes are used for neutral issues and 10 codes are found for negative perspective and only 02 codes are used for conditional issues where female workers express their healthcare status. In this study, female workers have shared a comprehensive overview of the health services available at their

factory, highlighting both the positive aspects and the challenges they face. Here, we addressed some important issues that we found from our respondents. These are;

- On the positive side, the factory provides essential health check-ups and medications for free, enabling them to seek treatment without the financial burden of private clinics. Access to a clinic at work helps them to manage minor illnesses, and maternity support has been beneficial during their pregnancy. Regular health check-ups and educational sessions have increased their health awareness, promoting better hygiene and nutrition practices.
- They are also face significant challenges like- physical exhaustion from a heavy workload continues to impact their health, and while the factory clinic addresses minor issues, serious conditions still require external medical attention, which adds financial strain. They often feel compelled to work through illness due to difficulties in obtaining leave for treatment, and many healthcare needs remain unmet, forcing to rely on local pharmacies and doctors..
- Despite some improvements in health awareness and immediate access to medical services, they still struggle to manage family health expenses, which are exacerbated by their earnings going towards medical costs outside the factory.

Overall, we can say that while the factory's healthcare services have provided support and reduced stress, they have not fully resolved the challenges and their family face regarding health and financial stability.

Table 5.1.16: Sentiment analysis of Socio-Economic Empowerment Factor based on Questions and Codes

Question and Code	● Conditional Gr=184	● Negative Gr=331	● Neutral Gr=270	● Positive Gr=911
● Access to healthcare services Gr=56	2	10	14	29
● Condition of social status Gr=57	3	5	1	47
● Current living conditions Gr=53	0	9	11	33
● Financial condition & savings Gr=61	8	5	8	39
● Gained skills and experiences Gr=66	5	11	17	31
● Making personal decisions Gr=59	5	9	11	33
● Meet needs & demands Gr=63	3	11	15	33
● Support for education Gr=55	4	8	12	30

(Source: Authors' own findings)

- 3. Support for Education:** From the female workers response, there are positive code and thickness is more, 12 codes are used for neutral issues and 8 codes are found for negative perspective where female workers express mixed experiences; while some have The statements reflect the struggles and pride of individuals, particularly parents, in managing education costs for their children or siblings despite limited incomes. Many express a strong commitment to prioritizing education, often making personal sacrifices to ensure their family members can attend school. Others highlight the challenges of budgeting, with some relying on overtime or additional work to cover school fees. The overall sentiment is one of determination and a desire to provide better educational opportunities for the next generation, even amid financial hardships.
- 4. Financial Condition and Savings Status:** From this study, we found a variety of financial situations and challenges among female garments workers related to employment, health, and family responsibilities. Here's a summary that highlighted the answers of the respondents;
-  **Improved financial conditions:** Many readymade garments workers report an improvement in their financial situation after joining the industry, with some being able to buy land or invest in small businesses.
 -  **Savings initiatives:** Some people have started saving through regular deposits into savings accounts or fixed deposits, even if the amounts are small.
 -  **Debt Management:** Several workers have focused on clearing debts, sometimes related to family emergencies or loans, which has helped alleviate financial pressure.
 -  **Healthcare expenses:** For some, medical expenses, especially related to family members' health issues, significantly impact their ability to save and manage finances.
 -  **Salaries and Expenses:** Many believe their salaries are insufficient to meet basic needs or save for the future. Some suggested that an increase in salary would enable them to start saving more effectively.
 -  **Investment in Property and Business:** A number of individuals have invested in land or small businesses (like rickshaws) as a way to improve financial stability.
 -  **Contribution to Family:** Some mentioned supporting family members in their villages, either financially or by helping with agricultural activities.

Overall, while there are improvements and positive changes, many face ongoing challenges that affect their financial well-being. The desire to save and invest in the future remains strong among participants, indicating a proactive approach to overcoming their financial obstacles.

5. Meet Needs and Demands: In the discussion of meet needs and demands, many female RMG workers express that they are facing significant financial challenges, but there have also been improvements since started their job at the factory. Many workers in similar situations express mixed feelings about their earnings; while they might manage to cover basic needs, they often struggle to meet all their family's demands and personal needs. From their responses we stated below their overview based on their needs and demands issues:

- **Basic Needs:** Most of them mention that they can support basic necessities like rent, groceries, and children's needs, but find it difficult to meet additional demands or save for the future.
- **Family's Support:** Having two earners in the family generally makes the financial situation more stable, but not all families have that option
- **Challenges with Medical and Education Costs:** Expenses like medicines and education for children or siblings are recurring issues, often mentioned as being hard to handle.
- **Dependence on Overtime:** Many individuals rely on overtime to supplement their income, indicating that their base salary alone is often not enough to meet their needs.
- **Sending Money Home:** There's a strong desire to support family members back home, which adds to the financial pressure, especially with larger families

Finally, this is the complex balance between managing immediate necessities, striving to meet family obligations, and seeking financial stability.

6. Condition of Social Status: From the fieldwork, we can easily say that the Ready-Made Garments (RMG) sector highlight significant changes in the personal and social status of female workers. Here we discuss their opinion on social status issues like;

- **Increased Respect and Recognition:** Since starting the job, most of the female garments workers gained respect from their family and community members. Their role as a working woman has shifted perceptions, with people now valuing their opinions and contributions.

- **Financial Independence:** Earning their own income has empowered, reducing reliance on others and enhancing their decision-making power both at home and in family matters.
- **Role Model Status:** They have become a role model for other village girls, inspiring them to pursue similar opportunities. This influence is evident as more young women from their village have joined the workforce.
- **Changing Perspectives:** Initially, the term “garment worker” carried negative connotations, but now it is associated with respect and responsibility. This shift has improved the overall view of women in the RMG sector.
- **Support from Women’s Groups:** Joining local women’s groups has further solidified their standing in the community, as collective support enhances mutual respect among women.
- **Social Status Improvement:** While they have experienced a rise in social status within their family, the wider community still harbors some reservations about female workers in the garments industry
- **Pride in Work:** Female worker express pride in their job and its role in supporting their family, contributing to a positive self-image and community perception

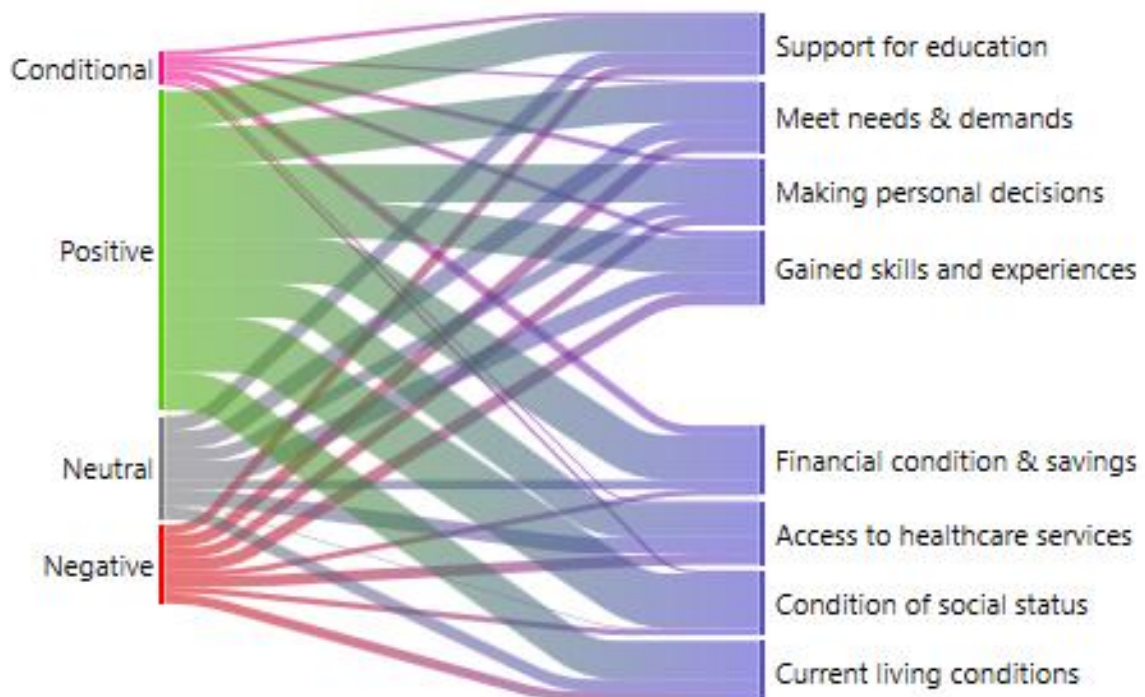


Figure 5.1.19: Question and Sentiment of Socio-Economic Empowerment Factor (Source: Authors’ own findings)

7. **Gained skill and experiences:** There have mixed experience of female workers in the garment factory. On one hand, some have developed valuable skills such as sewing techniques, communication, leadership, and resilience under pressure. Where they also feel more confident, organized, and responsible, which has positively impacted both their professional and personal life.

However, there are challenges that they face, including limited opportunities for advanced skill development, lack of proper training, and feeling undervalued by the factory management. The work pressure seems to have dampened their enthusiasm for continuous learning, and while they have gained some experience, it feels confined to the factory setting.

Building supportive relationships with supervisors can also enhance their motivation and skill development. It's important to balance their work responsibilities with their desire to grow and learn, ensuring feel empowered and valued in role.

8. **Confidence in making personal decisions:** From this study, we find out some experiences and feelings of female workers during the working in garment factory. These issues are as below;

- **Increased Confidence and Empowerment:** Many female workers express a significant boost in confidence since joining the workforce. They have learned to make decisions regarding their finances, personal lives, and workplace issues, leading to a sense of empowerment.
- **Understanding Rights and Responsibilities:** Awareness sessions and training have helped workers understand their rights, such as maternity leave, working hours, and safe working conditions. However, there is a recognition that many still lack full awareness of all their rights
- **Impact of Management Behaviour:** The attitude of supervisors greatly affects the workers' confidence. Supportive management fosters a positive environment, while harsh behaviour diminishes motivation and self-esteem of them.
- **Challenges in Personal Decision-Making:** Despite gaining independence at work, many workers still rely on family members for personal decisions, indicating a struggle for complete autonomy.
- **Learning and Growth:** The job has not only provided financial independence but has also taught valuable skills like discipline, teamwork, and effective

communication. Workers express pride in managing their lives better and being involved in family decisions.

In a short, while the workers have made strides in confidence and understanding their rights, there are still barriers that limit their independence and ability to advocate for themselves.

5.1.15 Overall Socio-Economic Empowerment Status of Female Workers

In my study, it is seen that almost 60% female RMG workers are express that they are satisfied on their socio-economic empowerment status. Here, 275 codes are positive, 89 are neutral, 68 are negative and 30 are conditional. Based on the table 16 and figure20, summary of female workers responses on positive, negative, neutral and conditional issues are given below;

Many workers express a sense of pride and independence from earning their income, which has allowed them to enhance their living conditions, send their children to school, and contribute towards family expenses. This financial stability has also fostered a greater sense of self-worth and social respect within their communities.

Table 5.1.17: Overall sentiment analysis of Socio-Economic Empowerment Factors

Sentiments	● Socio-Economic Empowerment Factors Gr=463
● Conditional Gr=184	30
● Negative Gr=331	68
● Neutral Gr=270	89
● Positive Gr=911	275

(Source: Authors' own findings)

However, numerous challenges remain. Many workers face ongoing financial constraints, with increasing living costs and stagnant wages making it difficult to save or adequately meet the needs of larger families. While some have access to healthcare services provided by the factories, responses show a lack of comprehensive support for more serious health issues, leading workers to rely on outside facilities despite additional costs. Training and skill development vary widely, with some workers appreciating the educational sessions on

rights and health but others feeling that opportunities for growth and advancement are limited.

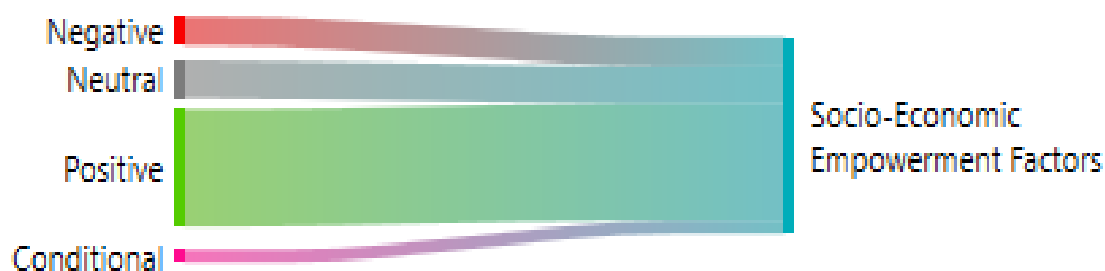


Figure 5.1.20: Overall sentiment of Socio-Economic Empowerment factors (Source: Authors' own findings)

5.1.16 Social Capital and Socio-Economic Empowerment Status

Based on the table 5.1.18 and figure 5.1.21, here we see the positive indicator in social capital and socio-economic empowerment status is hold the highest response (Gr=911) among the total responses, which indicates that the social capital and socio-economic empowerment status of female RMG workers is relatively positive. Among these, socio-economic empowerment factors (275) and structural social capital (185) show the highest positive responses, which indicates that the work environment, organizational structure, and economic opportunities are playing an important role in the empowerment of women workers.

Table 5.1.18: Overall sentiment analysis of Social Capital and Socio-Economic Empowerment Status

	● Cognitive Social Capital Gr=258	● Relational Social Capital Gr=274	● Structural Social Capital Gr=337	● Socio-Economic Empowerment Factors Gr=463
● Conditional Gr=184	33	20	57	30
● Negative Gr=331	48	55	44	68
● Neutral Gr=270	29	43	54	89
● Positive Gr=911	145	155	185	275

(Source: Authors' own findings)

On the other hand, the Negative response (Gr = 331) is relatively low but not completely negligible. In particular, some negative experiences are seen in socio-economic empowerment factors (68) and relational social capital (55), which indicate limitations in

relationships, behaviour or opportunities at work. Neutral response (Gr = 270) indicates a middle ground, where many workers do not clearly identify their experience as positive or negative. Similarly, Conditional response (Gr = 184) shows that in some cases the benefits of social capital and empowerment depend on specific circumstances or conditions.



Figure 5.1.21: Overall sentiment of Social Capital and Socio-Economic Empowerment Status (Source: Authors' own findings)

Finally, we can say, the above table and figure indicates that structural, relational and cognitive social capital are having a positive impact on the socio-economic empowerment of female garments workers, although in some cases negative and conditional experiences also exist.

Case Study Findings from Research Question-3

5.1.17 Content Analysis of Vulnerability Factors

In the Figure 5.1.22, content analysis of vulnerability factors assisted to identify the overall word frequency tree map of interview data from female RMG workers that express the most important aspects of the vulnerability reduction of female workers in their factory. The mostly dominance used terms in Figure-5.1.22 are factory that exposed by 117 quotations, then used worker 71 quotations, for harassment 39 quotations, abuse 31 quotations, workload 30 quotations, pressure 25 quotations and many more that emphasis on the vulnerability issues of female RMG workers. In this analysis, readymade garments factory represent the overtime, teasing, workload, security, mistake, stress, targets, harassment etc. as the vulnerability issues that harm female workers health, security, and wellbeing of their life.

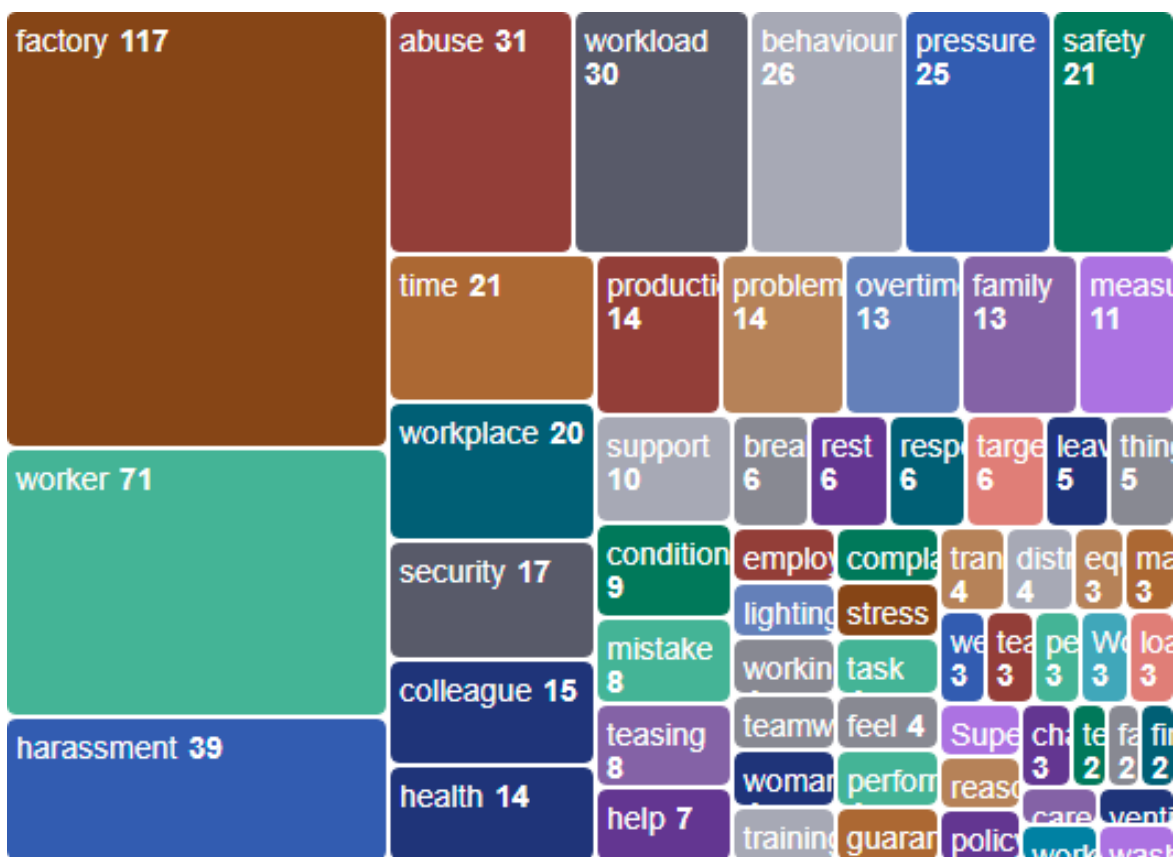


Figure 5.1.22: Content analysis (Source: Authors' own findings)

In this context, social capital may play an important role to reduce the vulnerability of female RMG workers. Moreover, all issues within these concepts shown in Figure 22 are connected to social capital and its impact on the vulnerability reduction of female RMG

workers in Bangladesh. Generally, the content analysis represent the accessibility and entrance of female workers on face physical and verbal abuse, face sexual harassment, feel security, safe and respected, social challenges, supportive workplace and working environment.

5.1.18 Concept Analysis of Vulnerability Factors

Figure 5.1.23 represent the perceptions of the RMG workers through the content analysis. The concept analysis mainly establishes significant influences between words within the appropriate context and provides an understanding of how social capital influence on vulnerability reduction of female RMG workers within the factory.



Figure 5.1.23: Concept analysis (Source: Authors' own findings)

However, the importance of concepts in this study are factory, workload, harassment, abuse, pressure, teasing, mistake etc. represent the vulnerability of female RMG workers that lead to feelings of stress, fatigue, fear and discomfort in their factory. However, the responses regarding factory, workplace, environment, lighting, safety, support, care, respect etc. represent the factory cleanliness, well-maintained, and safety measures that creating a general comfortable atmosphere.

5.1.19 Constructs of Vulnerability Issues

5.1.19.1 Views of female workers on vulnerability issues

The prototypes of vulnerability have been derived from the interview questions, followed by the individual view or quotation of the female RMG workers. In this study, vulnerability issues relates face physical and verbal abuse, face sexual harassment, security, safe and respected, social challenges, supportive workplace, working environment and workload in factory. However, the vulnerability issues of female garments workers perceived from different aspects presented in Table 5.1.19 and Figure 5.1.24 that represent the code and quotation occurrences in the procedure of a link between RMG workers (participants) and their perceptions on vulnerability issues.

The vulnerability construct has been coded and the female RMG worker's perceptions have been applied to the codes. Every quotation point of perception is an individual assessment that resulting in number of quotations ('Gr'). Here, 'Gr' represents the total number of quotations coded by a code that held by participants and their vulnerability issues. In this perspectives, the cross-match of the rows and columns the frequencies of perceptions resulting from the codes and quotations. The quotations under codes are mapped into the ATLAS.ti25, which illustrated in the table and representative sunkey diagram. The following table and figure illustrated the 8 constructs of vulnerability factors. Those construct are discussed here based on the respondent's opinion;

Construct 01- Working environment: While there are many positive points about cleanliness and safety measures. Workers generally feel that the factories maintain clean and safe environments. Most workers appreciate the provision of health check-ups and personal safety equipment (e.g., gloves, masks). Many comments highlight good ventilation and cleanliness, indicating a supportive work environment.

Some workers report poor working conditions, such as small workspaces and insufficient ventilation leading to discomfort. Concerns about safety, insufficient breaks, and high stress levels were also voiced. A few workers feel that safety measures are not adequately enforced, highlighting a lack of emergency exit clarity and infrequent safety checks.

Construct 02- Feel safe and respected at workplace and surrounding areas: Many workers feel safe due to management's quick action during incidents and the presence of security measures.

Table 5.1.19: Female workers views on vulnerability issues

Respondents	● Face physical & verbal abuse Gr=52	● Face sexual harassment Gr=47	● Feel security Gr=51	● Safe and respected Gr=43	● Social challenges Gr=49	● Supportive workplace Gr=38	● Working environment Gr=50	● Workload in factory Gr=45
● Worker 12 Gr=55	2	1	2	1	2	1	1	1
● Worker1 Gr=53	2	1	1	2	1	1	3	1
● Worker10 Gr=58	2	2	1	1	1	1	1	1
● Worker11 Gr=60	2	1	1	1	2	1	2	1
● Worker13 Gr=59	2	2	2	1	2	1	1	1
● Worker14 Gr=59	1	2	1	2	2	1	1	2
● Worker15 Gr=56	2	1	2	1	1	2	1	2
● Worker16 Gr=58	1	2	1	1	3	1	1	1
● Worker17 Gr=56	1	2	2	2	1	1	1	1
● Worker18 Gr=63	2	2	2	0	3	1	1	1
● Worker19 Gr=51	1	2	1	1	2	1	1	1
● Worker2 Gr=58	1	1	2	2	1	1	2	1
● Worker20 Gr=55	3	2	1	1	1	1	2	1
● Worker21 Gr=60	3	3	2	1	1	1	2	1
● Worker22 Gr=59	2	2	2	1	2	2	2	3
● Worker23 Gr=55	2	1	3	1	1	2	1	3
● Worker24 Gr=57	1	1	1	2	2	1	2	3

● Worker25 Gr=58	1	1	2	1	2	1	3	2
● Worker26 Gr=54	2	1	2	2	1	1	1	1
● Worker27 Gr=58	1	2	2	1	2	1	3	2
● Worker28 Gr=59	2	1	2	1	1	1	1	3
● Worker29 Gr=58	2	2	2	1	1	2	2	2
● Worker3 Gr=58	2	1	1	1	1	2	2	1
● Worker30 Gr=65	2	1	2	1	3	2	2	2
● Worker4 Gr=67	2	2	2	4	1	2	3	1
● Worker5 Gr=57	1	2	1	3	1	1	1	1
● Worker6 Gr=57	1	1	2	1	1	1	2	1
● Worker7 Gr=54	2	1	2	2	1	1	1	1
● Worker8 Gr=55	1	2	2	1	2	1	2	1
● Worker9 Gr=52	2	1	1	2	3	1	1	1

(Source: Authors' own findings)

Emotional safety is also noted, with supportive and co-worker relationships. However, instances of supervisors using harsh language cause distress and decrease feelings of safety. Workers appreciate respect from management and colleagues, with a notable mention of equality in treatment. Despite this, allegations of verbal abuse and disrespect were reported, especially related to feedback from supervisors.

Construct 03- Supportive workplace: A significant number of female workers feel that their workplaces are supportive during personal crises, with supervisors and peers offering help or accommodations. On the other hand, some female garments workers express discomfort in seeking help or find that support is inconsistent depending on individual circumstances.

Construct 04- Workload in factory: Several female garments workers report manageable workloads that allow for balance between work and personal life. Some appreciate the flexibility regarding taking short leaves during emergencies. Others experience excessive workloads leading to stress and fatigue, affecting their family and mental health. Many female workers express concerns about unrealistic targets and pressure from supervisors.

Construct 05- Feel job security in the factory: Job security is viewed positively by some female garments workers who feel secure as long as performance metrics are met. However, the fear of arbitrary firings and instability has been reported, particularly following workforce reductions during slow production periods.

Construct 06- Face physical and verbal abuse: Most of the female garments workers affirm that they haven't faced severe physical or verbal abuse but acknowledge instances of rough behaviour and verbal disrespect in certain circumstances. This study highlights the need for better oversight regarding conduct, especially from supervisors.

Construct 07- Face sexual harassment inside and outside the factory: It sounds like that they are describing a complex situation regarding harassment in the workplace, particularly in the context of a factory setting. While the environment inside the factory is generally safe and harassment instances are declining, there are still challenges, especially regarding supervisors' behaviour and outside interactions during commutes. It is clear that while

progress has been made in some areas, there are still persistent issues that need attention, particularly regarding the behaviour of supervisors and the external environment outside the factory. Continued efforts to educate employees, enforce policies, and create a safer community outside the workplace could help address these concerns.

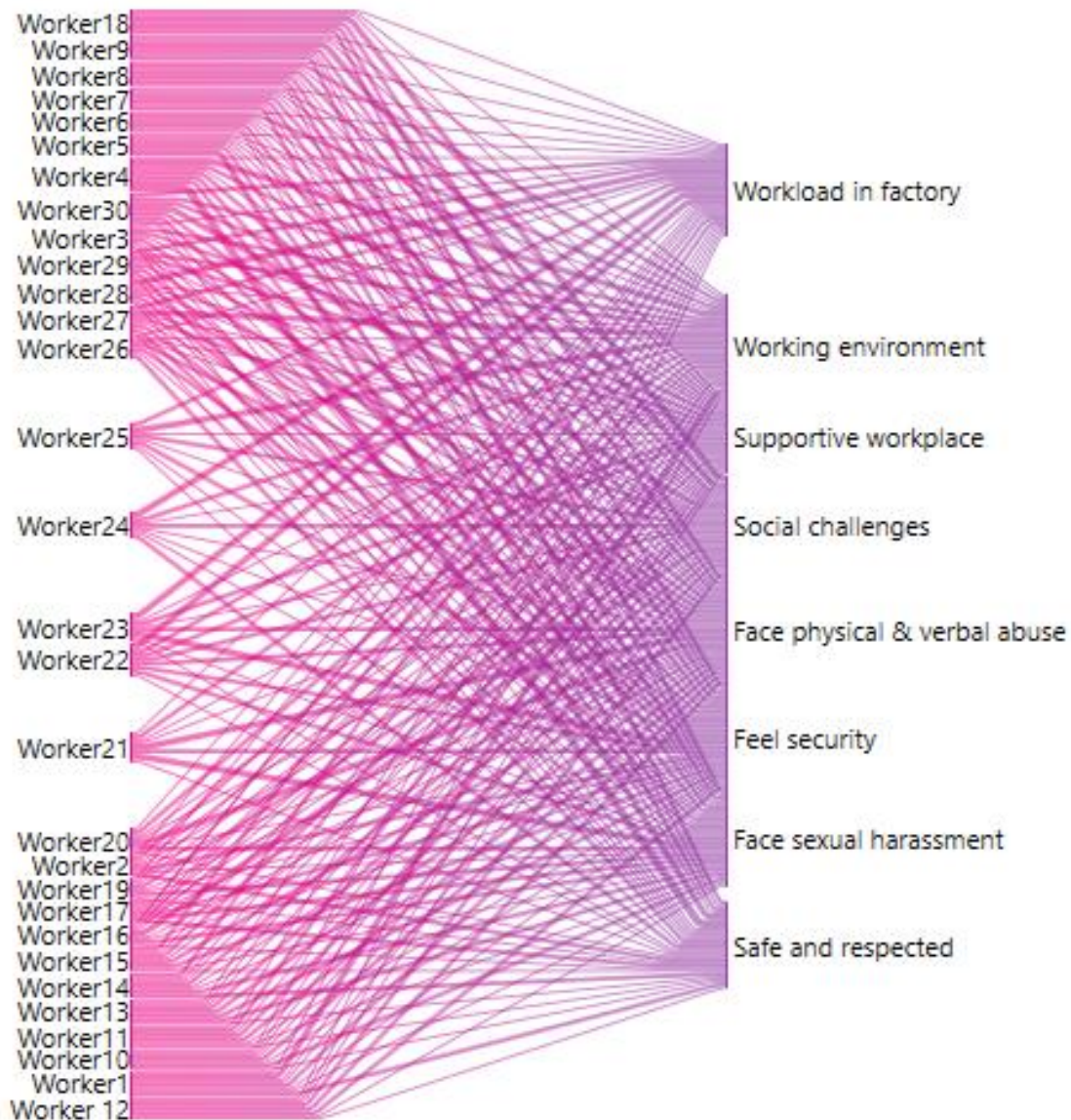


Figure 5.1.24: Mapping of vulnerability factors with female workers
(Source: Authors' own findings)

Construct 08- Social challenges that lead to frequent changes the factory: The work environment's quality, marked by supervisor behaviour, respect, and support, is essential in retaining female workers in the factory setting. Effective management practices that promote a positive culture can significantly reduce job turnover and improve overall employee morale.

5.1.20 Opinion Mining of Vulnerability Factor

5.1.20.1 Female Workers' Vulnerability Status on different issues

The sentiment analysis in table 5.1.20 and figure 5.1.25 compares the positive, negative, neutral and conditional perceptions of vulnerability status of female workers in Bangladesh. From the opinion of the respondents we discussed here briefly the main theme of 08 vulnerability factors such as;

1. Factory working environment: The feedback on the working environment in the factory presents mixed reviews. Here female garments workers expressed 33 positive issues, 09 negative issues, 05 conditional issues and 3 neutral issues. Their positive and negative responses are;

- **Positive responses:** Many employees report positive aspects such as fresh air, comfortable temperatures, regular health check-ups, cleanliness, and overall good safety measures, which contribute to a sense of well-being and comfort at work. They appreciate the availability of safety equipment and quick responses to safety concerns.
- **Negative responses:** However, there are also notable criticisms regarding certain aspects of the working environment. Some workers express worries about poor ventilation, inadequate breaks, and the stress of the work environment, highlighting that it affects their health. Issues like poorly marked emergency exits, frequency of fire extinguisher checks, and noise levels on the production floor are also mentioned as areas needing improvement.

Overall, while there are many positive points about cleanliness and safety measures, employees feel there are areas for growth, particularly regarding rest time, ventilation, emergency preparedness, and managing noise levels, which could enhance their workplace experience.

2. Feel safe and respected in the workplace and in the surrounding areas: From the female workers' responses, there are positive code and thickness is more, 7 codes are used for neutral issues and 7 codes are found for negative perspective and only 02 codes are used for conditional issues where female workers express their safe and respected status. These are;

- **Positive response:** While there are many positive aspects, such as management support, a respectful environment, and safety measures, there are also significant

challenges, particularly regarding supervisor behavior and feelings of safety outside the factory. Female RMG workers feel safe in the factory due to effective management, clear rules, and security measures like CCTV and guards. Emotional safety is supported by understanding supervisors and a strong camaraderie among co-workers, who act like a family.

- **Negative response:** There are instances of supervisors using harsh language and creating a stressful atmosphere, which affects emotional safety. Some female workers feel disrespected or fear for their jobs if they voice concerns, highlighting a gap in effective complaint systems. Feelings of safety can diminish outside the factory, particularly during nighttime or when walking home alone. Some workers feel their opinions are undervalued in decision-making processes, affecting their sense of worth

Finally, we can say, while there are appreciate many safety measures and the supportive environment, there are crucial areas, especially regarding respect and emotional well-being, that require attention to enhance the overall workplace experience.

3. Supportive workplace when female worker face personal or work-related difficulties: Here the statements of female workers reflects a mixed perspective on workplace support and relationships.

- **Positive response:** Many workers feel that their colleagues and supervisors are generally supportive, providing emotional and sometimes financial assistance during personal crises. There are instances of kindness, such as helping with work when someone is unwell or contributing money for emergencies. The management appears to be understanding in certain situations, allowing time off for illness and emergencies without penalizing wages. They also provide medical assistance and flexibility in leave policies. There are instances where support is inconsistent, depending on individual supervisors or circumstances. While some employees have had positive experiences with HR and management, others feel that outcomes can be slow or ineffective
- **Negative response:** Some workers express discomfort in discussing their problems and feel that management may not prioritize workers' well-being over production demands. Additionally, although HR listens, the effectiveness and promptness of their responses vary. Workers appreciate the camaraderie among co-workers, but

there is a perception that higher management may be detached from the personal issues of employees. There are mentions of kindness from peers but a lack of responsiveness from higher authorities

In a short, while there are positive aspects of support and camaraderie, a sense of inconsistency and lack of thorough support from management is evident. There is a desire for a more unified, caring approach from all levels of the workplace.

Table 5.1.20: Sentiment analysis of Vulnerability Factor based on Questions and Codes

Question and Code	● Conditional Gr=184	● Negative Gr=331	● Neutral Gr=270	● Positive Gr=911
● Face physical & verbal abuse Gr=52	8	14	10	19
● Face sexual harassment Gr=47	5	20	11	10
● Feel security Gr=51	8	17	8	17
● Safe and respected Gr=43	3	6	5	28
● Social challenges Gr=49	8	21	6	13
● Supportive workplace Gr=38	2	7	7	21
● Working environment Gr=50	5	8	3	33
● Workload in factory Gr=45	8	23	4	9

(Source: Authors' own findings)

4. Workload in the factory: From the female workers response, there are negative code and thickness is more, 04 codes are used for neutral issues and 9 codes are found for positive where female workers express a wide range of experiences regarding workload and stress levels at work. These are;

- ❖ **Positive response:** Some employees feel that their workload is manageable, allowing them to complete tasks on time and maintain a balance with family life. They often express satisfaction with their jobs and the support from management.
- ❖ **Negative response:** Many garments workers report feeling overwhelmed by their workload, experiencing stress that affects their health and personal lives. They express concerns about the lack of time for breaks and family, with some considering quitting due to the pressure. Several workers mention the demands of overtime and how this impacts their rest and overall well-being. There is a feeling

that management prioritizes productivity over employee health. Some respondents indicate that the workload fluctuates, leading to periods of high stress depending on the volume of tasks.

Overall, the feedback reveals a division between those who feel supported with a balanced workload and those struggling with excessive demands and stress. This suggests a need for management to carefully assess workloads and provide adequate support to prevent burnout and preserve employee health.

5. Feel the job security: It seems you have a mix of feelings about job security in the factory.

- **Positive response:** Many workers feel secure as long as they perform well and follow rules, noting supportive supervision and long-term employment practices.
- **Negative response:** However, there is also significant anxiety and uncertainty, especially after recent layoffs and the possibility of being penalized for criticism or performance lapses.

Finally, it can say that the job security appears to depend on individual performance, adherence to guidelines, and the current stability of the factory's business. While some workers express confidence due to clear policies and good relationships with supervisors, others caution that the environment feels unstable, with fear of sudden dismissals a constant concern.

6. Face any physical and verbal abuse: The responses reflect a mixed environment regarding workplace treatment in the factory.

- ✚ **Positive response:** While several individuals report positive experiences characterized by respect and professionalism, others have encountered verbal abuse, particularly from supervisors, often in response to minor mistakes.
- ✚ **Negative response:** Some respondents have observed inappropriate behavior, including teasing or inappropriate comments from male coworkers towards female colleagues.

Overall, many workers feel safe and supported, there are notable concerns about instances of verbal abuse and the potential for harassment, especially during high-pressure situations.



Figure 5.1.25: Question and Sentiment of Vulnerability Factors (Source: Authors' own findings)

7. Face sexual harassment inside and outside the factory: factory environment is generally safe and harassment instances are declining, there are still challenges, especially regarding supervisors' behaviour and outside interactions during commute. It seems that there is a mix of experiences shared, highlighting.

- **Positive response:** The factory itself has strong policies against harassment, which seems to be effective in maintaining a safer working space for women. Some supervisors exhibit toxic behaviours, including disrespectful language and inappropriate comments, which contribute to a challenging work atmosphere. Unwanted teasing and disrespectful comments from male colleagues during breaks still occur but seem to be on the decline due to stricter enforcement of anti-harassment policies
- **Negative response:** Outside the factory, women often face harassment in public spaces, including unwanted touching or staring, which seems to be a significant concern given the inadequate safety measures in those environments. While there are no direct experiences of severe harassment mentioned personally, there is an

acknowledgment that harassment can manifest in subtle ways, such as bullying and inappropriate questions.

Overall, it's clear that while progress has been made in some areas, there are still persistent issues that need attention, particularly regarding the behaviour of supervisors and the external environment outside the factory. Continued efforts to educate employees, enforce policies, and create a safer community outside the workplace could help address these concerns.

8. Social challenges in the factory that may lead to frequent changes the workplace:

- ❖ **Negative response:** The attitude and behaviour of supervisors play a crucial role in the workplace experience, especially for female workers. Toxic or disrespectful behaviour can lead to mental distress and may drive employees to leave their jobs. While some workers experience high workload and excessive targets, it seems that the availability of overtime might discourage job switching for some. However, continuous work pressure and shouting from supervisors create an unhealthy work dynamic. Some female workers are particularly sensitive to negative interactions with supervisors or co-workers. Even minor disrespect can be impactful, leading to thoughts of leaving the job.
- ❖ **Positive response:** A respectful and supportive work environment is key to employee retention. Factories that cultivate a positive culture, offer training on good behaviour, and maintain strict policies against harassment tend to have better employee satisfaction and lower turnover rates.

There are variations in experiences between different factories. While some have a good environment, others struggle with issues of discipline and respect, affecting the overall sentiments of the workers. The work environment's quality, marked by supervisor behaviour, respect, and support, is essential in retaining female workers in the factory setting. Effective management practices that promote a positive culture can significantly reduce job turnover and improve overall employee morale.

5.1.21 Overall Vulnerability Status of Female Workers

In this study, it is seen that almost 40% female RMG workers are express that they are satisfied on their vulnerability reduction status. Here, only 150 codes are positive, 54 are neutral, 115 are negative and 47 are conditional. Based on the table 5.1.21 and figure 5.1.26, summary of female workers responses on positive, negative, neutral and conditional issues are given below;

Table 5.1.21: Overall sentiment analysis of Vulnerability Factors

Sentiments	● Vulnerability Factors Gr=367
● Conditional Gr=184	47
● Negative Gr=331	115
● Neutral Gr=270	54
● Positive Gr=911	150

(Source: Authors' own findings)

Many workers express that the factory is clean, well-maintained, and that safety measures are in place, creating a generally comfortable atmosphere. Health check-ups and good safety protocols also contribute to a sense of security and well-being among employees. There is a sense of camaraderie among co-workers, and some supervisors are supportive, fostering a community-like feeling.

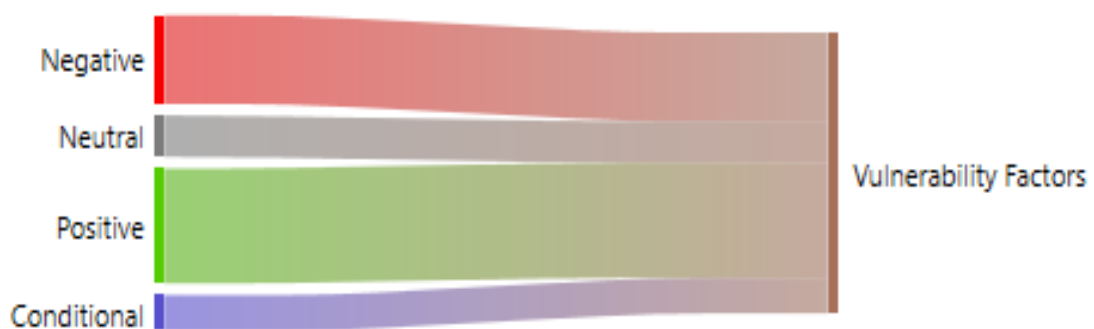


Figure 5.1.26: Overall sentiment of Vulnerability factors (Source: Authors' own findings)

However, there are significant concerns as well. Issues such as poor ventilation, excessive noise, high workloads, and inadequate breaks have been highlighted by several workers, leading to feelings of stress and fatigue. Additionally, there are reports of verbal abuse from

supervisors, disrespectful behaviour, and a lack of proper complaint mechanisms, which create an atmosphere of fear and discomfort for some employees. Harassment outside the factory is also a common issue, affecting how safe female workers feel in their community. Finally, there are components of a supportive and health-conscious work environment, significant areas for improvement exist in terms of workload management, supervisor behaviour, and addressing harassment to ensure a more consistently positive experience for all workers.

5.1.22 Social Capital and Vulnerability Reduction Status

Based on the table 5.1.22 and figure 5.1.27, it can be said briefly about Social Capital and Vulnerability Reduction Status. The results of the study show that there is a significant relationship between different dimensions of social capital, Cognitive, Relational and Structural Social Capital and reducing their vulnerability among female RMG workers. Positive response (Gr=911) is the highest among the total responses, This indicates that most workers believe that social capital plays a role in increasing support, trust, cooperation, and safety in their work environment. In particular, positive responses are relatively high in Structural Social Capital (Gr=337) and Relational Social Capital (Gr=274), which indicates that workplace norms, networks, and relationships with colleagues are helping to increase safety and support for female workers.

Table 5.1.22: Overall sentiment analysis of Social Capital and Socio-Economic Empowerment Status

	● Cognitive Social Capital Gr=258	● Relational Social Capital Gr=274	● Structural Social Capital Gr=337	● Vulnerability Factors Gr=367
● Conditional Gr=184	33	20	57	47
● Negative Gr=331	48	55	44	115
● Neutral Gr=270	29	43	54	54
● Positive Gr=911	145	155	185	150

(Source: Authors' own findings)

On the other hand, Negative response (Gr=331) and Neutral response (Gr=270) are also a significant part, indicating that in some cases the vulnerability of workers has not been completely reduced due to supervisor behaviour, workload, or lack of support. In addition,

Conditional response (Gr=184) implies that some workers experience the benefits of social capital in certain situations.

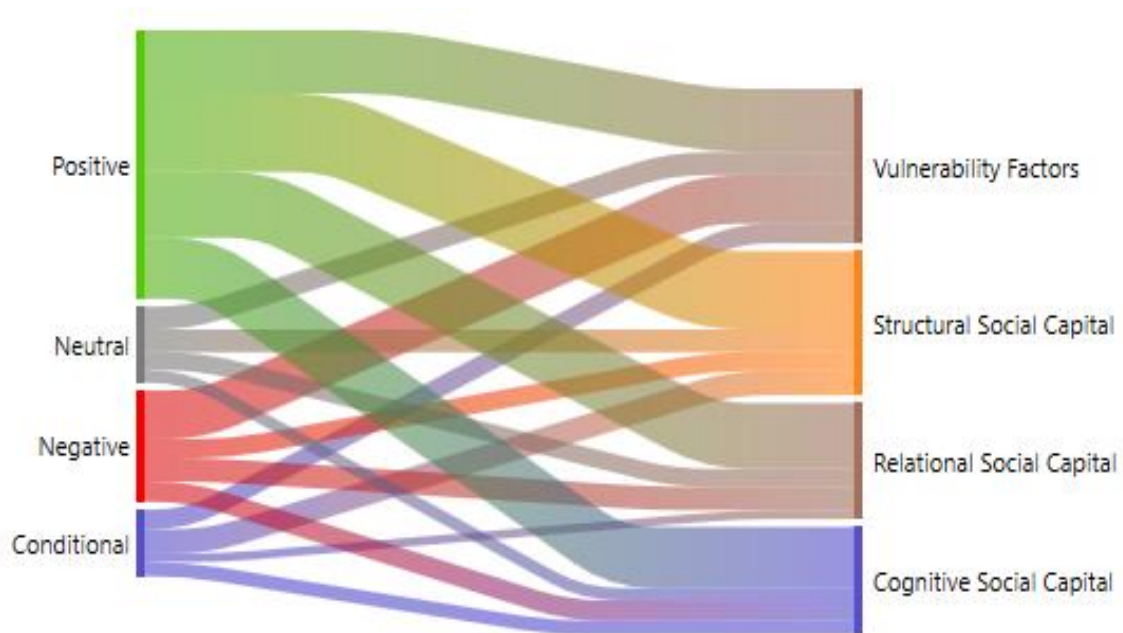


Figure 5.1.27: Overall sentiment of Social Capital and Vulnerability Reduction Status
(Source: Authors' own findings)

Overall, various components of social capital are playing a positive role in reducing the vulnerability of female RMG workers, but are not equally effective in all cases and some limitations still remain.

Case Study Findings from Research Question-4

5.1.23 Overall sentiment analysis of Social Capital, Socio-economic empowerment & Vulnerability factors:

From the table 5.1.23 and figure 5.1.28, the positive responses from the female garments workers are highest in all dimensions of social capital, which indicates that these dimensions play an important role in developing Socio-economic empowerment status of female RMG workers and reducing their Vulnerability issues.

Table 5.1.23: Overall Code and Sentiment picture of Social Capital, Socio-Economic Empowerment and Vulnerability factors

	● Cognitive Social Capital Gr=258	● Relational Social Capital Gr=274	● Structural Social Capital Gr=337	● Socio-Economic Empowerment Factors Gr=463	● Vulnerability Factors Gr=367
● Conditional Gr=184	33	20	57	30	47
● Negative Gr=331	48	55	44	68	115
● Neutral Gr=270	29	43	54	89	54
● Positive Gr=911	145	155	185	275	150

(Source: Authors' own findings)

In this study, it is seen that Structural Social Capital holds the highest positive responses (Positive=185 quotations) among three social capital dimensions. So, easily we can say that information channels (social relations), exchanging knowledge, access to resources, associational membership, group participation, cooperative behaviour etc. strongly support workers in improving their socio-economic empowerment status and reducing their vulnerability issues.

Relational Social Capital (Positive=155) also plays an important role that indicating trust and trustworthiness, norms and sanctions, obligation and expectations, identity and identification, respect and friendship with supervisors and co-workers help workers empowerment and reduce workplace vulnerability.

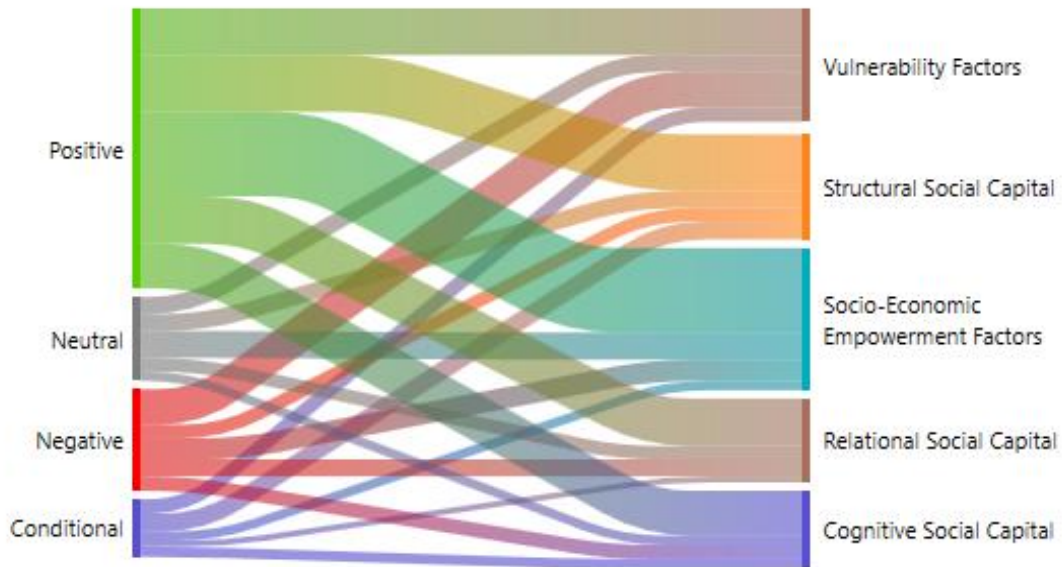


Figure 5.1.28: Overall sentiment of Social Capital, Socio-Economic Empowerment and Vulnerability factors (Source: Authors' own findings)

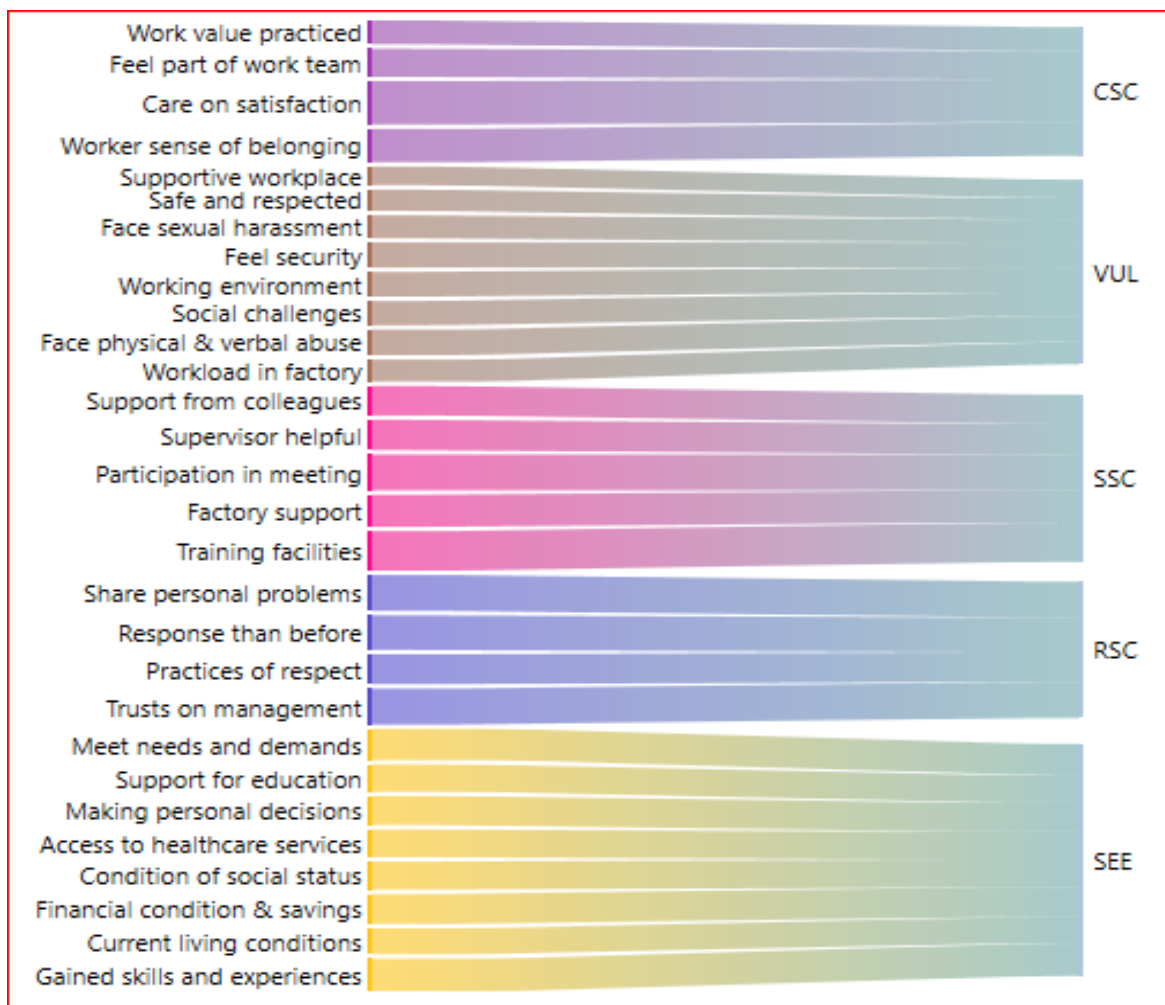


Figure 5.1.29: Overall Code Documents Sunkey of Social Capital, Socio-Economic Empowerment and Vulnerability factors (Source: Authors' own findings)

Cognitive Social Capital (Positive=145) contributing shared codes, and language, shared narratives, shared values, attitudes and beliefs, which strengthens workers' confidence and social support.

Finally, among the above three dimensions structural social capital plays the most significant role, followed by relational social capital and cognitive social capital in developing the socio-economic empowerment and vulnerability reduction of female garments workers.

5.1.24 Workers Views on the Dimensions of Social Capital, Socio-economic empowerment and Vulnerability factors:

From the table 5.1.24 and figure 5.1.29, female garments workers' responses show the different dimensions of social capital that contribute to developing socio-economic empowerment status of female RMG workers and reducing their Vulnerability issues.

The following table and figure indicates that the structural social capital has the highest contribution (Gr=337), indicating the network ties and configuration, participation, associational membership, group participation, cooperative behaviour within the factory that play an important role in improving the socio-economic empowerment status of garments workers and reducing their vulnerability issues.

Table 5.1.24: Workers Views on Social Capital, Socio-economic empowerment and Vulnerability status

Respondents	● Cognitive Social Capital Gr=258	● Relational Social Capital Gr=274	● Socio-Economic Empowerment Factors Gr=463	● Structural Social Capital Gr=337	● Vulnerability Factors Gr=367
● Worker 12 Gr=55	9	5	15	15	11
● Worker1 Gr=53	8	9	12	11	12
● Worker10 Gr=58	9	10	19	10	10
● Worker11 Gr=60	10	10	17	11	11
● Worker13 Gr=59	9	9	13	15	12
● Worker14 Gr=59	9	8	16	13	12
● Worker15 Gr=56	8	8	16	11	12
● Worker16 Gr=58	9	9	17	11	11
● Worker17 Gr=56	7	9	14	14	11
● Worker18 Gr=63	11	12	14	13	12
● Worker19 Gr=51	8	10	12	10	10
● Worker2 Gr=58	10	9	16	11	11
● Worker20 Gr=55	7	10	14	11	12
● Worker21 Gr=60	7	7	18	16	14

● Worker22 Gr=59	7	7	17	11	16
● Worker23 Gr=55	9	9	13	9	14
● Worker24 Gr=57	8	9	15	11	13
● Worker25 Gr=58	10	10	15	9	13
● Worker26 Gr=54	10	9	14	9	11
● Worker27 Gr=58	6	9	17	11	14
● Worker28 Gr=59	8	9	15	14	12
● Worker29 Gr=58	6	10	16	11	14
● Worker3 Gr=58	7	10	19	10	11
● Worker30 Gr=65	8	10	19	12	15
● Worker4 Gr=67	10	10	17	11	17
● Worker5 Gr=57	11	10	15	9	10
● Worker6 Gr=57	9	9	17	11	10
● Worker7 Gr=54	10	10	13	9	11
● Worker8 Gr=55	9	9	12	13	12
● Worker9 Gr=52	8	8	15	9	12

(Source: Authors' own findings)

Relational Social Capital (Gr=274) is also significant that relates the trust and trustworthiness, norms and sanctions, obligation and expectations, identity and identification, respect and friendship with supervisors and co-workers help reduce workplace vulnerability and female workers' empowerment conditions.

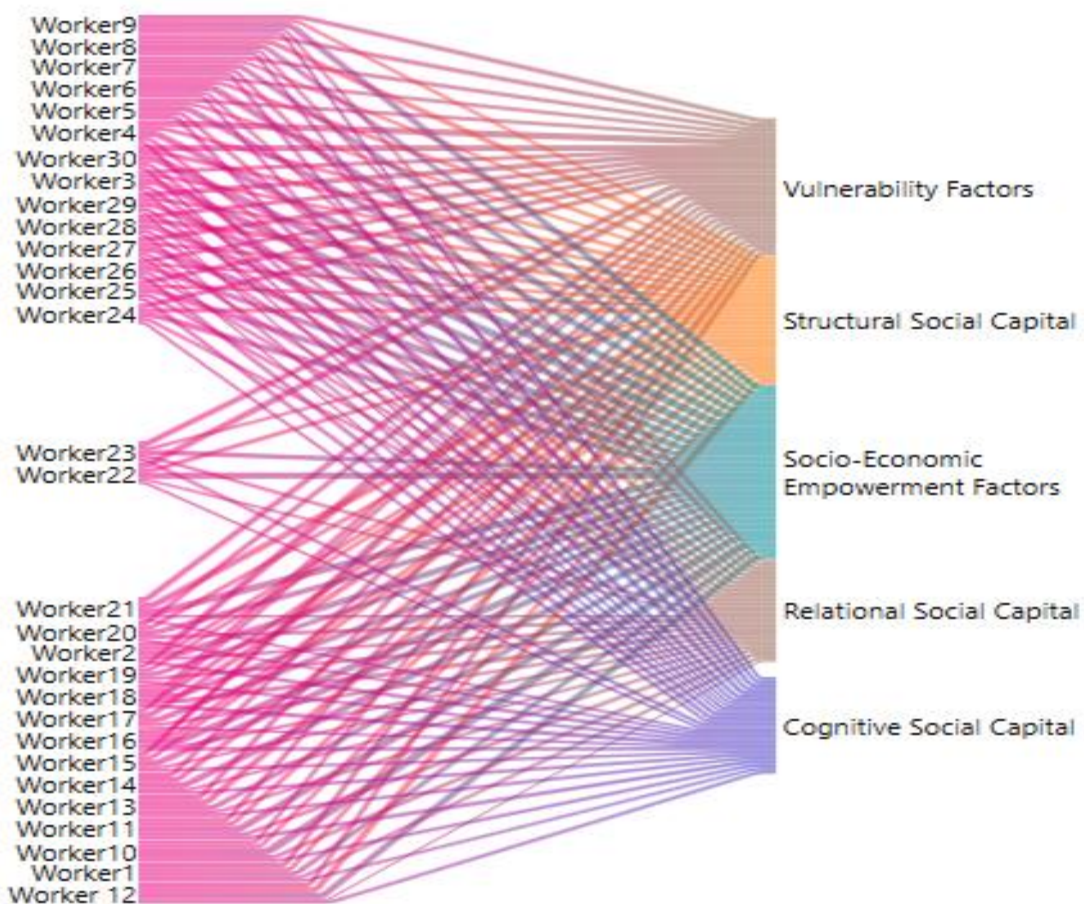


Figure 5.1.30: Sentiment analysis of Workers' Views on Social Capital, Socio-economic empowerment and Vulnerability status (Source: Authors' own findings)

Cognitive Social Capital (Gr=258) shows the shared understanding, values, codes, and language, shared narratives, attitudes and beliefs among female garments workers that support the empowerment and reduce their vulnerability through this dimension is slightly less than others dimensions.

In this study, socio-economic empowerment factors (Gr=463) and vulnerability factors (Ge=367) indicates the stronger social capital associated with better economic opportunities, workplace support and reduce their risk and insecurity.

Overall, among the above three dimensions structural and relational social capital plays the most significant role, while cognitive social capital also contributes in improving the socio-economic empowerment status and vulnerability reduction among female garments workers in Bangladesh.

5.1.25 Overall Workers sentiment on Social Capital, Socio-economic empowerment & Vulnerability factors:

In the table 5.1.25 and figure 5.1.31, the overall view of female garments workers shows that the positive response (Gr=911) are much higher than negative, neutral and conditional responses. These indicates that the social capital play an important role in improving socio-economic empowerment status of female RMG workers and reducing their Vulnerability.

Socio-economic empowerment factors (Gr=463) is the highest positive response (275) that represent the improved income, opportunities, decision making power, access to healthcare and other development are the important factors for upgrading workers' socio-economic conditions. Vulnerability factors (Ge=367) indicates (150 positive response) that means there are stronger social capital associated with better vulnerability issues that reduce their risk and anxiety.

The following table and figure indicates that the structural social capital has the highest contribution (Gr=337), with 185 positive responses that indicating the network ties and configuration, participation, associational membership, group participation, cooperative behaviour within the factory that play an important role in improving the socio-economic empowerment status of garments workers and reducing their vulnerability issues.

Table 5.1.25: Overall Workers Sentiment on Social Capital and Socio-Economic Empowerment Status

Sentiments and Participants	● Cognitive Social Capital Gr=258	● Relational Social Capital Gr=274	● Socio-Economic Empowerment Factors Gr=463	● Structural Social Capital Gr=337	● Vulnerability Factors Gr=367
● Conditional Gr=184	33	20	30	57	47
● Negative Gr=331	48	55	68	44	115
● Neutral Gr=270	29	43	89	54	54
● Positive Gr=911	145	155	275	185	150
● Worker 12 Gr=55	9	5	15	15	11
● Worker1 Gr=53	8	9	12	11	12
● Worker10 Gr=58	9	10	19	10	10
● Worker11 Gr=60	10	10	17	11	11
● Worker13 Gr=59	9	9	13	15	12
● Worker14 Gr=59	9	8	16	13	12
● Worker15 Gr=56	8	8	16	11	12
● Worker16 Gr=58	9	9	17	11	11
● Worker17 Gr=56	7	9	14	14	11
● Worker18 Gr=63	11	12	14	13	12
● Worker19 Gr=51	8	10	12	10	10
● Worker2 Gr=58	10	9	16	11	11
● Worker20 Gr=55	7	10	14	11	12
● Worker21 Gr=60	7	7	18	16	14
● Worker22 Gr=59	7	7	17	11	16
● Worker23 Gr=55	9	9	13	9	14
● Worker24 Gr=57	8	9	15	11	13
● Worker25 Gr=58	10	10	15	9	13
● Worker26 Gr=54	10	9	14	9	11
● Worker27 Gr=58	6	9	17	11	14
● Worker28 Gr=59	8	9	15	14	12
● Worker29 Gr=58	6	10	16	11	14
● Worker3 Gr=58	7	10	19	10	11
● Worker30 Gr=65	8	10	19	12	15
● Worker4 Gr=67	10	10	17	11	17
● Worker5 Gr=57	11	10	15	9	10
● Worker6 Gr=57	9	9	17	11	10
● Worker7 Gr=54	10	10	13	9	11
● Worker8 Gr=55	9	9	12	13	12
● Worker9 Gr=52	8	8	15	9	12

(Source: Authors' own findings)

Relational Social Capital (Gr=274) positive relations such as trust and trustworthiness, norms and sanctions, obligation and expectations, identity and identification, respect and

friendship with supervisors and co-workers that help reduce stress and workplace vulnerability of female workers.

Cognitive Social Capital (Gr=258) shows the shared understanding, values, codes, and language, shared narratives, attitudes and beliefs among female garments workers that support garments workers.

From the above table and figure, it is clear that female garments workers perceive their socio-economic empowerment factors, followed by structural social capital, relational social capital and cognitive social capital. These three dimensions play a vital role in improving their socio-economic empowerment status and vulnerability in readymade garments sector of Bangladesh.

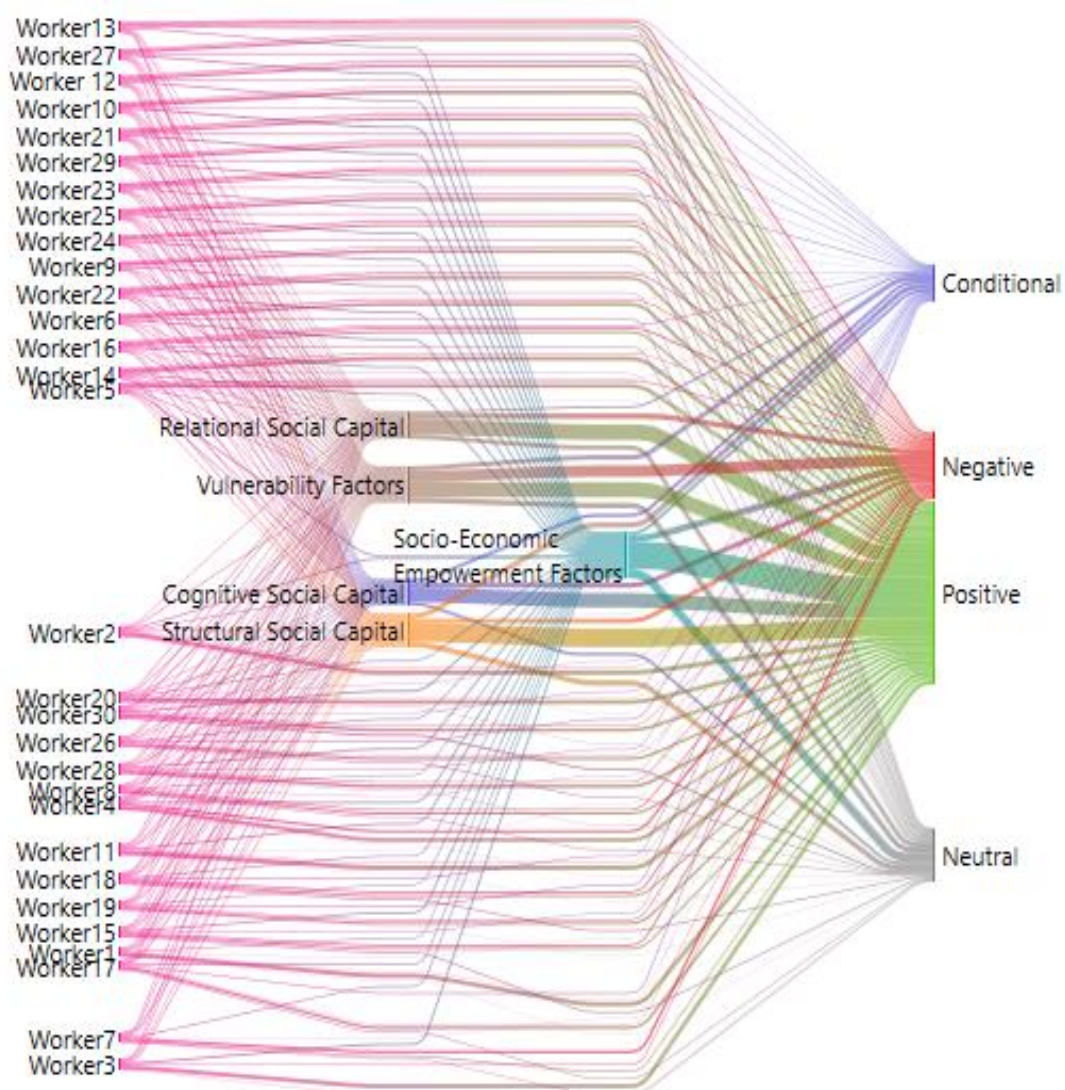


Figure 5.1.31: Overall Workers Sentiment on Social Capital and Socio-Economic Empowerment Status (Source: Authors' own findings)

Overall Views of Case Study Analysis

5.1.26 Overall Views of Social Capital toward Socio-Economic Empowerment and Vulnerability Factors

Figure 5.1.32 represent the overall dimensions of social capital as structural social capital, relational social capital and cognitive social capital. These three dimensions are linked with socio-economic empowerment and vulnerability factors of readymade garments workers in Bangladesh. In this study, we want to focus on the social capital and its impact on socio-economic development and vulnerability reduction of female workers in Bangladesh.

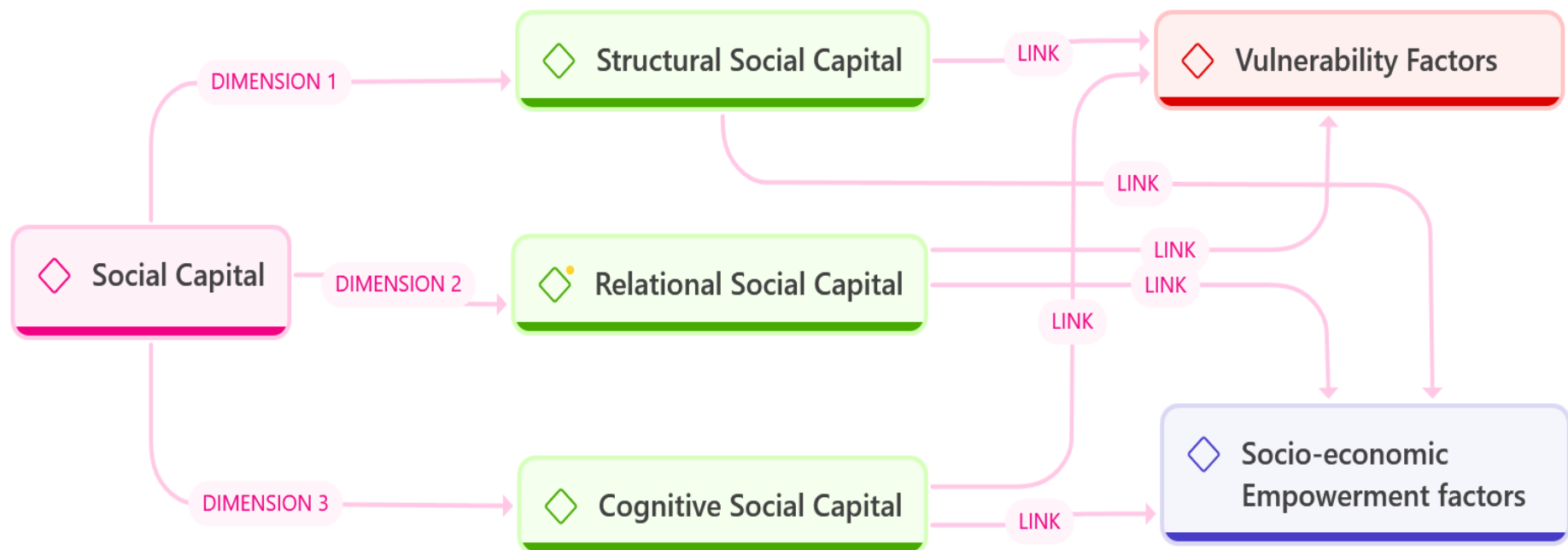


Figure 5.1.32: Overall Views of the Social Capital toward Socio-Economic Empowerment and Vulnerability factors (Source: Authors' own findings)

5.1.27 Operationalizing the Conceptual Framework

Figure 5.1.33 indicate that the there are three dimensions of social capital. One is structural social capital, second is relational social capital and third is cognitive social capital.

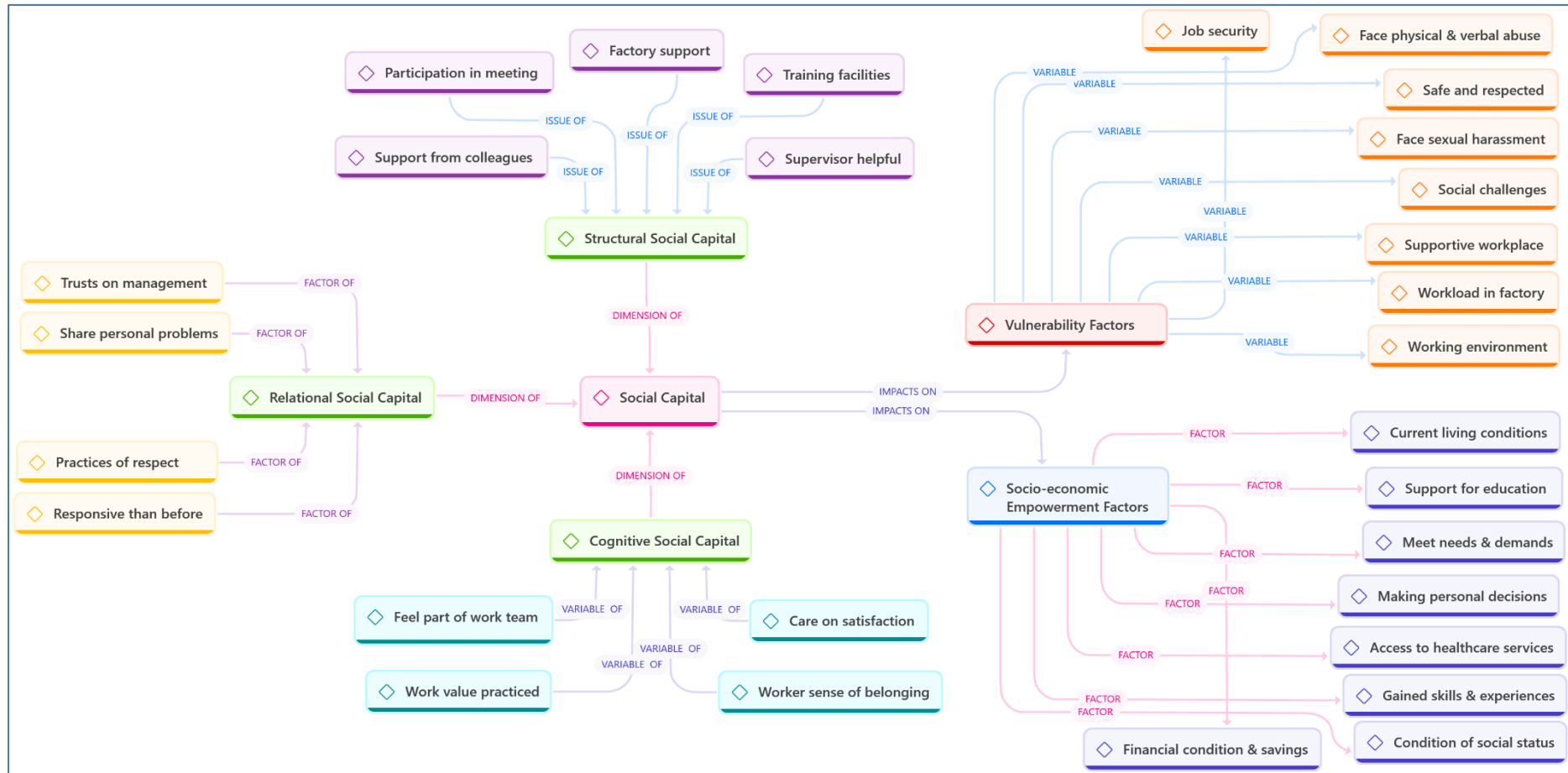


Figure 5.1.33: Operationalization of the conceptual framework for case study analysis (Source: Authors' own findings)

These three dimensions carries out the important factors or variables to analyse the impacts of social capital on socio-economic empowerment and vulnerability factors of readymade garments workers. This study focus on support from colleagues, supervisor helpful, factory support, participation in meeting and training facilities for structural social capital dimension. On the other hand trust on management, practices of respect, response than before, share personal problems are focused by relational social capital and cognitive dimension focus on feel part of work team, work value practiced, worker sense of belonging and care on satisfaction. From these dimensions this study want to focus on its impact on socio-economic aspects of garments workers like- access to healthcare services, condition of social status, current living conditions, financial condition and savings, gained skills and experiences, making personal decisions, meet needs & demands, support for education and vulnerability issues such as face physical and verbal abuse, face sexual harassment, feel security, safe and respected, social challenges, supportive workplace and working environment that they face in their workplace.

5.1.28 Thematic Analysis

Operationalization of the conceptual framework has led to the exploration of thematic analysis, containing of thematic analysis for structural social capital, relational social capital, cognitive social capital surrounded by socio-economic empowerment and vulnerability factors.

5.1.28.1 Theme of Structural, Relational and Cognitive Social Capital

The following Table 5.1.26, 27 and 28 show the construct of structural, relational and cognitive dimensions social capital theme. These three construct follows the frequencies of the quotations in numbers from the answers of the research questions. Then the sub-theme paves the way for the main theme to showcase the essence of the research question, interview questions, codes, and quotations. The content analysis shows the key concepts to answer the research questions. The content were aligned with the individual constructs. The constructs and content frequencies (show in numbers) produce subthemes. The subthemes generate the main theme to explore the common ground of the constructs. As such, data saturation from research questions, content, constructs, followed by concepts and subthemes systematically provide main results. These are described in below:

Table 5.1.26: Theme of Structural Social Capital

Research Question	SC	#	Answer from Major Quotations	Construct/ Issues	Sub-them	Main theme of Structural Social Capital
RQ1: What are the current practices of female workers in formation of social capital in RMG industries?	Structural Social Capital	1	Support ⁹ , Work ⁴ , Colleague ³ , Helpful hand ² , Target ² , Struggle ¹	Dynamic support	Most feel supported, but some feel unsupported	The current features of structural social capital indicate that most workers experience a mix of support and challenges, benefiting from some helpful practices and training, yet still facing gaps in welfare, safety, and awareness of their rights.
		2	Task ⁵ , Problem ³ , Communication ² , Encourage ² , Helpful ² , Slang language ² , Target ¹	Supervisor communication quality	Demonstrates both helpful and problematic behaviours	
		3	Support ¹⁸ , Health ⁵ , Skill improvement training ² , Immediate treatment ² , Celebration ² , Facility ²	Employee well-being	Helpful benefits but significant gaps in welfare and safety	
		4	Rights ¹⁶ , Right awareness ³ , Lack ⁶ , PC committee ² , Limited knowledge ¹ , Union ² , Meeting ¹	Worker empowerment mechanisms	Limited awareness of worker rights and fear of claiming	
		5	Training ³³ , Fire safety ⁴ , Lack ⁶ , Skill ³ , Production pressure ¹ , Buyer visit ²	Workplace training	Effectiveness and accessibility of workplace training	

(Source: Authors' own findings)

Table 5.1.27: Theme of Relational Social Capital

Research Question	SC	#	Answer from Major Quotations	Construct/ Issues	Sub-them	Main theme of Relational Social Capital
RQ1: What are the current practices of female workers in formation of social capital in RMG industries?	Relational Social Capital	6	Worker happiness ¹ , Management support ¹ , Trust ³ , Job insecurity ¹ , Turnover ¹	Employee-management trust	Some workers feel confident in management's support, while others feel management failed	Relational Social Capital in RMG sector shows growing trust and respect among peers, but inconsistent managerial support and weak supervisory practices continue to create relational gaps.
		7	Management responsiveness ¹ , Good response ¹ , Wage dissatisfaction ¹ , Increased facilities ¹	Responsiveness to worker needs	Certain areas show positive progress	
		8	Peer support ³ , Supervisor empathy ² , Emotional care ⁴ , Good female bondings ¹ , Share experience ¹	Workplace communication for personal well-being	Feel safe to share personal challenges and management handled the issues sensitively	
		9	Respect ⁵ , Recognition ² , Appraise supervisor ¹ , Celebrate birthdays ¹ , Cooperative management ¹ , Team respect ¹	Workplace respect and recognition	Strong sense of respect shown among peers, but supervisory practices need to improve	

(Source: Authors' own findings)

Table 5.1.28: Theme of Cognitive Social Capital

Research Question	SC	#	Answer from Major Quotations	Construct/ Issues	Sub-theme	Main theme of Cognitive Social Capital
RQ1: What are the current practices of female workers in formation of social capital in RMG industries?	Cognitive Social Capital	10	Feel proud ⁴ , Appreciates team ¹ , Supportive teammates ¹ , No cooperation ¹ , Favouritism ¹	Teamwork and Collaboration	Many individuals feel proud and motivated when supported, but a lack of support and favouritism during tough times diminishes these feelings	RMG workers in Bangladesh experience moderate cognitive social capital, valuing teamwork, trust, and fairness, but heavy workloads, target pressures, and inconsistent management limit overall well-being and workplace cohesion.
		11	Respect ⁷ , Strengthens teamwork ¹ , Practices equality ¹ , Fairness ² , Builds unity ¹	Work value Practices	Workers value teamwork, respect, fairness, and responsibility, which boost efficiency, but inconsistent management and favouritism can weaken them	
		12	Bonding ³ , Recognition ³ , Belonging ¹ , Feel less lonely ¹ , Family feeling ¹	Workplace Camaraderie	Many workers feel emotionally attached to their workplace, like a second home	
		13	Job satisfaction ¹ , Excessive workloads ¹ , Long hour ² , High target pressure ¹ , Well-being ¹	Job satisfaction	The factory offers benefits, but heavy workloads and target pressures reduce workers' overall well-being and harmony	

(Source: Authors' own findings)

Main Theme of Social Capital:

From the above main theme of structural, relational and cognitive social capital, the main theme of social capital is “RMG workers in Bangladesh experience moderate social capital, with strong peer support, teamwork, and mutual trust, but inconsistent management, weak supervision, and high work pressure limit overall workplace cohesion and effectiveness”.

5.1.29 Theme of Socio-economic Empowerment Factors

The following Table 5.1.29 discussed the thematic analysis of socio-economic empowerment factors-

Table 5.1.29: Theme of Socio-economic Empowerment factors

Research Question	Q. No	Answer from Major Quotations	Construct/ Issues	Sub-theme	Main theme
RQ-2: How does social capital contribute to the socio-economic empowerment of female workers in RMG industry?	1	Income ⁶ , Comparatively low income ¹ , Improved living condition ³ , High living cost ¹ , High rental ¹	Affordability and cost of living	Living conditions have improved, but financial pressures still make life difficult for family members	Working in the RMG sector has enhanced female workers' socio-economic empowerment by providing financial independence, family support, skill development, workplace awareness, social status and increased confidence in decision-making, though limited income, high work pressure, limitations in training and management support, and societal constraints moderate the overall impact.
	2	Health ¹⁰ , Improved health awareness ² , Healthcare ⁶ , Service ⁵ , Better healthcare services ¹ , Treatment ⁵ , Heavy workload impact ¹	Access to healthcare services	Healthcare access improved, but finances still limit managing family health	
	3	Education ²⁵ , Income ⁶ , School ⁵ , School fees ⁴ , Educational support ⁴ , Ability ² , Educational expenses ² , Academic progress ²	Financial support for family education	RMG workers support their families' education with pride, but low income makes it hard to manage school costs	

	4	Savings ¹⁴ , Improved financial conditions ³ , Deposit ³ , Living expenses ³ , Investment ³ , Loan ² , Property ²	Financial stability and improvement	Many workers have improved financially, with some even buying land or investing in small businesses
	5	Personal needs ⁶ , Demand ⁴ , Financial stability ² , Improved ability ¹ , Financial limitation ² , Insufficient financial support ¹	Earning sufficiency	RMG workers' earnings improve basic family stability but often fall short of covering all essential needs
	6	Respect ¹¹ , Improved social status ⁹ , Enhanced recognition ⁷ , Enhanced family status ⁶ , Village people ⁶ , Increased influence ⁴ , Relatives ³	Community and family respect	Overall improved female workers' social status
	7	Skill ²¹ , Increased confidence ⁷ , Faster skill development ⁶ , Improved communication ³ , Personal life improvement ² , Knowledge development ²	Workplace learning and confidence	Working in the garment factory has improved skills, confidence, and teamwork, but high pressure and limited training restrict growth
	8	Decision ¹³ , Improved awareness ¹¹ , Increased self-confidence ¹¹ , Right ¹⁰ , Improved knowledge ⁴ , Improved financial decision-making ⁴ , Empowerment ³	Decision-making ability	Garment factory work has boosted workers' confidence, rights awareness, financial independence, and decision-making, though some still face limitations

(Source: Authors' own findings)

5.1.30 Theme of Vulnerability Factors

The following Table 5.1.30 deliberated the thematic analysis of vulnerability factors-

Table 5.1.30: Theme of vulnerability factors

Research Question	Q. No	Answer from Major Quotations	Construct/ Issues	Sub-them	Main theme
RQ-3: To what extent social capital contribute to reduce the work related vulnerability of female workers in RMG industry?	1	Good safety measures ⁵ , Clean production area ⁴ , Good condition ⁴ , Health safety issues ⁵	Work environment quality	The working environment is generally clean and safe, but some workers still face problems like inadequate safety checks, emergency preparedness	The workplace is generally clean and supportive, but some workers face safety issues, management inconsistency, stress, verbal abuse, high workload and occasional harassment, which affect their well-being and job retention.
	2	Feel safe environment ³ , Respectful ² , Good security ² , Shouting ²	Workplace Safety and Respect	Some workers feel safe and respected, while others face shouting, disrespect, and weak complaint systems	
	3	Good support ³ , Problem sharing ² , Financial help ² , Worker response ¹	Supportive Practices	Workers get good support from co-workers, but support from management is often inconsistent	
	4	Excessive workload ⁵ , 3–4 hours overtime ³ , work stress ² , No proper rest ²	Workload Pressure	Some workers manage their workload well, but others feel overworked, stressed, and pressured, especially during overtime or busy periods	
	5	Job security ³ , No job security ² , Good performance ¹	Job Security	Workers feel somewhat secure but worry about sudden layoffs and unstable factory conditions	

	6	Physical or verbal abuse ⁶ , Simple mistake ² , Rough behaviour ² , High production pressure ³	Verbal abuse	The workplace is generally supportive, but some workers face verbal abuse and inappropriate behaviour from supervisors, under high-pressure situations.	
	7	Harassment ¹⁰ , Good behaviour ² , Unwanted and comments ² , Outside harassment is still ² ,	Harassment inside and outside the factory	Sexual harassment in factories is generally low, though some face occasional teasing, disrespectful language, especially outside the factory or during travel	
	8	Rough behaviour ⁶ , Mental torture/ distress ² , Frequent changes ² , Domination ²	Worker Retention	Female workers often consider leaving jobs due to harassment, supervisor mistreatment, or work pressure, while a respectful and supportive environment encourages them to stay	

(Source: Authors' own findings)

5.1.31 Thematic Map

From the above five tables, the thematic map is configured in **Figure 5.1.34**. The findings indicate that benefiting from helpful practices and support from colleagues are show the positive status of structural social capital but facing gaps in safety awareness represent the negative status. In the dimension of relational social capital, growing trust and respect and managerial support indicates the positive status but weak supervisory practices show the negative status. The positive status of cognitive social capital is valuing teamwork and fairness but target pressure and heavy workload represent the negative status. In RQ-2, enhanced financial independence, increased confidence in decision-making and improved skill and social status represent the positive impacts of socio-economic empowerment factor but limited income and training opportunities are highlights the negative impact. Finally, RQ-3 represent the workplace clean and supportive as positive effects of vulnerability reduction factor but face stress

and verbal abuse and high workload and occasional harassment indicate the negative effects of vulnerability status for female workers in readymade garments sector of Bangladesh.

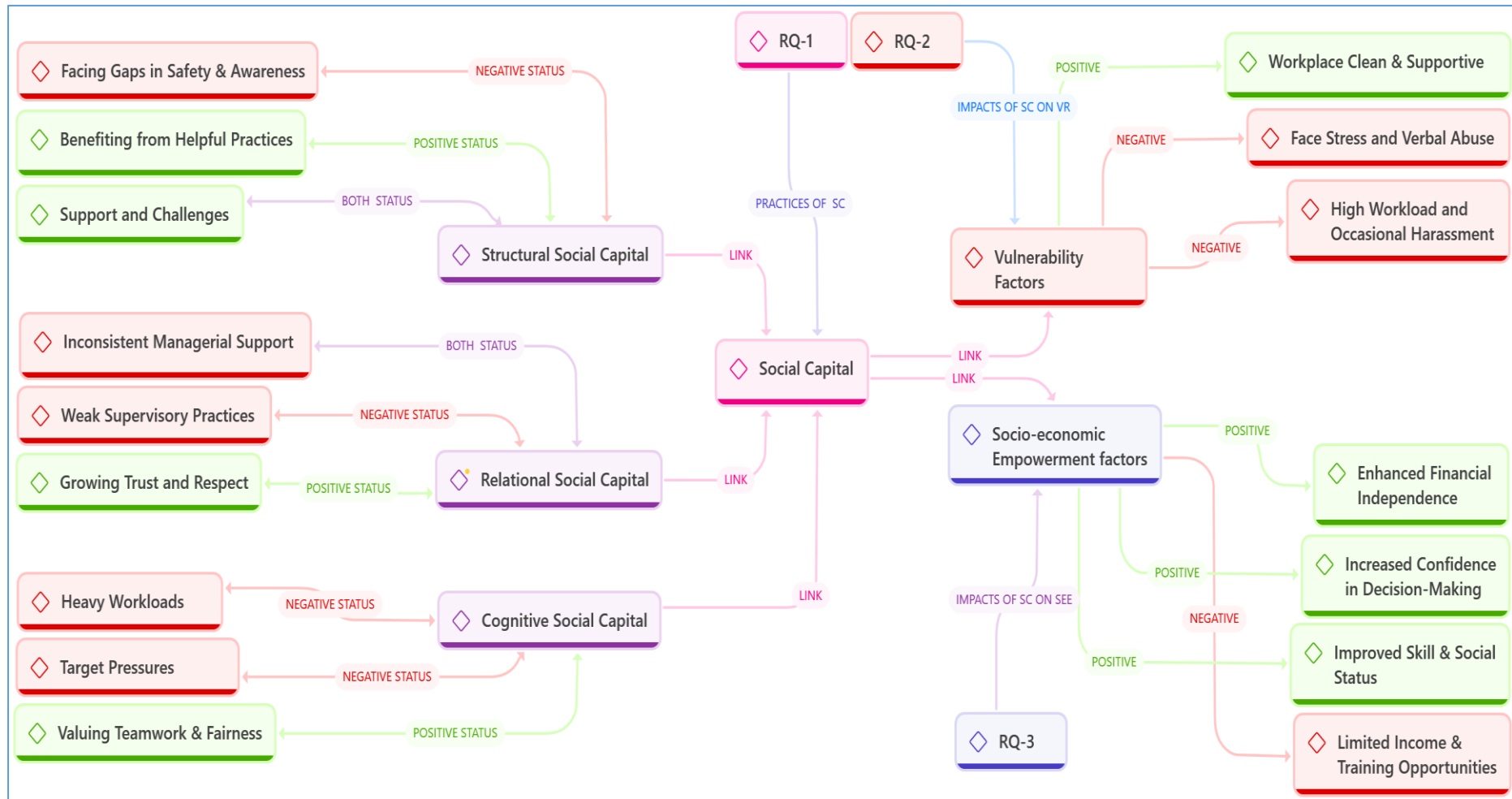


Figure 5.1.34: Thematic Map (Source: Authors' own findings)

5.2 Qualitative Analysis of key Informants Interview (KII) Results

5.2.1 Overview of KII Respondents

To gain an in-depth understanding of the social capital, socio-economic empowerment, and vulnerability reduction among female workers in the Ready-Made Garments (RMG) industry, Key Informant Interviews (KIIs) were conducted with a total of 32 respondents from diverse backgrounds. The participants were selected based on their roles, expertise, and influence within the RMG industry and related institutions.

Overall, the 32 KII respondents collectively represent a wide spectrum of stakeholders, including front-line managers, mid-level managers, senior management, industry experts, academic experts, trade associations, strategic partners, NGOs, labor unions, and government representatives. This diversity ensured a comprehensive understanding of social capital formation, socio-economic empowerment, and vulnerability reduction practices among female workers in Bangladesh's RMG sector.

Table 5.2.1 Factory/ Institution Name of KII Respondents

KII Respondents	Serial No.	Institution/Factory
Supervisor/ Line Chief (Front Level)	1	Alema Textiles Ltd Vogra, Bashan Sarak, Gazipur
	2	Hoplun Apparel Ltd Dhaka-Mymensingh Road, East Gazipura, Tongi, Gazipur.
	3	Saturn Textiles Limited Abdus Sattar Master Road, West Gazipura, Tongi, Gazipur.
	4	Liz Fashion Industry Ltd Shaheed Mosharaf Hossain Road, Purba Chandora, Shafipur, Kaliakoir, Gazipur.
Factory Managers (Mid-Level)	5	Shanta Denims Limited, DEPZ, Ganakbari, Savar, Dhaka
	6	Cotton Club BD Ltd Jarun (South), Kashimpur, Gazipur.
	7	Auko-Tex Group, South Panishail, Zirani Bazar, BKSP, Gazipur,
	8	Zaber & Zubair Fabrics Ltd. Pager, Tongi, Gazipur.
AGM	9	Epyllion Style Ltd Jangalia Para, Vawal Mirzapur, Gazipur,
	10	M&J Group, Columbia Garments Limited, Vogra, Chandana, Gazipur Sadar, Gazipur.
GM	11	Turag Garments & Hosiery Mills Ltd. South Panishail, Zirani Bazar, Kashimpur, Gazipur.
	12	Hop Lun Apparel Ltd. Unit-2_Noujor, Gazipur.

Industry Experts	13	National Skills Development Authority. Prime Minister's Office, BIDA Bhaban, Agargaon, Dhaka
	14	Debonair Padding & Quilting Solution Limited. (DPQSL), Valuka, Mymensingh
	15	Textile Today Innovation Hub & Bangladesh Textile Today, Sector 7, Uttara, Dhaka.
Academic Experts	16	BGMEA University of Fashion & Technology (BUFT), Uttara, Dhaka
	17	Dhaka University of Engineering & Technology (DUET), Gazipur
	18	Bangladesh University of Textiles, Shaheed Tajuddin Ahmed Avenue, Tejgaon, Dhaka.
BGMEA & BKMEA Representatives	19	Bangladesh Garment Manufacturers and Exporters Association (BGMEA), Uttara, Dhaka
	20	Bangladesh Garment Manufacturers and Exporters Association (BGMEA), Uttara, Dhaka
	21	Bangladesh Knitwear Manufacturers and Exporters Association (BKMEA), Sector-17, Uttara Model Town, Dhaka.
Strategic Partners (CPD, ILO, BIDS)	22	Centre for Policy Dialogue (CPD), Dhanmondi, Dhaka
	23	Bangladesh Institute of Development Studies (BIDS), Agargaon, Sher-e- Bangla Nagar, Dhaka.
	24	ILO Country Office for Bangladesh, Sher-e-Bangla Nagar, Agargaon, Dhaka
NGOs	25	Bangladesh Institute of Labour Studies (BILS), Dhanmondi, Dhaka
	26	Bangladesh Institute of Labour Studies (BILS), Dhanmondi, Dhaka
	27	Law and Empowerment Foundation Trust, 279/6, Matikata, Mirpur DOHS Road, Dhaka Cantt. Dhaka.
Labor Union Representatives	28	Bangladesh Revolutionary Garments Workers Federation (BRGWF), Mirpur, Dhaka
	29	Akota Garments Workers Federation (AGWF), Mirpur, Dhaka
	30	Bangladesh Independent Garment Workers Union Federation (BIGUF), Purana Paltan, Dhaka.
Representatives of the Labor Ministry	31	Law and Labour Wing, Ministry of Labour and Employment, Bangladesh Secretariat, Dhaka.
	32	Law and Justice Division, Ministry of Law, Justice and Parliamentary Affairs, Bangladesh Secretariat, Dhaka.

(Source: Authors' Data from Field Survey, 2025)

5.2.2 Content Analysis of Social Capital

The content analysis is illustrated in Figure 5.2.1. Content analysis helped navigate the overall word frequency tree map of interview data that reveals important insights into the state of social capital within the workplace. The mostly dominance used terms in Figure-1 are worker (exposed 574 quotations), factory, supervisor, management, right, trust, relationship, support etc. that emphasis on the structured organizational hierarchical aspects and operational procedures. Here, RMG factory represent the high frequencies that is associated with performance related terms such as work, pressure, skill is opinionated about the productivity.

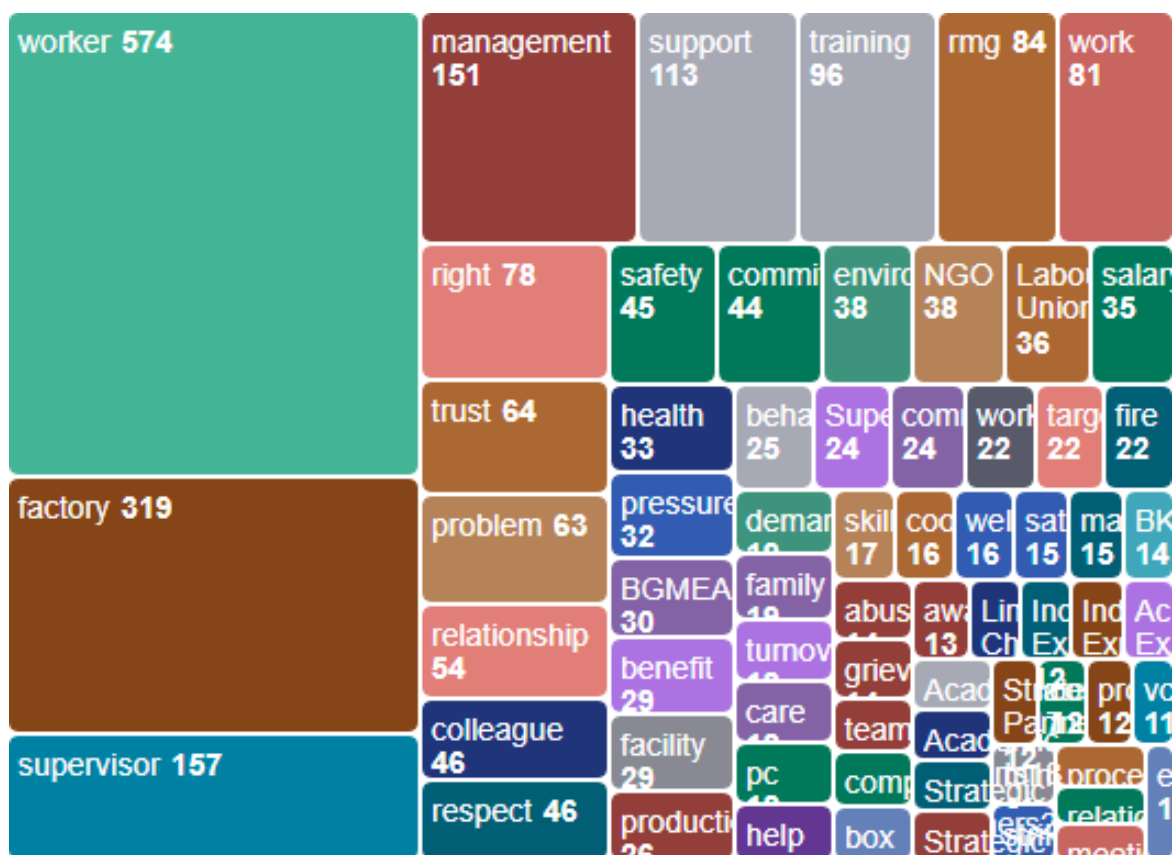


Figure 5.2.1: Content analysis (Source: Authors' own findings)

Additionally, in the references to problem, pressure, turnover, abuse, fear about health and safety highlight the psychological factors can create harmful situation in RMG factory and affect the sustainable performance of female workers. In this context, social capital may play an important role in influencing the workplace strain experienced by female RMG workers. Moreover, all issues within these concepts shown in Figure 1 are connected to social capital of female RMG workers. Overall, the content analysis represents the participatory practices of female workers with their colleagues and supervisors, trust-

building mechanisms and support from factory and other resources, training facilities, teamwork and so on enhancing social capital among female RMG workers and fostering a more effective and collaborative working environment.

5.2.3 Concept Analysis of Social Capital

The main concepts from the content of the respondents are portrayed in Figure 5.2.2. The concept analysis mainly establishes significant influences between words within the appropriate context and provides an understanding of how social capital is built and functioned within the factory system. Moving forward, the eminence of concepts such as worker, factory, supervisor, management, support, and training indicates that the factory environment is regulated in terms of its organisational status. These dominants concepts represent the structural factor of social capital, where the social interaction and communication networks, knowledge and information sharing are defined by factory management, task related interaction for professional development and growth. However, the responses regarding support from colleagues are quite varied. KII respondents said that there is the co-workers are very supportive, providing help during heavy workloads, sharing their experiences, and being approachable during tough times to other colleagues.



Figure 5.2.2: Concept analysis (Source: Authors' own findings)

In relational social capital, trust between management and female workers varies greatly across factories. Where management is supportive, communicative, and addresses grievances effectively, trust flourishes. Conversely, in environments where workers face disrespect, harassment, or feel their voices are ignored, trust deteriorates. Factories with strong HR departments, welfare officers, and various committees (e.g., grievance, safety, anti-harassment) facilitate open communication for workers, positively affecting trust and worker satisfaction.

Long-term workers generally have more trust in management compared to newer employees. This trust is bolstered by consistent and fair treatment over time. Positive workplace culture is emphasized, where recognition of efforts, timely payments, and respectful communication contribute to worker morale. However, issues like verbal abuse, disrespect from supervisors, and lack of emotional support still persist. Overall, the relationship between management and female workers in RMG factories is heavily influenced by management practices, workplace culture, and the structural support in place for workers. While there are positive developments, challenges remain significant in fostering a truly supportive and trusting environment.

In cognitive social capital, supportive management addresses workers' needs and provides benefits results in higher job satisfaction and loyalty. Conversely, mismanagement can lead to high turnover and dissatisfaction. Heavy workloads, especially during peak seasons, create stress and reduce job enjoyment. A supportive environment can mitigate this. Although some women enjoy their jobs due to positive conditions and management recognition, many still express dissatisfaction due to low wages, lack of appreciation, and inadequate support. Individual experiences vary widely based on personal and cultural backgrounds, affecting cooperation and sense of belonging. Workers who stay longer in a factory often develop a stronger attachment, while frequent job changes indicate dissatisfaction with management and working conditions

5.2.4 Constructs of Social Capital Issues

5.2.4.1 Perceptions of KII respondents on Structural Social Capital

The constructs of structural social capital have been derived from the interview questions, followed by the individual view or quotation of the respondents. However, structural social capital is a dimension of social capital that relates the ‘network ties and configuration of information channels, exchanging knowledge, social interaction and associational membership for involving in socialize and interact with others’ (Nahapiet and Ghoshal, 1998). It also narrates the impersonal ‘configuration of networking between people to include roles, rules, precedents and procedures for cooperative behaviour and collective action among individuals’ (Uphoff, 1999). Accordingly, the structural social capital is perceived from different aspects presented in Table 5.2.2 and Figure 5.2.3. Here, Table 5.2.2 and Figure 5.2.3 represent the code and quotation occurrences in the procedure of a link between KII persons (participants) and their perceptions on readymade garments industry of Bangladesh.

The structural social capital construct has been coded and the KII person’s perceptions have been applied to the codes. Every quotation point of perception is an individual assessment that resulting in number of respondents (‘Gr’). Here, ‘Gr’ represents the total frequencies that held by participants and individual theme of structural social capital. In this perspectives, the cross-match of the rows and columns the frequencies of perceptions resulting from the codes and quotations. The quotations under codes are mapped into the ATLAS.ti25, which illustrated in the table and representative sunkey diagram.

Table 5.2.2: Perception of Structural Social Capital with KII respondents

KII Participants	Constructs				
	Factory support Gr=89	Interpersonal relationship status Gr=89	Participation in meeting Gr=88	Support from colleague supervisor Gr=80	Training facilities Gr=67
● Academic Experts16 Gr=57	2	3	3	3	1
● Academic Experts17 Gr=51	1	4	1	2	1
● Academic Experts18 Gr=56	2	4	1	2	3
● AGM10 Gr=54	4	3	3	2	1
● AGM9 Gr=69	5	3	4	3	2
● BGMEA Representati.19 Gr=54	1	5	2	2	3

● BGMEA Representati.20 Gr=55	2	6	4	2	3
● BKMEA Representati.21 Gr=57	3	2	3	3	2
● GM11 Gr=56	3	2	2	2	2
● GM12 Gr=60	3	2	2	2	3
● Industry Experts13 Gr=56	4	3	3	2	6
● Industry Experts14 Gr=59	4	1	2	3	3
● Industry Experts15 Gr=57	2	4	1	2	2
● Labour Ministry31 Gr=45	2	2	2	2	1
● Labour Ministry32 Gr=49	3	1	2	3	1
● Labour Union28 Gr=53	3	3	3	4	1
● Labour Union29 Gr=51	3	3	2	2	3
● Labour Union30 Gr=54	3	2	4	3	1
● Line Chief 4 Gr=59	3	3	3	2	1
● Manager 6 Gr=67	3	4	3	3	1
● Manager 7 Gr=55	2	3	3	1	3
● Manager 8 Gr=55	2	1	2	2	3
● Manager5 Gr=68	6	3	3	4	3
● NGO Person25 Gr=49	2	2	3	2	1
● NGO Person26 Gr=52	2	1	3	2	2
● NGO Person27 Gr=48	1	2	4	3	2
● Strategic Partners22 Gr=59	2	3	3	2	3
● Strategic Partners23 Gr=53	2	4	3	3	1
● Strategic Partners24 Gr=56	2	2	3	2	3
● Supervisor1 Gr=56	2	3	2	3	1
● Supervisor2 Gr=64	5	2	4	3	2
● Supervisor3 Gr=63	4	3	3	3	2

(Source: Authors' own findings)

The first construct of **interpersonal relationship status** in structural social capital is considered as most supervisors treat female workers with respect and provide guidance when mistakes are made. However, some supervisors may unintentionally misbehave due to high work pressures. Many co-workers show supportive behaviour toward one another, but some do not. Relationships among female workers are generally strong, resembling those of family, but relationships with supervisors vary widely. The majority of supervisors are male, which can make some female workers feel shy or uncomfortable sharing concerns. Female supervisors are often described as stricter than their male counterparts. High workloads, especially during peak seasons, can strain relationships between supervisors and workers. Verbal abuse is noted as a common issue, yet workers may not report such behaviour due to fear of repercussions. Overall, while there are positive aspects to the interpersonal relationships among female RMG workers, significant challenges remain due to workplace culture, gender dynamics, and high-pressure conditions.

The second input of structural social capital is **support from colleagues and supervisors**, where female workers generally receive support from both their colleagues and supervisors, especially when they are new or facing difficulties. Colleagues often help each other with tasks, share food, and assist during busy periods, while supervisors provide guidance on machine operation and production processes. Supervisors and colleagues are sometimes too busy to offer help, which can limit the assistance available to female workers. Colleagues often provide emotional and psychological support, helping with issues like childcare and safety during late shifts, while supervisors focus more on task-related guidance. There is a recognition that supervisors and colleagues share important information and try to work collectively, especially during peak times. Supervisors attempt to accommodate health issues by reducing workloads when necessary, although some female workers report experiencing verbal abuse from supervisors.

The third construct of structural social capital is **factory support**, which share experiences the support provided to female workers in RMG (Ready-Made Garment) factories varies significantly, depending on the factory's management and adherence to compliance issues. Many factories offer various benefits such as maternity leave, day care facilities, breastfeeding corners, accident compensation, health support through free check-ups and access to medicine, separate washrooms, and financial aid during emergencies. However, the implementation of these supports is inconsistent across factories.

While some factories have robust frameworks in place, including anti-harassment committees and welfare committees that are responsive to worker issues, not all management teams prioritize the well-being of female workers. In some cases, supervisors and management prioritize production over worker welfare, which can hinder access to available support. Training sessions on health, rights, and safety are frequently organized to educate workers, but the effectiveness of these initiatives varies.

Although many factories claim to adhere to labour laws regarding maternity leave, health check-ups, and workplace safety, the actual practice can fall short. Compensation and benefits like festival bonuses, free lunch, and items related to menstrual hygiene are available in some factories, while others lack such provisions. Instances of proper medical care during emergencies, including immediate treatment for work-related injuries, are reported, though the consistency of these services is not guaranteed. Overall, while many factories strive to support female workers, the quality and accessibility of this support are

highly dependent on management practices, factory size, and adherence to labour regulations. Therefore, collective action among workers can sometimes lead to a more serious consideration of their needs by factory management.

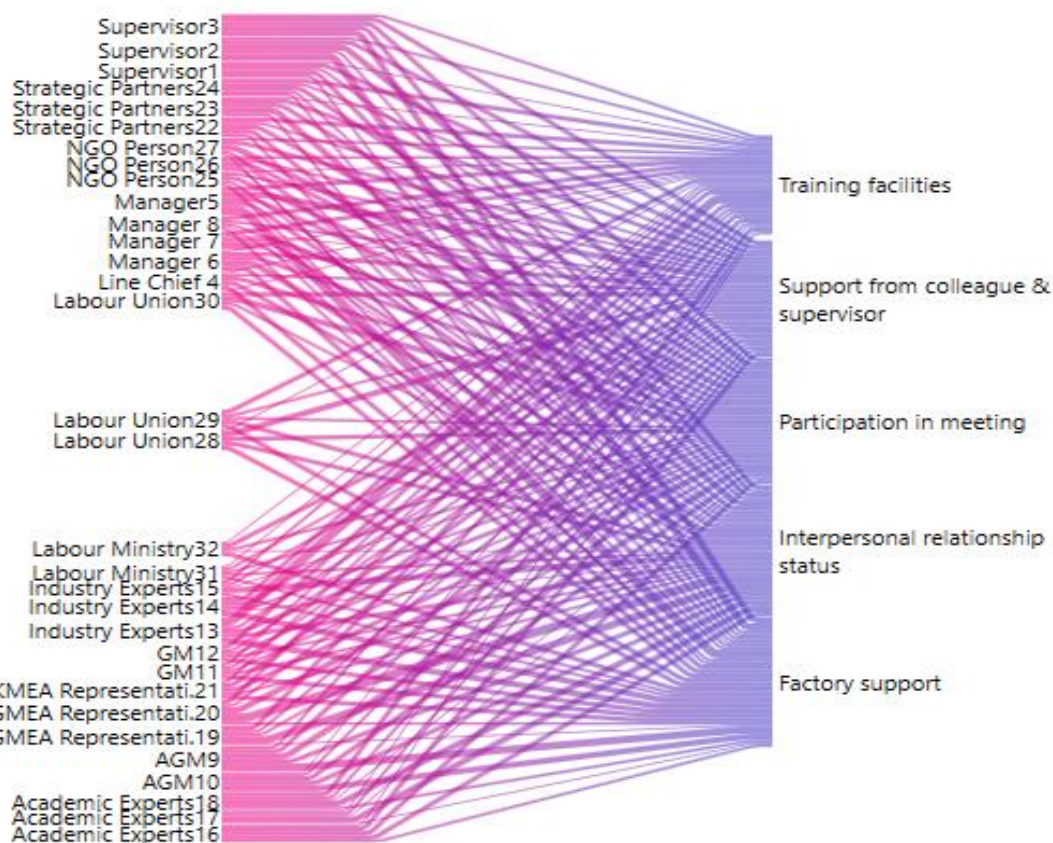


Figure 5.2.3: Mapping of Structural Social Capital with KII respondents (Source: Authors' own findings)

The fourth paradigm of structural social capital is member of workers' welfare group or union; **participation in meeting** that responses the awareness and understanding of rights among female workers in the Ready-Made Garment (RMG) factories appear to vary significantly. While many women, particularly those who are more experienced or educated, are informed about their basic rights such as maternity leave, wage laws, and safety regulations, newly hired workers often lack comprehensive knowledge. Factory management does provide some information through posters and various committees, like the Worker Welfare Committee, Grievance Committee, and the Workers' Participation Committee (WPC).

Despite this, many female workers struggle to retain this information and may lack the confidence to claim their rights. The presence of training sessions and orientation programs can help, yet the effectiveness seems limited if the communication is not clear or culturally

sensitive, and if satisfactory support systems are not in place. Fear of job loss often silences workers, especially when they encounter resistance or indifference from supervisors. This creates a culture where workers hesitate to raise concerns unless they escalate to more significant issues, which reflects a broader fear surrounding workplace safety and retaliation. Overall, while there are structures in place that should empower female workers, many remain unaware of their rights or find the process of claiming those rights to be complicated or intimidating. Improvement in the education and support mechanisms, alongside fostering a safer environment for voicing concerns, could facilitate better awareness and claiming of rights among female workers in RMG factories.

The last input of structural social capital is **training facilities**. KII respondents said that in the RMG (Ready-Made Garment) sector, various types of training are provided to workers, primarily focusing on fire safety, skill development, and health awareness. Fire safety training is a common requirement, with regular drills and sessions organized by factory management. Many female workers receive specialized skills training in areas such as sewing, cutting, and quality control, often tailored towards enhancing efficiency. However, the availability and frequency of training sessions can be inconsistent.

While some factories offer extensive programs covering a range of topics; including labour laws, women empowerment, and hygiene, others fall short, leading to gaps in knowledge and skills among workers. Workers often express that while they receive some important information, many sessions lack practical demonstrations and real application. Collaboration with NGOs and various organizations enhances training opportunities, with a focus on capacity building, women's rights, and soft skills. Still, challenges persist, including limited training materials, irregular scheduling, and insufficient follow-up assessments to gauge the effectiveness of the training provided.

Finally we can say that while progress is evident in terms of providing more diverse training, there is room for improvement in consistency, comprehensiveness, and the practical application of training content. Many workers still miss out on learning opportunities due to irregular scheduling and large group sizes during training sessions.

5.2.4.2 Perceptions of KII respondents on Relational Social Capital

The relational dimension of social capital refers to the ‘quality of the relationships that have developed through a history of interaction’ (Lefebvre et al., 2016). This dimension related to the ‘characteristics of personal relationships such as trust, obligation, respect and friendship’ (Gooderham, 2007). According to the Nahapiet and Ghoshal (1988), relational dimension of social capital represent ‘trust and trustworthiness, norms and sanctions, obligations and expectations and identity and identification that promotes cooperation, relationship and bonds’. Here, the table 5.2.3 and figure 5.2.4 illustrate code and quotation occurrences in the form of a link between KII persons and their perceptions. ‘Gr’ represents the total frequencies held by respondents and individual construct, obtained from code and quotations. It shows that the value of share personal problems and trust on management are more than other variables.

In the view of **trusts between management and female workers in RMG factory**, strong trust exists in some factories where management listens to and addresses the concerns of female workers, fostering an environment of mutual respect and open communication. This leads to fewer complaints and higher discipline within the workforce. In many factories, a lack of trust is evident. Factors such as supervisors' abusive behaviour, fear of retaliation for raising issues, and poor communication contribute to female workers feeling disconnected and reluctant to express concerns.

Trust is heavily influenced by how management treats workers, with polite and respectful communication leading to stronger trust. Management's prompt action on grievances, especially concerning harassment, can significantly enhance trust levels. Long-term workers tend to trust management more than those who have been with the factory for only a short time. Job stability and timely fulfilment of promises from management also play a critical role in building trust, as do good maternity and healthcare benefits.

In our study, it is found that the **response of factory management** have been improved to female workers’ need and demands than before, particularly management takes initiative primarily when workers voice their concerns, leading to notable reforms in policies regarding leave, overtime, and bonuses after protests and movements, particularly one on August 5th 2024. Many RMG factories have enhanced their working conditions and earned certifications (such as WARP, ISO, ILO) that reflect better practices. Factory management has improved their communication with workers, establishing feedback mechanisms and

committees like the Welfare and Safety committees, which allow workers to raise their issues more effectively.

While there are marked improvements, especially in larger factories, medium and smaller factories have shown less responsiveness. Female workers, in particular, have reported better attention to their needs. Increased pressure from various stakeholders has led to a significant change in how management addresses worker demands, although challenges remain, particularly during peak production times.

Table 5.2.3: Perception of Relational Social Capital with KII respondents

KII Participants	Constructs			
	● Practices of respect Gr=58	● Responsive than before Gr=68	● Share personal problems Gr=60	● Trusts on management Gr=77
● Academic Experts16 Gr=57	2	2	1	3
● Academic Experts17 Gr=51	2	2	2	1
● Academic Experts18 Gr=56	2	2	1	2
● AGM10 Gr=54	1	3	1	1
● AGM9 Gr=69	3	2	2	2
● BGMEA Representati.19 Gr=54	1	2	2	2
● BGMEA Representati.20 Gr=55	2	2	2	3
● BKMEA Representati.21 Gr=57	2	2	2	2
● GM11 Gr=56	2	1	2	3
● GM12 Gr=60	1	3	2	3
● Industry Experts13 Gr=56	0	3	1	2
● Industry Experts14 Gr=59	2	3	2	2
● Industry Experts15 Gr=57	2	2	2	2
● Labour Ministry31 Gr=45	2	1	2	2
● Labour Ministry32 Gr=49	0	1	2	2
● Labour Union28 Gr=53	2	1	2	3
● Labour Union29 Gr=51	1	3	2	2
● Labour Union30 Gr=54	3	3	2	3
● Line Chief 4 Gr=59	1	2	2	3
● Manager 6 Gr=67	3	1	2	3
● Manager 7 Gr=55	3	3	2	2
● Manager 8 Gr=55	3	2	1	3
● Manager5 Gr=68	2	2	2	3
● NGO Person25 Gr=49	1	3	2	1
● NGO Person26 Gr=52	2	2	1	2
● NGO Person27 Gr=48	1	2	2	2
● Strategic Partners22 Gr=59	3	2	3	3
● Strategic Partners23 Gr=53	1	2	2	2
● Strategic Partners24 Gr=56	1	1	2	3
● Supervisor1 Gr=56	2	2	1	3

• Supervisor2 Gr=64	1	3	3	3
• Supervisor3 Gr=63	2	2	2	3

(Source: Authors' own findings)

The construct of **share personal problems** of female RMG workers with co-workers, supervisors and management staff revealed that workers generally find it easier to share concerns with colleagues and supervisors, using methods like grievance boxes and direct communication. However, reaching out to top management remains challenging for many. While some female workers feel comfortable discussing issues with supervisors or HR, others may feel shy, scared, or believe that their problems won't be understood or addressed. This can prevent open dialogue. Many factories have committees (like welfare, safety, or anti-harassment) aimed at supporting workers, particularly female employees. These structures provide alternative avenues for sharing concerns.

A supportive factory culture encourages communication, with workers banding together to assist those facing personal crises. In contrast, where the culture is less open, workers might avoid sharing personal issues.

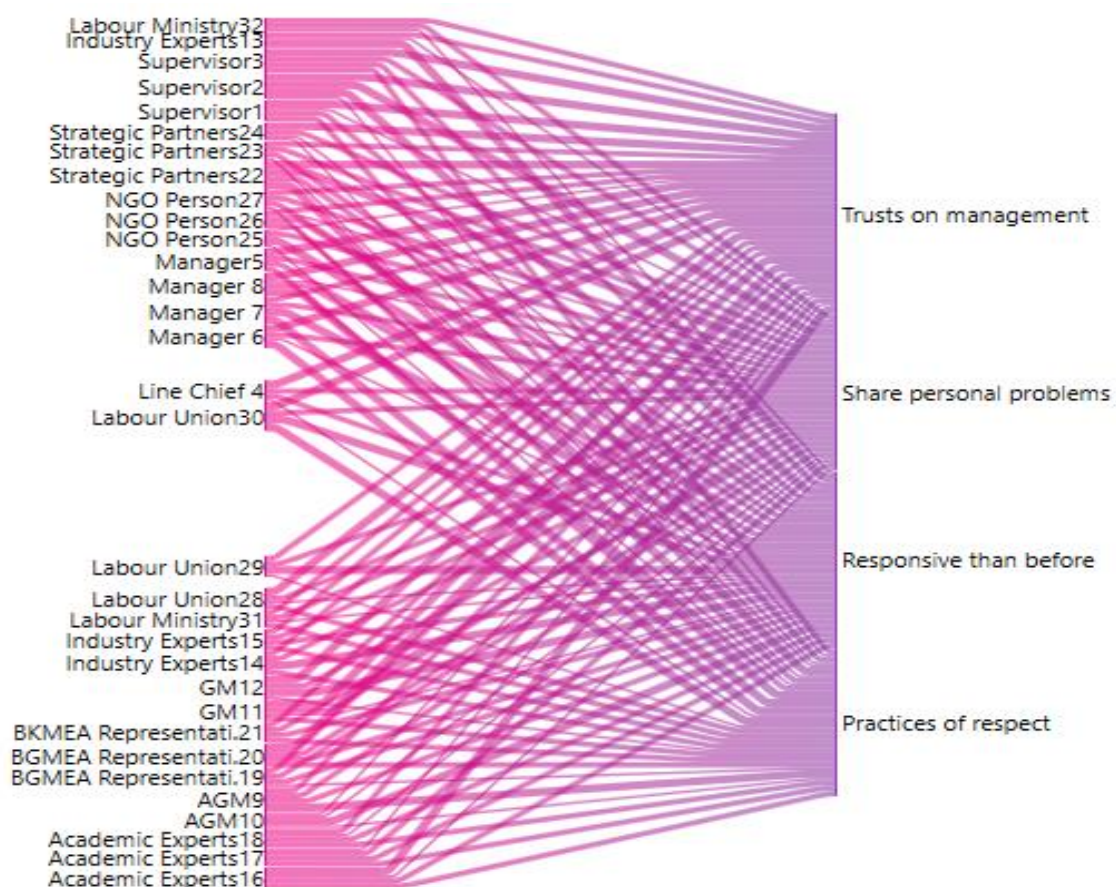


Figure 5.2.4: Mapping of Relational Social Capital with KII respondents (Source: Authors' own findings)

The **practices of respect to each other in RMG factory**, the dynamics of respect and cooperation among workers and supervisors in factories, particularly in the Ready-Made Garment (RMG) sector, show both improvements and ongoing challenges. Here are some key points derived from KII responses; these are-

Experience and Education Influence Respect: Long-serving and educated workers tend to receive more respect from supervisors and peers. Workers involved in unions or committees also gain recognition.

Positive Supervision: Supervisors who display respect and support towards workers foster a positive atmosphere, creating a trickle-down effect that enhances cooperation. However, there are instances where supervisors exhibit rough behaviour, especially towards female workers.

Changing Communication Styles: The reduction of slang and harsh language among workers and supervisors indicates an improving culture of mutual respect. However, instances of verbal abuse remain common, particularly during stressful periods.

Incentives and Recognition: Factories that provide incentives and publicly recognize workers' efforts can boost morale and self-respect.

5.2.4.3 Perceptions of KII respondents on Cognitive Social Capital

Cognitive dimension of social capital refers to 'resources that provide representations, interpretations and systems of meaning among parties' (Nahapiet and Ghoshal (1998). It plays an important role in 'enhancing knowledge transfer, promoting organizational learning and developing norms and values' (Cohen and prusak, 2001). Here, main constructs of cognitive social capital focused on feel part of work team, work value practiced, worker sense of belonging and care on satisfaction in RMG factory of Bangladesh.

This study represent that the feel part of work team fluctuate based on various factors such as support, cooperation, and recognition. Here are some key themes that emerge from workers reflections, when team members help each other, share tasks, and support one another during stressful times. This sense of camaraderie enhances the overall team experience. Paise from supervisors and acknowledgment of the team's efforts are significant in fostering the worker pride. Without recognition, the sense of pride diminishes.

Table 5.2.4: Perception of Cognitive Social Capital with female workers

KII Participants	● Care about satisfaction Gr=75	● Work value practiced Gr=61	● Worker's sense of belonging Gr=64
● Academic Experts16 Gr=57	2	2	2
● Academic Experts17 Gr=51	2	2	2
● Academic Experts18 Gr=56	2	2	2
● AGM10 Gr=54	3	3	2
● AGM9 Gr=69	3	1	2
● BGMEA Representati.19 Gr=54	3	2	1
● BGMEA Representati.20 Gr=55	2	1	3
● BKMEA Representati.21 Gr=57	5	2	0
● GM11 Gr=56	2	2	2
● GM12 Gr=60	3	2	2
● Industry Experts13 Gr=56	2	2	2
● Industry Experts14 Gr=59	3	2	1
● Industry Experts15 Gr=57	3	2	2
● Labour Ministry31 Gr=45	1	2	2
● Labour Ministry32 Gr=49	3	2	2
● Labour Union28 Gr=53	1	2	2
● Labour Union29 Gr=51	1	1	2
● Labour Union30 Gr=54	2	1	1
● Line Chief 4 Gr=59	3	1	2
● Manager 6 Gr=67	2	3	2
● Manager 7 Gr=55	2	1	2
● Manager 8 Gr=55	3	2	3
● Manager5 Gr=68	3	1	2
● NGO Person25 Gr=49	1	2	3
● NGO Person26 Gr=52	2	1	3
● NGO Person27 Gr=48	2	2	1
● Strategic Partners22 Gr=59	5	3	1
● Strategic Partners23 Gr=53	3	1	2
● Strategic Partners24 Gr=56	2	3	2
● Supervisor1 Gr=56	2	2	2
● Supervisor2 Gr=64	1	2	2
● Supervisor3 Gr=63	3	3	3

(Source: Authors' own findings)

Regarding **work value practiced** in table 5.2.4 and figure 5.2.5, KII respondents said that the workplace emphasizes cleanliness and discipline, which facilitates collaboration among workers. Female employees actively share sewing efficiency tips and participate in team meetings, while supervisors often publicly acknowledge contributions, thus inspiring a respectful and polite communication culture. Senior workers model positive behaviors, fostering cooperation, especially when guidance is provided by supervisors. Workers collectively adhere to safety protocols and support each other, particularly when incentives

are offered. The factory's emphasis on respect leads to polite treatment among all team members, and teamwork thrives when everyone is treated equally, contributing to high team morale. However, challenges exist; some workers fear harsh criticism and are reluctant to speak up. While management promotes honesty and transparency, the pressure to meet targets sometimes creates stress that hampers collaboration.

In the second part of cognitive social capital dimension is **worker sense of belonging**. Here KII respondents stated that the workers in factories that provide good benefits, fair treatment, and supportive management tend to feel a strong sense of belonging. This results in higher productivity, dedication, and lower turnover rates. Factories that treat their workers well foster a sense of respect and attachment among employees, while poor management can lead to dissatisfaction and strikes. Female workers often showcase their connection to factories through their involvement and commitment. However, factors like delayed salaries or lack of benefits can lead to feelings of anger and may provoke destructive behaviors.

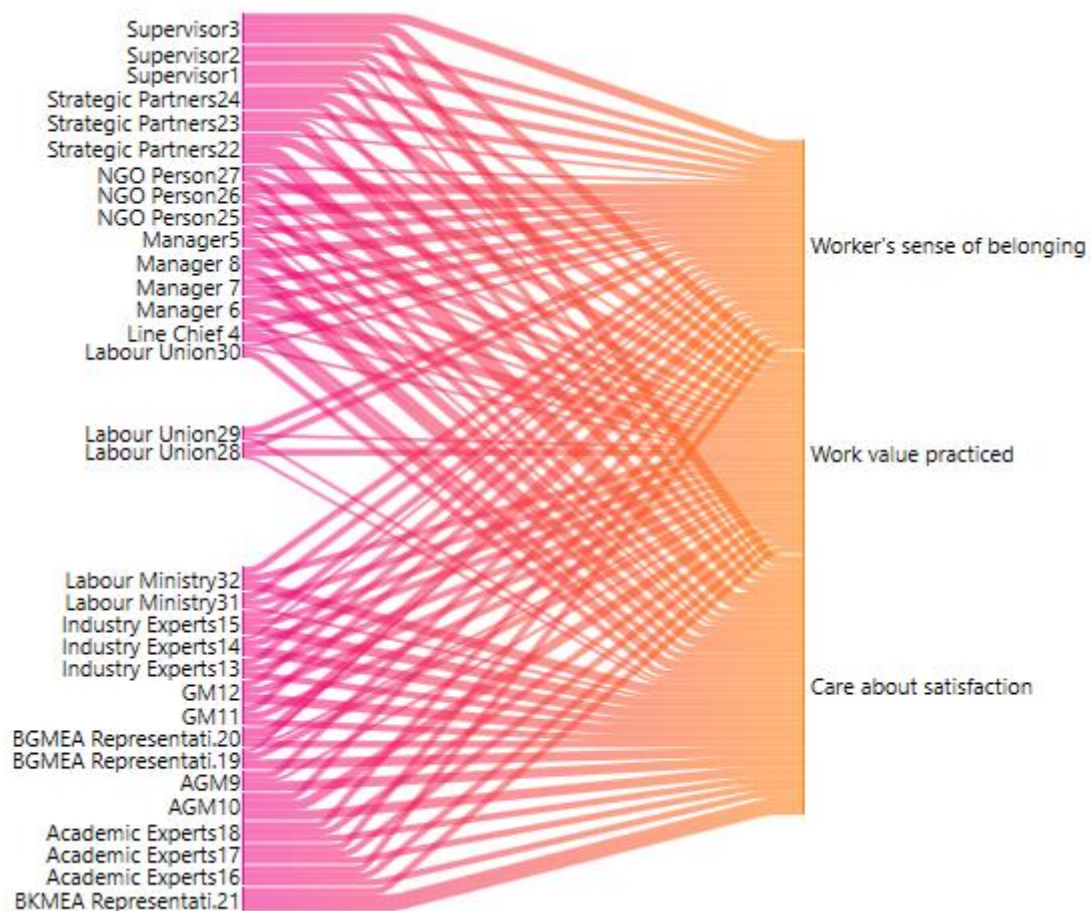


Figure 5.2.5: Mapping of Cognitive Social Capital with female workers (Source: Authors' own findings)

Finally, in the **care on satisfaction** perspective KII said that the work experience of female workers in the RMG (Ready-Made Garment) sector can vary significantly depending on several factors, including factory conditions, workload, and management practices. Female workers often face high pressure, particularly during peak seasons, which can require late working hours. This can lead to stress and burnout, affecting overall job satisfaction. Some factories provide good working conditions, including clean water, healthcare, and a safe environment, which positively impacts worker enjoyment. In contrast, factories that focus solely on production may create a stressful atmosphere. Factors such as salary, workload, management support, and recognition play crucial roles in job satisfaction. While many women report low turnover rates and some enjoyment in their jobs, others face challenges, including low salaries and lack of appreciation for their hard work.

5.2.5 Opinion Mining of Social Capital

5.2.5.1 Practices of Structural Social Capital on different issues

The sentiment analysis in table 5.2.5 and figure 5.2.6 compares the positive, negative, neutral and conditional perceptions of structural social capital of female workers in RMG industry of Bangladesh. This study shows 5 factors of structural social capital such as;

Interpersonal Relationship Status: KII respondents said that the quality of interpersonal relationships can vary significantly between factories, with some having supportive environments while others do not. Female workers often create support networks among themselves, providing emotional and practical support in a challenging work environment. Educated and well-trained supervisors are seen as essential for fostering a respectful and positive work environment. This study suggests that improving the gender balance among supervisors could also enhance relationships. Overall, while there are positive aspects to the interpersonal relationships among female RMG workers, significant challenges remain due to workplace culture, gender dynamics, and high-pressure conditions.

Support from Colleagues and Supervisors: In the perspective of support from colleagues and supervisors, the KII respondents expressed 55 positive issues, 4 negative issues, 13 conditional issue and 7 neutral issues. Respondents said that the level of support varies from person to person. While many colleagues are supportive, supervisors may occasionally be less available. Experienced female workers often help newcomers learn about tasks and machinery, fostering a culture of skill sharing. It is the supervisor's responsibility to

understand and accommodate workers' needs, particularly regarding health and workload management. Finally, the support structure in RMG factories is a mix of cooperation and challenges, where female workers rely on both peers and supervisors for various forms of assistance, although the effectiveness and availability of this support can vary.

Support from Factory: KII respondents stated that the availability of support for female workers in the Ready-Made Garment (RMG) sector varies significantly across different factories, reflecting a mixed landscape of compliance and care. Many factories provide essential benefits such as maternity leave, day care facilities, and medical support, including regular health check-ups and basic medicine. However, the extent and quality of these supports can depend on management practices. Some factories have established policies and programs, such as the "T-With Future Mother" initiative, breastfeeding corners, and grievance mechanisms to address issues promptly and effectively. Training on health, rights, and safety is also arranged in many places.

However, in practice, the support often relies on the attitude of supervisors and management, with some factories showing more commitment than others. Financial aids during emergencies, educational support for workers' children, and bonuses during festivals are benefits irregularly implemented across factories, with notable disparities based on size and management principles. While larger, more acclaimed factories tend to follow protocols better, smaller factories often neglect employee welfare in favor of production demands. Despite the existing framework of labor laws mandating various supports, the enforcement of these policies is inconsistent. Female workers collectively raise issues more effectively, but individual complaints can go unheard if not presented with the support of a group.

Table 5.2.5: Sentiment analysis of Structural Social Capital based on Questions and Codes

Question and Code	● Conditional Gr=236	● Negative Gr=385	● Neutral Gr=351	● Positive Gr=799
● Factory support Gr=89	6	5	24	53
● Interpersonal relationship status Gr=89	14	14	18	41
● Participation in meeting Gr=88	6	30	16	35
● Support from colleague & supervisor Gr=80	13	4	7	55
● Training facilities Gr=67	7	4	20	34

(Source: Authors' own findings)

Participation in meeting or Understanding of Rights: From the KII response, there are positive code and thickness is more, 16 codes are used for neutral issues and 30 codes are found for negative perspective where many female workers have some knowledge about their rights, such as maternity leave, wage laws, and safety regulations. Awareness is often facilitated by worker welfare committees, training sessions, notice boards, and meetings. Despite knowing their rights, many workers, especially newcomers, struggle to claim them due to a lack of confidence, fear of repercussions, and inadequate communication of grievance procedures. The workplace environment can feel unsafe for raising concerns. Workers can seek support from various committees (Welfare Committee, Grievance Committee, and Participation Committee), but there is scepticism about their effectiveness. Some workers only feel comfortable claiming their rights when they have good relationships with committee members or HR personnel. Many workers find it difficult to understand their rights fully, partly due to poor literacy levels, misunderstandings, or management's lack of responsiveness to complaints. This leads to a culture of silence around smaller issues. Awareness seems to differ across groups; senior workers may have more confidence and knowledge compared to junior workers, who often remain silent about their rights due to fear. The lack of functional trade unions further complicates the workers' ability to negotiate with management, contributing to frustrations and unrest. Finally, while there is some awareness among female RMG workers regarding their rights, numerous barriers hinder their ability to claim those rights effectively, perpetuating a cycle of silence and fear.

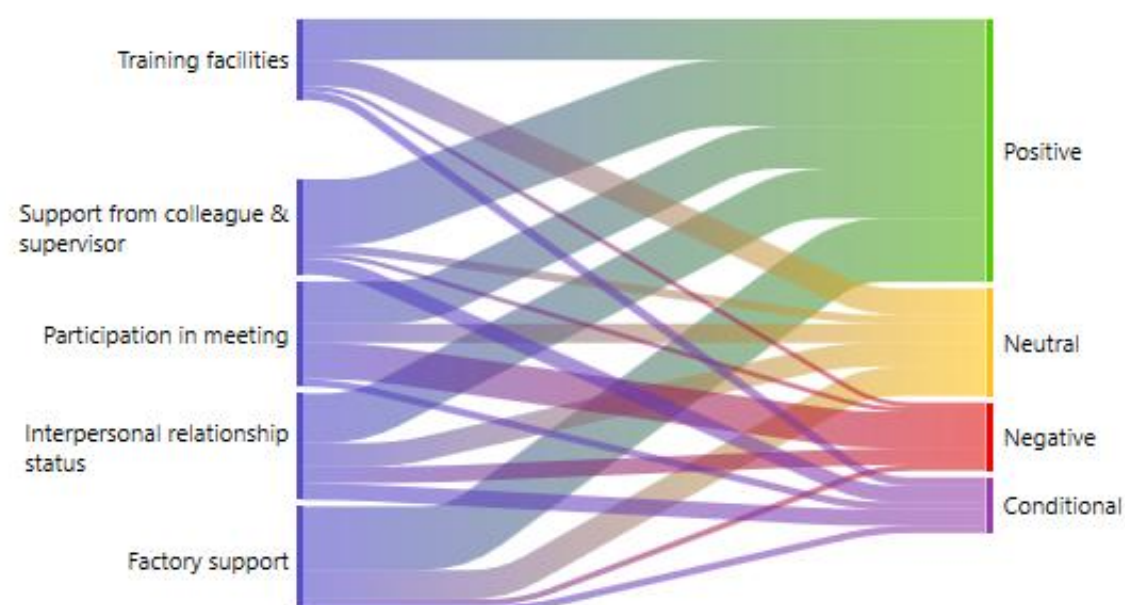


Figure 5.2.6: Question and Sentiment of Structural Social Capital (Source: Authors' own findings)

Training facilities: Responses indicate that the training landscape for workers in the RMG (Ready-Made Garment) sector, particularly for female workers, reveals a mix of provision and gaps. Some factories organize training sessions on new machinery and production techniques. Many factories conduct training regularly (some have up to 27 sessions per month), but consistency varies. Some factories have irregular training schedules, leading to missed opportunities for workers. Training sometimes coincides with buyer visits, indicating a potential lack of proactive training initiatives. Factories collaborate with organizations like BGMEA, BRAC, ILO, and others for delivering training. NGOs often assist in providing workshops focused on health, hygiene, and soft skills. While training exists, it's noted that many sessions are too short to cover all necessary topics adequately. Not all workers receive specialized training due to time constraints and varying factory capabilities. There is a notable absence of training on maternity-related issues and more comprehensive training on social norms and professionalism. Overall, while there are various training initiatives within the RMG sector for female workers, challenges exist in consistency, coverage of essential topics, and the practical application of skills. Enhanced monitoring and follow-up could improve the effectiveness of these training programs.

5.2.5.2 Practices of Relational Social Capital on different issues

In the table 5.2.6 and figure 5.2.7 discussed the relational social capital factors of female RMG workers through positive, negative, neutral and conditional perceptions. In this study we found the following answer from the respondents like;

Trust on management: A communication gap often exists between workers and higher management, leading to feelings of disconnection. Regular meetings and involvement of welfare officers can help bridge this gap and promote a healthier relationship. Factories that implement beneficial policies, such as timely salary disbursement, bonuses, and worker engagement in cultural or recreational activities, see higher trust and loyalty from their employees. Factories with active labour unions tend to have better communication channels between workers and management, resulting in higher satisfaction and loyalty from workers. In workplaces where workers fear punishment for voicing concerns, this fear impacts their mental health and diminishes work quality. Finally, we can say that the trust in the workplace is complex and influenced by behaviour, communication, and support systems established by management. The relationship between management and female

workers can be significantly improved through consistent, respectful engagement and addressing workers' needs and concerns.

Responsive to worker needs and demands than before: KII respondents said that the majority of factories now prioritize health and safety, providing medical facilities and transportation, yet issues like job security persist, especially for female workers. Despite responsiveness improvements, there is a concern that management still prioritizes productivity over worker needs in some instances. There is a noted shift towards empathy in management, with some instances of more flexible leave policies for emergencies. Overall, while there have been advances and a higher level of responsiveness from factory management towards workers' needs, continued efforts are still required to ensure lasting changes across the board, especially in smaller factories.

Table 5.2.6: Sentiment analysis of Relational Social Capital based on Questions and Codes

Question and Code	● Conditional Gr=236	● Negative Gr=385	● Neutral Gr=351	● Positive Gr=799
● Practices of respect Gr=58	12	11	5	29
● Responsive than before Gr=68	7	6	14	39
● Share personal problems Gr=60	8	8	15	28
● Trusts on management Gr=77	15	20	14	27

(Source: Authors' own findings)

Share personal problems: According to KII response, some supervisors are proactive in addressing personal issues by offering support, while in other environments, management may overlook such concerns focusing solely on productivity. The degree of comfort workers feel in sharing personal issues largely depends on their relationships with supervisors and co-workers. Trust and camaraderie can foster more open communication. While some workers utilize the support systems available, others do not, choosing instead to share issues informally outside the workplace. Factories with open-door policies create an environment where workers can share concerns without fear, enhancing their willingness to communicate. Overall, the ability and willingness to share personal problems among RMG workers are influenced by factory culture, relationships, and the presence of supportive systems and policies.

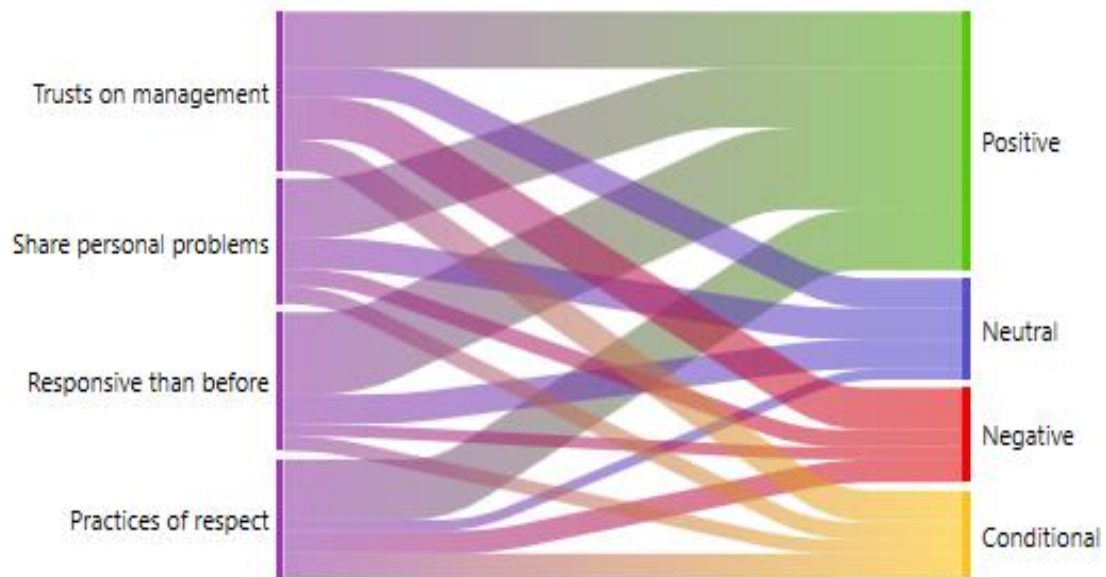


Figure 5.2.7: Question and Sentiment of Relational Social Capital (Source: Authors' own findings)

Practices of Respect: There is a trend towards a more respectful and cooperative environment, but issues like favouritism, verbal abuse, and discrimination, especially towards migrant workers; continue to hinder progress. Workers often maintain better relationships with each other than with supervisors, highlighting the importance of camaraderie in the workplace. While management emphasizes the importance of respect, there is inconsistency in practice. When labour ministry representatives observe the environment, positive behaviours are showcased, yet these are not always the norm. In conclusion, while there are signs of improvement regarding respect and cooperation in the RMG sector, significant issues remain that require attention to foster a consistently respectful and supportive work environment. So, we can say there are 11 codes are used as negative code that would mean the lacking of practices of respect to each other in the RMG factory.

5.2.5.3 Practices of Cognitive Social Capital on different issues

Figure 5.2.8 is illustrated followed by table 5.2.7. Accordingly, worker sense of belonging exposed 20 codes as a condition highset number of issues. KII opinion relating positive, negative, neutral and conditional perceptions are described below;

Work value practiced: KII said that a lack of encouragement from supervisors, instances of favoritism, and occasional verbal abuse can also negatively impact teamwork. Conflicts

are sometimes overlooked by management, and cultural differences may hinder cooperation. Despite these obstacles, most workers demonstrate helpfulness, especially during demanding production periods, while some prefer to work independently. Overall, the effectiveness of teamwork varies by group and individual dynamics.

Table 5.2.7: Sentiment analysis of Cognitive Social Capital based on Questions and Codes

Question and Code	● Conditional Gr=236	● Negative Gr=385	● Neutral Gr=351	● Positive Gr=799
● Care about satisfaction Gr=75	13	27	15	17
● Work value practiced Gr=61	15	11	8	26
● Worker's sense of belonging Gr=64	20	16	11	16

(Source: Authors' own findings)

Care on satisfaction: In this study, we found that management practices include recognition for performance and the provision of basic benefits contribute to a more enjoyable working experience. Conversely, a lack of support, especially during personal crises, can lead to dissatisfaction. There are significant gender disparities in promotions and opportunities for advancement in the sector, with male workers often receiving preferential treatment, leading to feelings of undervaluation among female workers. The work culture in some factories restricts social interactions and breaks, which can detract from enjoyment. However, those in supportive environments with good management practices tend to report higher job satisfaction. Finally, we can say, while some female workers enjoy their roles in RMG factories, many face significant challenges that impact their overall satisfaction and well-being. Improvements in management practices, recognition, and working conditions are essential for enhancing their work experience.



Figure 5.2.8: Question and Sentiment of Cognitive Social Capital (Source: Authors' own findings)

Worker sense of belonging: According to respondents, long-term employees exhibit a stronger sense of belonging compared to those with shorter tenures. Factory culture, celebrations, and family involvement also enhance feelings of connection. Factories that adhere to compliance standards, ensure timely payments, and offer support tend to experience lower turnover and absenteeism. High turnover rates often signal a lack of attachment and dissatisfaction. The presence of labour unions and open communication between workers and management promotes a supportive environment, leading to greater worker satisfaction and loyalty. In summary, a positive work environment, fair treatment, and open communication significantly influence workers' sense of belonging in RMG factories, affecting their productivity and overall workplace satisfaction.

5.2.6 Overall Practices of Structural Social Capital

In this study, it is seen that almost 60% KII respondents are positive on structural social capital issues. But they are also concern on some issues. Based on the table 5.2.8 and figure 5.2.9, the responses of KII persons on positive, negative, neutral and conditional are describes in below;

Discussion on Positive Responses:

Female workers are generally treated with respect by supervisors, who provide guidance when mistakes occur. Many female workers maintain positive relationships with co-workers and supervisors, contributing to a supportive work environment. Co-workers and supervisors often support each other, sharing advice, aiding during difficult tasks, and providing emotional support.

Discussion on Negative Responses:

High workloads can lead to unintentional misbehaviour by supervisors. Some relationships are strained due to rank or understanding issues, and female supervisors are perceived to be stricter. Incidents of shouting or insults from supervisors are common and can demoralize workers. Workers may refrain from reporting abuse for fear of job loss, and relationships with management can be under strain due to a lack of communication.

Table 5.2.8: Overall Sentiment analysis of Structural Social Capital

Social Capital and Code	● Conditional Gr=236	● Negative Gr=385	● Neutral Gr=351	● Positive Gr=799
● Structural Social Capital Gr=410	46	58	91	216

(Source: Authors' own findings)

Discussion on Neutral Responses

The quality of relationships can vary significantly between factories, with some environments providing more support and positive interactions than others. Interpersonal relationships often hinge on individual supervisors and their management styles

Discussion on Conditional Responses

Familiarity with verbal abuse can desensitize workers to its effects, impacting relationships differently. Factories sometimes organize events that strengthen inter-worker relationships, though their effectiveness can vary. Many factories provide benefits like maternity leave, health check-ups, and awareness training on rights and safety. However, the availability of these supports varies greatly between factories. There are discrepancies in the implementation of policies regarding worker rights and support. Factories offer various training sessions, particularly in safety and skills, but consistency and follow-up are often lacking. Collaborations with NGOs bring additional training opportunities, focusing on worker empowerment and skill development.

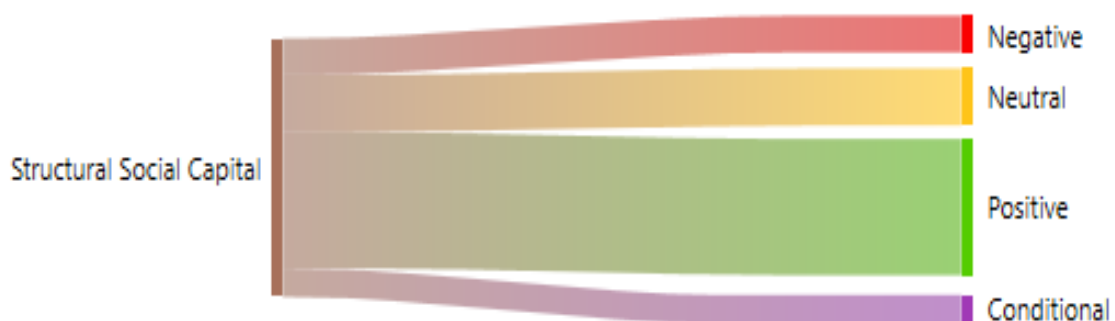


Figure 5.2.9: Overall Sentiment of Structural Social Capital (Source: Authors' own findings)

Finally we can say that the workings of RMG factories present a complex interplay of positive relationships and support systems alongside significant challenges such as verbal abuse, high workloads, and fear of reporting issues.

5.2.7 Overall Practices of Relational Social Capital

In this study, majority of the issues of relational social capital is positive. Some are negative, neutral and conditional. The following table 5.2.9 and figure 5.2.10 represent the answers of the responses. From the interview response, here we discussed briefly the answer of KII persons;

Discussion on Positive Responses

Some factories foster a strong trust where management listens to female workers' concerns, leading to an open and respectful environment. This promotes mutual respect and reduces complaints. Effective HR systems allow safe channels for grievances, fostering loyalty and positive worker-management relationships. Long-standing employees tend to have more trust in management due to established relationships and better communication.

Discussion on Negative Responses

In various factories, management may pressure or scold female workers, deterring them from speaking up about issues. Many female workers fear repercussions for reporting problems, leading to mental health issues and decreased productivity. Upper management often has a communication gap with lower-level workers, leading to further distrust. Lack of trust is prevalent in numerous factories, with reports of supervisors using pressure tactics that discourage female workers from voicing their concerns (Supervisor 2, Manager 7). Fear of retaliation leads to many workers withholding issues, indicative of a fragile trust environment.

Table 5.2.9: Overall Sentiment analysis of Relational Social Capital

Social Capital and Code	● Conditional Gr=236	● Negative Gr=385	● Neutral Gr=351	● Positive Gr=799
● Relational Social Capital Gr=260	42	45	47	123

(Source: Authors' own findings)

Discussion on Conditional Responses

Trust is often contingent upon management behaviour; respectful and supportive actions from management can build trust, while neglect or abusive communication can rapidly erode it (Manager-8, AGM-9). Some factories implement initiatives (like open-door policies or worker committees) to improve communication, but trust is still lacking in many areas without ongoing effort and consistency. There is a mix of respect and disrespect in factory environments. Some supervisors are supportive, while others may engage in verbal abuse, especially during high-pressure situations. More educated or long-term workers tend to receive greater respect, but bullying and favouritism can create a toxic atmosphere. Government and buyer pressures have led some factories to be more responsive to worker needs, but inconsistency remains prevalent.

Finally, we can say that the relationship between management and female workers in the RMG industry in Bangladesh is complex, characterized by a mix of trust, fear, respect, and disrespect. While some factories demonstrate strong commitment to worker welfare and open communication, significant gaps remain in others.

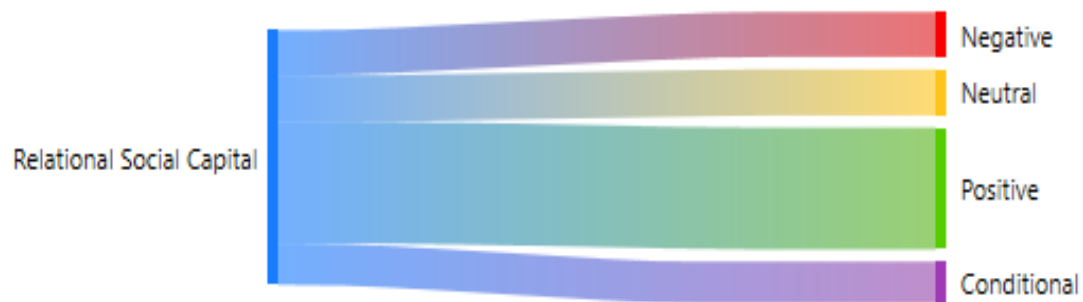


Figure 5.2.10: Overall Sentiment of Relational Social Capital (Source: Authors' own findings)

Building a positive workplace culture requires ongoing effort from management to address workers' needs consistently and respectfully.

5.2.8 Overall Practices of Cognitive Social Capital

In table 5.2.10 and figure 5.2.11 negative response is more than the neutral and conditional issues. Here, we discuss the views of female RMG workers on cognitive social capital practices in RMG industry of Bangladesh.

Discussion on Positive Responses

Many supervisors and managers highlighted the importance of cleanliness, discipline, and mutual support among female workers to enhance collaboration (e.g., "Cleanliness maintained, Workplace discipline, Smooth collaboration"). Female workers actively share tips to improve efficiency and help each other, fostering a culture of cooperation. Public acknowledgment of contributions boosts morale and encourages teamwork. Female workers engage in sharing tips for improving sewing efficiency. Some supervisors publicly recognize and appreciate workers' contributions. Supportive environments can foster teamwork and create a sense of belonging. Many workers feel a strong sense of family and belonging within well-managed factories.

Table 5.2.10: Overall Sentiment analysis of Cognitive Social Capital

Social Capital and Code	● Conditional Gr=236	● Negative Gr=385	● Neutral Gr=351	● Positive Gr=799
● Cognitive Social Capital Gr=199	49	54	37	59

(Source: Authors' own findings)

Discussion on Conditional Responses

Collaboration improves under proper supervision and with mutual respect among all workers. High morale and teamwork depend on equitable treatment and recognition. Workers may assist one another if they feel secure in their roles and are incentivized appropriately.

Discussion on Neutral Responses Although some factories provide good working conditions and benefits leading to job satisfaction, many female workers report high stress levels, especially during peak seasons due to excessive workloads ("Increased work-related stress", "Under pressure"). The presence of health care, proper facilities, and acknowledgment of hard work positively impacts worker satisfaction. Conversely, neglect from management leads to dissatisfaction and feelings of undervaluation. Collaboration varies across teams; some are effective while others are not. Workers show support during busy times but may feel unable to fully engage due to fear of criticism or unequal treatment.

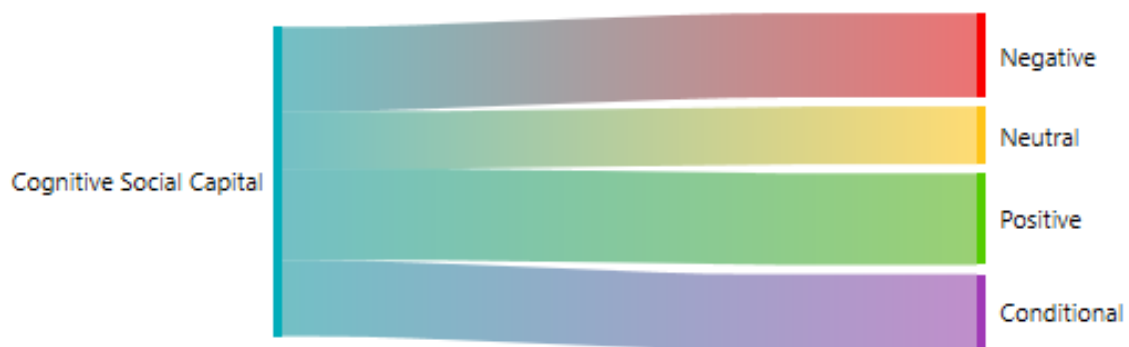


Figure 5.2.11: Overall Sentiment of Cognitive Social Capital (Source: Authors' own findings)

Discussion on Negative Responses Workers in supportive environments with fair wages and recognition demonstrate a strong sense of belonging (e.g., "High production output, Worker sincerity and dedication"). However, delayed salaries and lack of management support can lead to frustration and destructive behaviour. Long-term workers express a

sense of family within the factory, engaging in celebrations and showing pride in their workplace. There are pressures from management to meet production targets, which can lead to stress and conflict among workers.

Finally, we can say that a supportive environment correlates with higher employee retention and morale. Recognition and fair treatment in promotions for female workers are vital for job satisfaction and preventing feelings of dissatisfaction related to gender disparities. Open lines of communication about workers' concerns enhance the feeling of community and belonging in the workplace. Understanding these dimensions of cognitive social capital in RMG factories can help in devising strategies to improve workplace dynamics.

5.2.9 Overall Practices of Social Capital Issues

This study shows that the structural social capital is relatively stronger positive responses, while some of negative, conditional and neutral response indicate the uneven access to the relationship, their support and networks among female RMG workers.

Table 5.2.11: Overall sentiment analysis of Social Capital

Social Capital and Code	● Conditional Gr=236	● Negative Gr=385	● Neutral Gr=351	● Positive Gr=799
● Cognitive Social Capital Gr=199	49	54	37	59
● Relational Social Capital Gr=260	42	45	47	123
● Structural Social Capital Gr=410	46	58	91	216

(Source: Authors' own findings)

Structural Social Capital: From the above tablet 5.2.11 is seen that from Gr 410 responses, 216 are positive, 91 are neutral, 58 are negative and 46 are conditional. This means that, there are exist the networks, cooperation, participation and connections among female RMG workers in readymade garments factory but there are also some female workers still facing structural barriers in their workplace. In the figure 5.2.12, there are seen the more thickness in the structural social capital issue on positive perspectives than other dimensions.

Relational Social Capital: In table 5.2.11, it is seen that the among Gr 260 responses, 123 are positive, 45 are negative, 47 are neutral and 42 are conditional. This highlights trust and trustworthiness, cooperation, supportive relationships, mutual understanding among female RMG workers in readymade garments factory. In the figure 5.2.12, there are seen the more

thickness in neutral answer of relational social capital than other two dimensions, that means there are exist some negative factors also.

Cognitive Social Capital: Among Gr 199 responses, 59 are positive, 37 are neutral, 54 are negative and 49 are conditional. This means that, there are exist common values, norms, beliefs, attitudes are stronger among female RMG workers in readymade garments factory but there are also some issues are not in satisfactory level.



Figure 5.2.12: Overall sentiment of Social Capital (Source: Authors' own findings)

5.2.10 Code Documents Analysis

5.2.10.1 Code Documents Analysis of Structural Social Capital dimension on different issues

The analysis of code documents not only reveals the frequency of occurrence but also indicates the origin of the quotes. In this case, 5 codes have resulted in 410 quotation from five different issues- Factory support, Participation in meeting, Supervisor helpful, Support from colleagues, Training facilities. These factors have been separately coded to create better perceptions of the interviewee's observations. Among the five factors, Training facilities have the highest number of codes, followed by Participation in meeting factor, Factory support factor, Supervisor helpful factor and Support from colleague's factor.

Table 5.2.12: Code and Documents of Structural Social Capital

Codes/Documents	● Structural Social Capital Gr=410
● Factory support Gr=89	88
● Interpersonal relationship status Gr=89	89
● Participation in meeting Gr=88	86
● Support from colleague & supervisor Gr=80	79
● Training facilities Gr=67	66

(Source: Authors' own findings)

The corresponding codes for documents one to five are presented in Table 5.2.12 and Figure 5.2.13. However, the interpersonal relationship status have produced the largest number of codes, that means there are exist interpersonal relationship among RMG workers. Similarly, factory support is the second highest, that represent the facilities of worker participation in RMG industry.

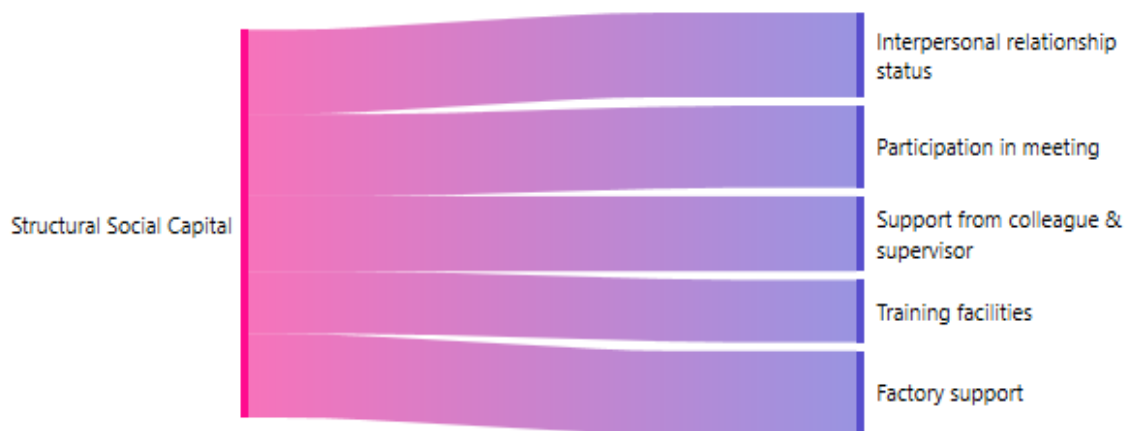


Figure 5.2.13: Code document analysis (Source: Authors' own findings)

5.2.10.2 Code Documents Analysis of Relational Social Capital dimension on different issues

In relational social capital dimension case, 4 codes have resulted in 260 quotation from four different factors- practices of respect, response than before, share personal problems and trusts on management. These factors have been separately coded to create better perceptions of the interviewee's observations. Among the four factors, trusts on management is the

highest number of codes, followed by response than before issue and share personal problems.

Table 5.2.13: Code and Documents of Relational Social Capital

Codes/Documents	● Relational Social Capital Gr=260
● Practices of respect Gr=58	56
● Responsive than before Gr=68	67
● Share personal problems Gr=60	58
● Trusts on management Gr=77	75

(Source: Authors' own findings)

The parallel codes for documents one to four are presented in Table 5.2.13 and Figure 5.2.14. However, trusts on management is the largest number of codes, that means there have the scope for female workers to discuss their problems with their colleagues and supervisors in their factory. Similarly, response than before is the second highest, that represent the responses of RMG owners that are increased than before.

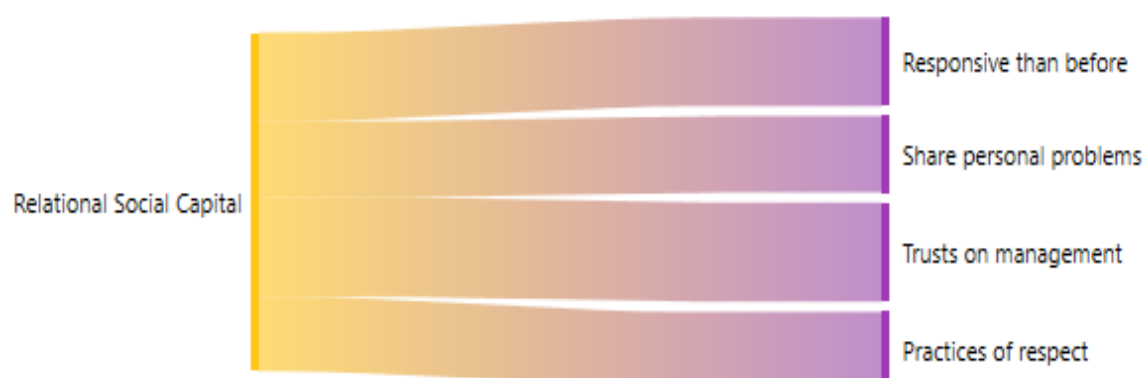


Figure 5.2.14: Code document analysis (Source: Authors' own findings)

5.2.10.3 Code Documents Analysis of Cognitive Social Capital dimension on different issues

In the cognitive social capital dimension, there are 3 codes have resulted in 199 quotation from three different issues like- Care on satisfaction, Work value practiced, Worker sense of belonging. These three factors have been separately coded to create better perceptions of

the interviewee's observations. Among the three variables, care on satisfaction has the highest number of codes, followed by worker sense of belonging and work value practiced.

Table 5.2.14: Code and Documents of Cognitive Social Capital

Codes/Documents	● Cognitive Social Capital Gr=199
● Care about satisfaction Gr=75	76
● Work value practiced Gr=61	60
● Worker's sense of belonging Gr=64	63

(Source: Authors' own findings)

The corresponding codes for documents one to three are presented in Table 5.2.14 and Figure 5.2.15. However, the care on satisfaction has produced the largest number of codes that means the female RMG workers are mostly satisfied on their workplace in different issues but not all issues. Similarly, worker sense of belonging is the second highest, that represent the worker fascination on their factory and responsibility on factory rules and regulation.

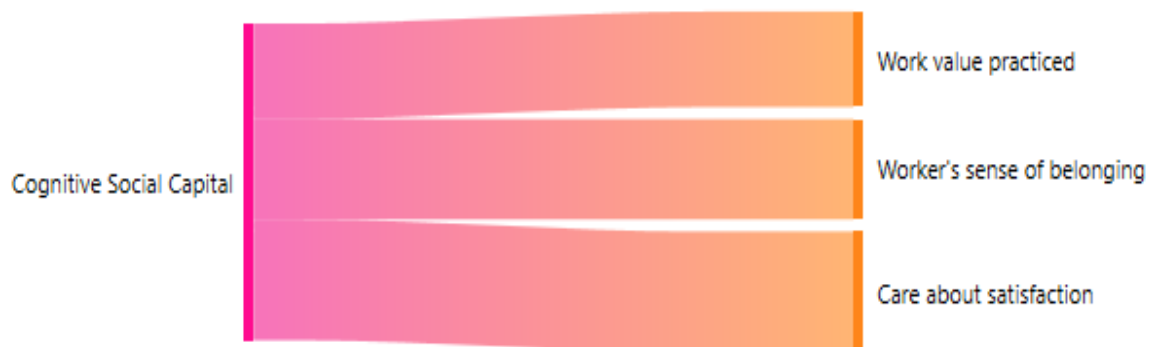


Figure 5.2.15: Code document analysis (Source: Authors' own findings)

KII Findings of Socio Economic Empowerment factors based on Research Question-2

5.2.11 Content Analysis of Socio Economic Empowerment factors

In the Figure 5.2.16, content analysis of socio economic empowerment factors assisted to identify the overall word frequency tree map of interview data from KII person that express the most important aspects of the social and economic empowerment of female workers in their family maintenance, social status, decision making capacity in the society and inside their factory premises. The mostly dominance used terms in Figure-5.2.16 are worker that exposed by 243 quotations, then factory RMG 128 quotations, for family 98 quotations, factory by 85 quotations, income 61 quotations and many more that emphasis on the socio economic development and empowerment status of female RMG workers. In this analysis, readymade garments factory represent the income, savings, living, support, health condition, status, need, cost etc. that are linked with personal development and family life improvement with the networking, collaboration and cooperation among female workers.

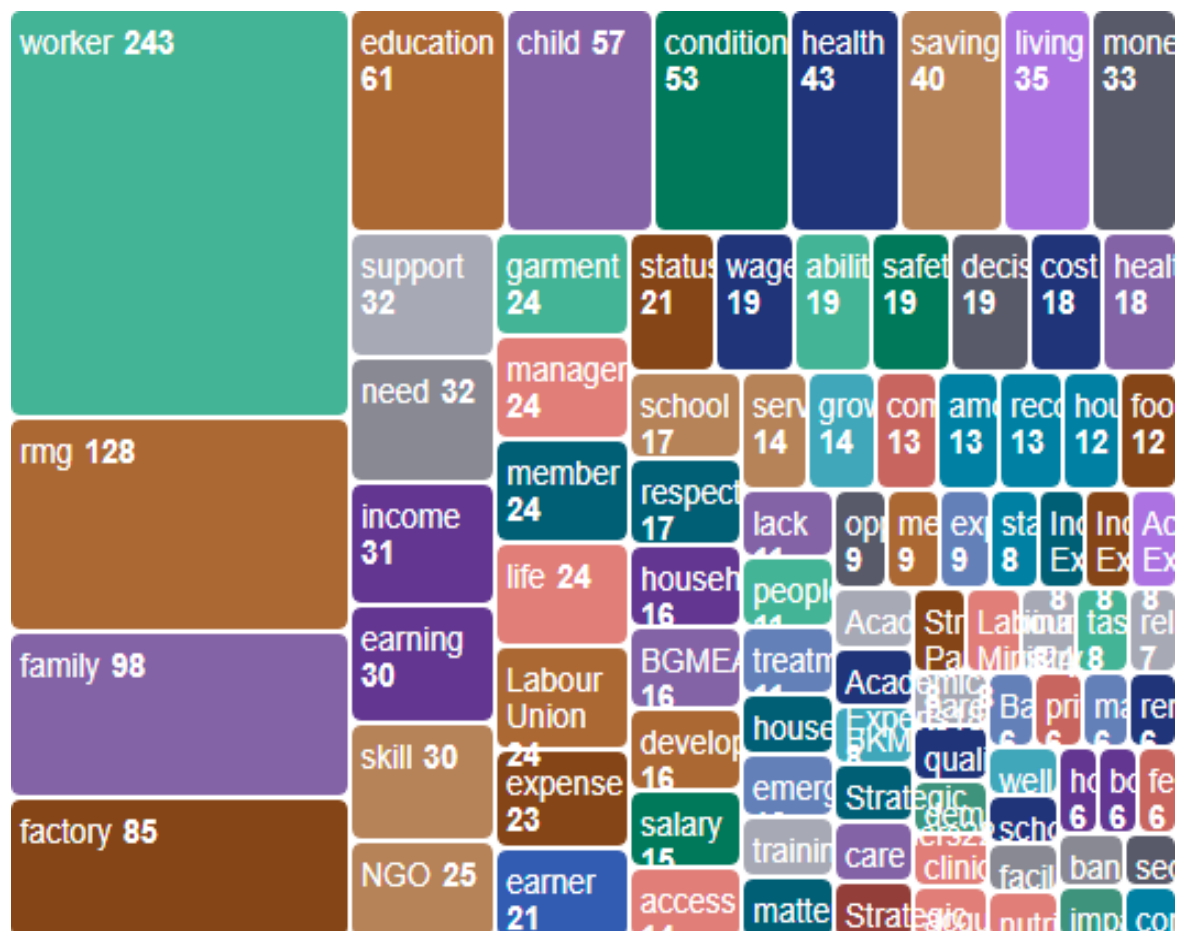


Figure 5.2.16: Content analysis (Source: Authors’ own findings)

From the above Figure 5.2.16, it is seen that many female workers have experienced better living conditions compared to the past due to higher wages. Some factories provide dormitories, which offer safer and more stable housing. However, most still live in overcrowded and poorly maintained homes, often sharing facilities with multiple family members. Female workers have become more self-reliant, financially supporting their families and contributing to their children's education. They can afford better food, basic household items, and some can even send their children to good schools. Despite improvements, many female workers still struggle with low wages that barely cover daily necessities. The rising cost of living in urban areas has led to financial stress, making it difficult to save or cover education and healthcare expenses. Many also live in poor housing conditions and lack privacy.

Health and safety conditions in factories vary. While some factory clinics provide free medical services, others fall short. Workers often face health hazards due to excessive workloads and inadequate healthcare access. Social status of female RMG workers is gradually improving. They are gaining respect within their families and communities for their financial contributions. However, societal perceptions still limit their acknowledgment, and many face stigma for working outside the home. Female workers acquire various skills, including sewing and teamwork, which enhance their personal and professional growth. However, limited training opportunities make career advancement challenging. While female RMG workers gain confidence in financial matters and decision-making, many still struggle with personal decisions due to societal norms and family dynamics. Their levels of confidence vary significantly. Some female workers achieve financial stability and savings, while others, especially those from single-earner households, find it difficult to meet their family's basic needs.

Finally, while there have been notable improvements in the economic and social status of female RMG workers in Bangladesh, they still face significant challenges related to housing, healthcare, and societal perception. The journey towards better living conditions, empowerment, and social recognition continues.

5.2.12 Concept Analysis of Socio Economic Empowerment factors

Perceptions from the content of the RMG workers are represented in the Figure 5.2.17. The concept analysis mainly establishes significant influences between words within the appropriate context and provides an understanding of how social capital influence on socio

economic empowerment status of female RMG workers within their family and the factory system.

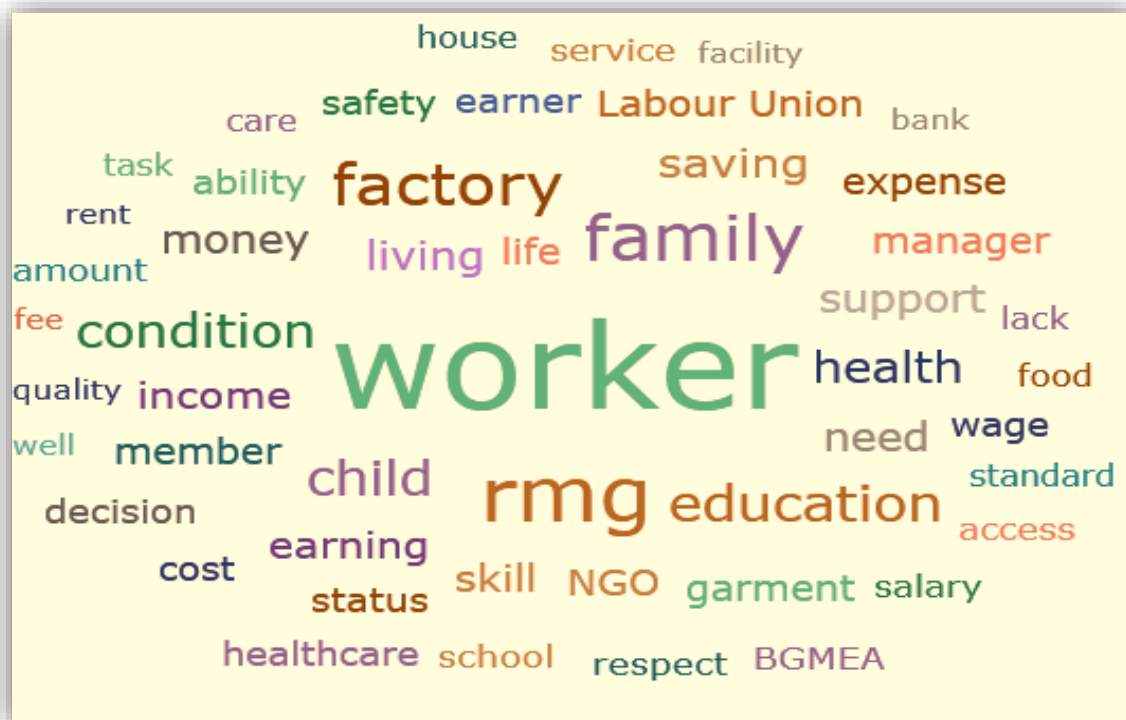


Figure 5.2.17: Concept analysis (Source: Authors' own findings)

However, the importance of concepts in this study are worker, RMG, family, factory, education, earning, health, income, skill, savings, confidence, labour Union etc. that represent the life status of female RMG workers. However, the responses regarding income, skill, decision, ability, task, cost, house, service etc. represent the development and growth of female worker that helps to create their empowerment in family and society.

5.2.13 Constructs of Socio-Economic Empowerment Issues

5.2.13.1 Views of KII respondents on socio-economic empowerment factors of female garments workers

The paradigms of socio-economic empowerment factors of garments workers have been derived from the interview questions, followed by the individual view or quotation of the KII respondents. In this study, socio-economic empowerment factors relates the current living conditions, access to healthcare services, condition of social status, financial condition and savings, gained skills and experiences, making personal decisions, meet needs and demands and support for education. However, the socio-economic empowerment factors is perceived from different aspects presented in Table 5.2.15 and Figure 5.2.18 that

represent the code and quotation occurrences in the procedure of a link between KII respondents and their perceptions on socio-economic empowerment status of female workers.

The socio-economic empowerment construct has been coded and the KII respondents perceptions have been applied to the codes. Every quotation point of perception is an individual assessment that resulting in number of quotations ('Gr'). Here, 'Gr' represents the total number of quotations coded by a code that held by participants and individual theme of socio-economic empowerment issues. In this perspectives, the cross-match of the rows and columns the frequencies of perceptions resulting from the codes and quotations. The quotations under codes are mapped into the ATLAS.ti25, which illustrated in the table and representative sunkey diagram.

Table 5.2.15: KII respondents' views on socio-economic empowerment factors of female workers

KII Participants	Constructs							
	● Access to healthcare services Gr=57	● Condition of social status Gr=57	● Current living conditions Gr=67	● Financial condition & savings Gr=71	● Gained skills and experiences Gr=65	● Making personal decisions Gr=34	● Meet needs and demands Gr=63	● Support for education Gr=55
● Academic Experts16 Gr=57	2	0	2	3	1	1	3	2
● Academic Experts17 Gr=51	0	1	2	3	2	1	2	2
● Academic Experts18 Gr=56	2	1	2	2	2	1	1	3
● AGM10 Gr=54	2	2	2	2	3	1	1	2
● AGM9 Gr=69	2	2	3	2	2	1	3	2
● BGMEA Representati.19 Gr=54	2	2	1	2	3	1	1	3
● BGMEA Representati.20 Gr=55	2	1	1	2	1	1	2	2
● BKMEA Representati.21 Gr=57	2	2	2	1	3	1	2	1
● GM11 Gr=56	2	1	3	3	1	1	3	1
● GM12 Gr=60	2	3	2	1	3	1	2	2
● Industry Experts13 Gr=56	1	1	2	2	3	1	1	1
● Industry Experts14 Gr=59	1	3	3	2	1	1	1	1
● Industry Experts15 Gr=57	2	2	1	3	2	1	2	1
● Labour Ministry31 Gr=45	2	2	2	1	1	1	2	1
● Labour Ministry32 Gr=49	1	2	1	3	1	1	2	2
● Labour Union28 Gr=53	2	1	2	0	2	1	2	2

● Labour Union29 Gr=51	1	1	2	3	1	1	2	1
● Labour Union30 Gr=54	2	2	1	3	2	1	2	1
● Line Chief 4 Gr=59	2	2	2	3	2	1	3	2
● Manager 6 Gr=67	3	1	3	3	4	1	1	2
● Manager 7 Gr=55	1	1	3	2	2	2	2	2
● Manager 8 Gr=55	2	1	1	2	2	1	4	2
● Manager5 Gr=68	1	3	3	3	2	1	1	2
● NGO Person25 Gr=49	1	3	2	3	2	1	1	1
● NGO Person26 Gr=52	1	3	3	2	3	1	2	2
● NGO Person27 Gr=48	2	1	2	3	1	1	1	2
● Strategic Partners22 Gr=59	2	1	3	1	2	1	2	1
● Strategic Partners23 Gr=53	3	1	3	2	2	1	2	2
● Strategic Partners24 Gr=56	2	4	2	2	2	1	2	1
● Supervisor1 Gr=56	2	3	1	2	2	1	3	1
● Supervisor2 Gr=64	2	2	2	2	2	1	3	2
● Supervisor3 Gr=63	2	2	2	2	2	1	3	2

(Source: Authors' own findings)

From the responses of KII persons on 8 constructs related to socio-economic empowerment status of female garments workers are described in below, these are -

(First construct) The current living conditions of female workers:

KII persons said that the living conditions of female workers in the garment industry have seen some improvements, particularly for those in renowned factories that provide better housing and services. Many female workers can now earn more, leading to better housing options and the ability to support their families financially, including their children's education. However, challenges remain.

While some workers report improved conditions, such as access to electricity and better food, many still face significant hardships. The reality for most female garment workers includes overcrowded living situations with limited privacy and access to essential services like healthcare and education. They often live in poorly maintained housing, such as tin sheds, and struggle with low wages that barely cover their daily expenses.

Although some workers benefit from shared living arrangements that help them save money, the high cost of living in urban areas and inadequate wages prevent many from achieving a decent standard of living. Furthermore, excessive work hours limit their ability to engage with their communities, weakening social ties and support networks.

Overall, while there have been improvements in the living conditions of female garment workers in Bangladesh, significant issues remain, especially regarding financial stability, access to services, and the quality of housing. Many workers manage to meet their basic needs but often lack the resources for a higher quality of life

(Second construct) Access to healthcare services after joining the garment factory:

KII respondents stated that the health and safety support in garment factories, particularly for female workers, shows a mix of positive developments and ongoing challenges. Many factories provide free medical treatment, medicines, and training on health and safety, which fosters trust among workers. However, not all workers benefit equally from these provisions. Female workers generally report satisfaction with health services, including access to clinics and training on hygiene and nutrition, leading to improved health management for themselves and their families.

Despite these advancements, issues remain. Some factories do not consistently provide quality care, with inadequate supplies in clinics and limited access to doctors. Additionally, excessive workloads contribute to health hazards and stress, forcing many female workers to continue working even when ill to avoid losing bonuses. While a majority of factories are committed to health and safety standards, some smaller or medium-sized ones fall short, ignoring the needs of their workers.

Overall, the landscape is improving due to government oversight and active safety committees in factories, but there's still significant room for enhancement to ensure all workers can fully access and benefit from health and safety resources.

(Third construct) The income of female workers affected their ability to support the education of their family members:

According to the respondents, the ability of female Ready-Made Garment (RMG) workers to fund their children's education varies significantly based on their income levels and family circumstances. Many female workers can afford to send their children to good schools and colleges. Regular incomes allow them to pay school fees, buy uniforms, and necessary materials without interruption, particularly when working alongside their spouses or in families with multiple earners.

However, the low wages in the RMG sector pose a challenge for many. While some workers can cover educational costs up to the primary level, higher education remains out of reach for most. Single mothers, in particular, struggle to balance work and educational expenses. Additionally, even though some factories provide free education for workers' children, many families still face financial constraints that limit their ability to invest in their children's education. In times of better earnings, some may prioritize education, while others focus on savings.

Overall, factory job stability and potential wage increases could enhance the capability of these workers to support their children's education more comprehensively. Factors like promotion opportunities, skill training, and support from extended family members can also play significant roles in improving their children's educational prospects.

(Fourth construct) The financial condition and savings status of female garment workers' after joining in RMG factory:

KII respondents said that the financial situation of female RMG (Ready-Made Garment) workers in Bangladesh shows a mixed picture. Many workers have experienced improvements in their financial conditions since joining the sector, allowing for monthly savings and a modest contribution to household expenses. Some women who have worked for over a decade are able to save significantly, manage medical expenses without borrowing, and even maintain savings through bank accounts and mobile payment services.

However, challenges persist; a substantial number of workers, especially in smaller factories or those with larger families, struggle to save due to high living costs, household responsibilities, and insufficient wages. The impact of inflation has also made it difficult for many to manage monthly savings, forcing some to prioritize immediate family needs over savings. While some workers can cover basic expenses and afford better nutrition for their families, others find their earnings inadequate due to escalating daily needs.

Finally, female RMG workers' financial conditions are diverse: those in stable, multi-earner households often fare better than those in single-income families. While savings behaviours vary widely, many workers continue to aspire for better financial stability and security despite the prevailing economic challenges.

(Fifth construct) Is the earnings of female workers sufficient to meet their essential needs and demands as well as their family members?

KII persons answered that the responses regarding the earnings of female garment workers in the Ready-Made Garment (RMG) sector reveal a complex situation. Here are some key takeaways.

Insufficient Earnings: Many comments indicate that the wages of female garment workers are generally not enough to fully meet their basic needs and that they often live in poverty. Despite some managing to cover their essential expenses, many rely on loans or additional financial support.

Individual Circumstances: The sufficiency of income appears to depend significantly on individual circumstances, such as family size, location, and whether there are additional

earners in the household. Families with more than one income earner tend to be more financially stable.

Inflation Impact: Recent inflation has negatively impacted the purchasing power of these workers, indicating that even if wages seem adequate, they may not keep pace with rising living costs.

Mixed Perceptions: Some workers express a sense of financial security and contentment with their earnings, while others highlight ongoing struggles to afford necessities beyond basic needs. The variety of experiences suggests differing conditions across factories and regions.

Wages and Necessities: Although some workers report being able to afford certain luxuries like education for children or health care, many still struggle to satisfy all their family's needs.

Overall, the situation for female garment workers is nuanced, with many facing considerable financial challenges despite some being able to manage within their means.

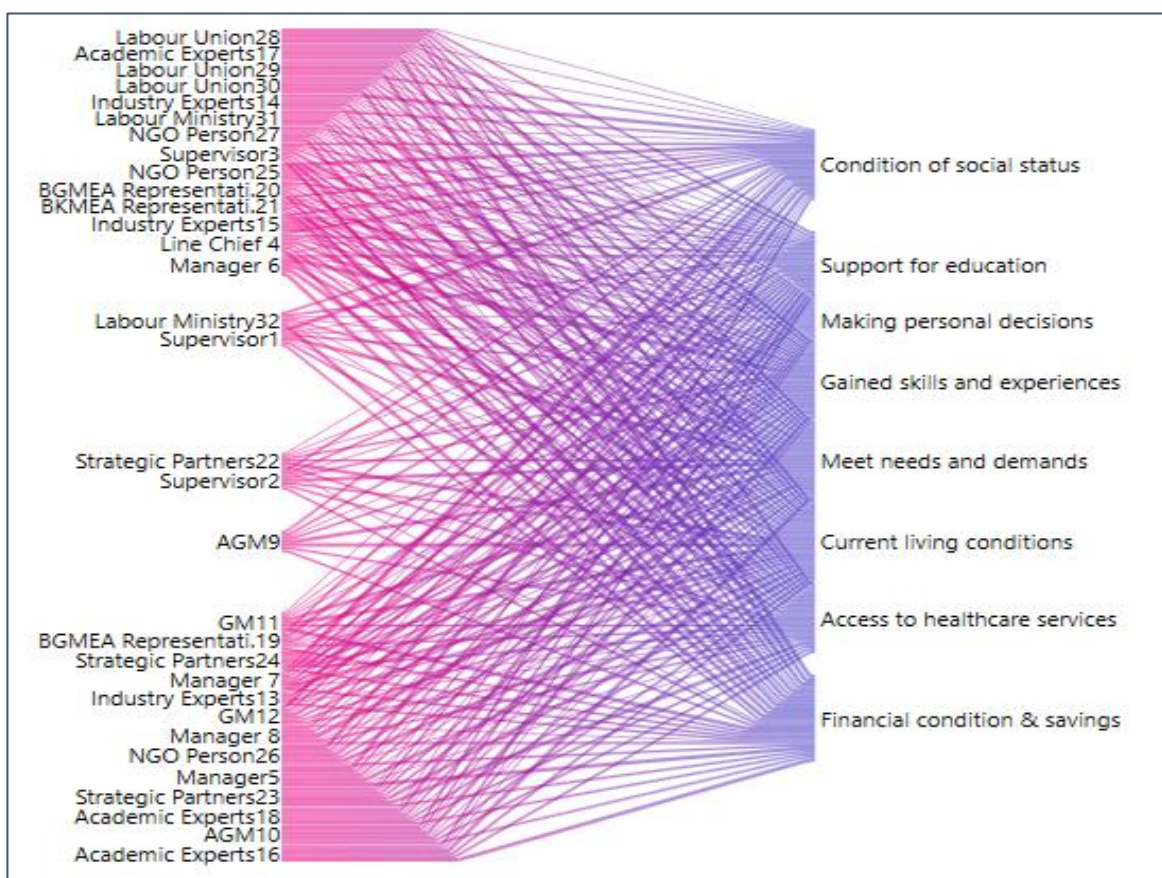


Figure 5.2.18: Mapping of socio-economic empowerment factors with female workers
(Source: Authors' own findings)

(Sixth construct) The social status of female garment workers after joining in RMG sector:

The social status and recognition of female RMG (Ready-Made Garments) workers have been a subject of ongoing discussion and observation. Key Informants Interview (KII) said that many workers have experienced improvements in their financial contributions to their families, leading to greater respect from relatives and some community members, challenges persist. There are some points include.

Financial Contributions: Female RMG workers have enhanced their family's financial status, which has led to increased respect from relatives, especially in rural areas where their earnings are recognized.

Mixed Reception: Despite these advancements, societal perceptions remain mixed. Some individuals still view working women with disdain, and there is a notable stigma associated with RMG work, particularly from certain parts of the community.

Changing Attitudes: Over time, the overall recognition of female workers has improved. Many are now seen as contributors to the economy, earning respect for their role in supporting both household decisions and educational expenses for siblings

Community Support and its Criticism: The level of respect female RMG workers receive often depends on their family's social standing or contributions. While some women who earn more than their husbands gain additional respect, others face criticism, especially when traditional expectations of women are challenged

Pride in Identity: Initially, there was a reluctance among workers to disclose their occupation, but this has shifted and many now take pride in identifying as RMG workers, viewing their employment as a fundamental contribution to the economy.

Continued Struggles: Despite financial gains, the societal acknowledgment and respect for their hard work often lag behind. There's a recognition that while many aspects have improved, systemic biases and deep-rooted cultural attitudes continue to affect how female RMG workers are viewed.

In conclusion, while the situation for female RMG workers has improved in various ways, ongoing societal biases and perceptions of women in the workforce highlight a complex struggle for full recognition and respect in their communities.

(Seventh construct) The skills and experiences of female worker gained from working in the RMG factory that contributed to their personal development and professional growth:

Key Informants Interview (KII) indicated the experiences of female ready-made garment (RMG) workers have led to significant personal and professional development. Many have gained valuable skills in teamwork, problem-solving, time management, and communication, which enhance their ability to manage family responsibilities and navigate social situations. Training in specific technical skills, like sewing and machine operation, allows them to be marketable for future job opportunities.

Despite these advancements, the level of skill acquisition varies among workers, and while some have developed strong leadership abilities, public speaking skills remain a challenge. While the majority of workers have gained professional skills and feel an increased sense of responsibility, personal lives may not reflect these changes equally.

Exposure to diverse roles within the factory contributes to broad skill development, enhancing confidence and patience. However, limited training opportunities can hinder further growth. With adequate guidance from supervisors and flexible working hours, female RMG workers could achieve a better balance between their professional and personal lives, ultimately leading to greater overall development. Additionally, improved teamwork could further enrich their learning experiences.

Overall, while female RMG workers have made significant strides in their professional skills, there remains room for growth and improvement in both their personal and professional lives

(Eighth construct) Working in the garment factory helped female workers become more confident in making personal decisions:

From the responses of KII persons on confidence in decision-making of female workers, we can find out some key issues, these are -

Financial Independence: Many female workers feel more confident in managing their income and savings, making decisions about spending, and handling household budgets.

Education Choices: They have the ability to choose their children's educational paths, showcasing an increased level of decision-making in family matters.

Healthcare Autonomy: Female workers can often make decisions about their healthcare independently.

Empowerment through Employment: Working in factories has contributed to their decision-making skills, improving their confidence in personal and family discussions.

Confidence in Minor Decisions: They feel empowered in making small financial choices and handling minor household issues, yet struggle with major family decisions.

Societal Pressures: Many still face societal norms and pressures that limit their confidence in personal matters, often relying on male family members for significant financial decisions.

Support and Training: Training and workshops provided by factories enhance their confidence, and having savings increases their assertiveness in personal matters.

Work-Life Balance: They are capable of balancing work and family responsibilities, although they encounter challenges that affect their confidence at home.

Social Engagement: Female workers feel more confident attending social gatherings and participating in discussions, reflecting their growing assertiveness.

Varied Experiences: The experiences vary widely; while some women feel empowered and able to make decisions, others still encounter restrictions and may lack the confidence to take charge of significant issues.

Overall, while there has been progress in the confidence and decision-making abilities of female workers, particularly in the RMG sector, barriers such as societal norms and reliance on family members still exist.

5.2.14 Opinion Mining of Socio-Economic Empowerment Factor

5.2.14.1 Socio-Economic Empowerment Status of Female Workers on different issues

The sentiment analysis in table 5.2.16 and figure 5.2.19 compares the positive, negative, neutral and conditional perceptions of socio-economic empowerment status of female workers in Bangladesh. This study shows 08 factors of socio-economic empowerment status of female workers such as;

- 1. Current living conditions:** In the perspective of current living conditions, the KII respondents expressed 25 positive issues, 22 negative issues, and 14 neutral issues. Based on the provided information of KII respondents, the living conditions of female

garment workers in Bangladesh exhibit a complex mix of improvements and ongoing challenges. These are –

Positive Aspects:

- **Higher Earnings:** Many female workers have experienced increased earnings, enabling them to afford better housing, food, and support their families and children's education.
- **Employer Support:** Some factories offer dormitories and job security, enhancing their living conditions and providing a sense of safety.
- **Self-Reliance:** Increased financial independence has allowed many women to contribute significantly to their households and community.
- **Basic Amenities:** Many now have access to basic amenities such as electricity and sometimes even televisions.
- **Social Contributions:** Improved living conditions have led to better family cohesion and emotional well-being for some workers.
- **Conditional Improvements:** The living conditions can vary greatly depending on the factory's compliance and the worker's family situation, those in better factories tend to have better living conditions, while others remain in poor housing.

Negative Aspects

- **Overcrowded and Poor Housing:** Many female workers live in overcrowded, poorly maintained housing with limited access to sanitation and healthcare.
- **Social Isolation:** Low wages often lead to stress and lack of trust within the community, limiting their participation in local activities
- **Struggles with Basic Needs:** Despite earnings, many workers find it challenging to meet all their basic needs, like education and healthcare for their families
- **Debt and Financial Stress:** Many face additional pressures from debts, which further deteriorate their living conditions.
- **Work-Life Balance:** Long working hours inhibit the ability to form social bonds or participate in community life, affecting their social capital.

Neutral Remarks:

While the standard of living has improved compared to the past, many are still struggling to balance their earnings with the high cost of living in urban areas. The situation reflects a mixed outcome where some have benefitted from the changes, but many continue to face significant challenges.

In summary, while there have been notable improvements for some female garment workers in Bangladesh, substantial barriers remain that affect their overall living conditions and social well-being and social participation.

- 2. Access to Healthcare Services:** From the KII responses, there are positive code and thickness is more, 6 codes are used for neutral issues and 13 codes are found for negative perspective and only 05 codes are used for conditional issues where KII respondents express the healthcare status of female workers. From answers of the KII respondents we find out the mixed situation on health and safety support of female workers in garment factories. Here's a summary of the key points from the positive, neutral, and negative aspects:

Positive Aspects

- Health Support: Many factories offer free medicine and medical treatment by authorized doctor's on-site, boosting trust among workers
- Accident Response: In cases of accidents or severe injuries, factories take full responsibility, providing financial support to affected workers.
- Health Education: Some factories provide training on health, hygiene, and nutrition, empowering female workers to care for their families
- Safety Measures: More than 80% of factories prioritize health and hygiene, enhancing worker satisfaction.
- Emergency Care: Facilities for first aid and emergency help are generally provided, contributing to a sense of safety for female workers.

Neutral Aspects

- Variability in Care: The quality of healthcare services varies across factories; while some have good facilities, others are lacking.
- Regular Check-Ups: Female workers are now more likely to undergo regular health check-ups than before joining the factories.
- Satisfaction Levels: Regular reviews indicate that a significant portion of female workers expressed satisfaction with overall health and safety conditions.

Negative Aspects

- Inconsistency of Medical Care: Many doctors are only present once a week, leading to gaps in accessible care

- Long-term Health Issues: While emergency care is generally available, there is insufficient support for long-term health problems.
- Workplace Pressure: Despite health issues, many female workers continue to work due to financial pressures and fear of losing bonuses
- Inequitable Access: Some smaller factories struggle to provide adequate health support, leaving their workers with limited options

Conclusion: While there have been improvements in health and safety for female workers in the RMG sector, challenges remain. Enhancements in healthcare access and management responsiveness are essential to ensure that all workers can benefit from the services provided. The government's active role and safety committees contribute positively, but consistent application and monitoring across all factories are crucial for sustained improvement.

Table 5.2.16: Sentiment analysis of Socio-Economic Empowerment Factor based on Questions and Codes

Question and Code	● Conditional Gr=236	● Negative Gr=385	● Neutral Gr=351	● Positive Gr=799
● Access to healthcare services Gr=57	5	13	6	32
● Condition of social status Gr=57	11	10	9	28
● Current living conditions Gr=67	5	22	14	25
● Financial condition & savings Gr=71	10	21	15	24
● Gained skills and experiences Gr=65	11	4	6	43
● Making personal decisions Gr=34	3	7	8	15
● Meet needs and demands Gr=63	13	24	11	15
● Support for education Gr=55	10	6	13	25

(Source: Authors' own findings)

3. Support for Education: The information of KII respondents highlights various perspectives on the ability of female Ready-Made Garment (RMG) workers to finance their children's education. These are –

Positive Aspects:

Many female RMG workers manage to send their children to good schools and colleges, and even support overseas education. Regular income, especially in households with multiple earners, allows for timely payment of school fees and educational expenses.

Some factories provide free education for workers' children, which alleviates financial pressure. Furthermore, extended family members sometimes help share educational expenses.

Neutral Views:

Some female workers, when working alongside their husbands, find it easier to cover expenses such as tuition and school supplies. Overall, a significant portion of these workers can afford to send their children to school.

Conditional Issues:

The capacity to support education often hinges on factors like job stability and family income. Some workers do manage to sustain their children's education without interruption, while others may struggle depending on their household earnings.

Negative Aspects:

Despite efforts, many female RMG workers face challenges due to low wages, which limit their ability to cover educational costs. Single mothers are particularly affected, and many can only afford primary education

In summary, while many female RMG workers are dedicated to their children's education, various financial and structural barriers impact their ability to fully support higher education. Increased wages and job stability could significantly improve the situation.

4. Financial Condition and Savings Status: From this study, the financial situation of female RMG (Ready-Made Garment) workers in Bangladesh presents a mixed picture, reflecting both progress and ongoing challenges. Based on the KII responses, we discuss details in below;

Positive Aspects

- **Regular Contributions:** Some female RMG workers are now able to regularly contribute to their family's household expenses.
- **Long-term Workers:** Those with over ten years in the industry generally enjoy better financial stability, allowing them to save monthly.
- **Savings Improvement:** Many have opened small savings accounts and have seen improvements in their financial condition after joining the RMG sector.
- **Better Standard of Living:** A significant number can afford better food and nutrition, cover medical expenses without borrowing, and maintain deposits in various financial institutions.

Conditional Factors:

- **Savings Accounts:** While many female workers have savings accounts, their ability to save varies significantly. Those in smaller factories struggle more than those in larger, more profitable ones.
- **Impact of Family Size:** The number of earners in a household significantly impacts savings ability; single-income families often find it challenging to save.

Neutral Factors

- **Inflation Effect:** Despite improvements, rising inflation affects many female RMG workers' ability to save, as they struggle to meet basic needs
- **Debt Management:** Some workers can manage debts better than before, indicating slight financial improvement, yet others still face challenges.

Negative Aspects:

- **Limited Savings:** Many workers, especially those in smaller factories, can barely cover their monthly expenses and have no savings at all.
- **Household Responsibilities:** A significant portion of female RMG workers struggle to save due to household duties and responsibilities.
- **Wage Issues:** Low wages in some factories mean workers cannot afford healthcare and proper nutrition, further inhibiting their ability to save.

Overall, while there are positive developments in the financial situation of some female RMG workers, significant obstacles persist. Gains in savings and financial stability are often undermined by inflation, household responsibilities, and inadequate wages, especially for those in smaller factories or single-income households. To foster better financial health, improvements in wage structures and support for savings would be essential.

5. Meet Needs and Demands: It appears that KII respondents compiled a range of opinions regarding the sufficiency of earnings for female garment workers in the Ready-Made Garment (RMG) industry. Here's a summary based on the sentiments expressed:

Negative Sentiments:

Many KII respondents believe that the earnings of female RMG workers are inadequate to meet basic living standards. They highlight issues such as reliance on loans, inability to afford healthcare, and struggles to provide for families. Concerns over insufficient wages given the rising cost of living were also prevalent.

Positive Sentiments:

Some KII respondents expressed that the income of female garment workers is adequate for covering essential expenses and, in some cases, even allows for contributions to family savings or investments like building homes and supporting education.

Conditional Responses:

A number of voices acknowledged that the sufficiency of income heavily depends on individual circumstances, family size, and the local cost of living. Some pointed out that single earners might struggle more than families with multiple income sources.

Neutral Observations:

There were mixed opinions about the salaries being neither fully sufficient nor completely inadequate. Some believed that while workers manage their finances within their constraints, their earnings might still be too low to afford extras or emergencies.

Finally, the prevailing view suggests considerable concern regarding the adequacy of wages in the RMG sector, particularly in light of economic changes and inflation. While some may find their earnings sufficient, many face significant challenges that restrict their financial stability and quality of life.

6. Condition of Social Status: The narrative of KII respondents present a complex picture of the social status of female RMG (Ready-Made Garment) workers in Bangladesh. These are-

Positive Aspects:

- Joining the RMG sector has allowed workers to meet their basic rights and needs, potentially improving their social status.
- Female workers, particularly, gain respect from relatives for their financial contributions to the family.
- Increased earnings have empowered women, allowing them to influence family decisions and contribute to their siblings' education, which enhances their dignity and pride.
- Many acknowledge that the social status of female RMG workers has improved over time, with societal recognition of their contributions to the economy.

Negative Aspects

- Despite their economic contributions, some workers still face social neglect and prejudice.

- Negative perceptions persist, and not all members of society treat RMG workers with respect.
- There is still a stigma associated with working women in some circles, along with criticism for their non-traditional roles.

Conditional and Neutral Observations:

- Respect for female RMG workers appears to vary based on family status and individual perceptions within communities.
- Balancing work and family responsibilities is recognized and praised, but the overall perception of RMG workers is still mixed.
- Young female workers often face scrutiny due to societal norms related to marriage and work.

Overall, while the RMG sector has significantly contributed to financial empowerment for many women, challenges in social perception and respect remain prevalent. The gradual shift towards acknowledgment and appreciation of their roles hints at potential for continued improvement in social attitudes towards female workers in the industry.

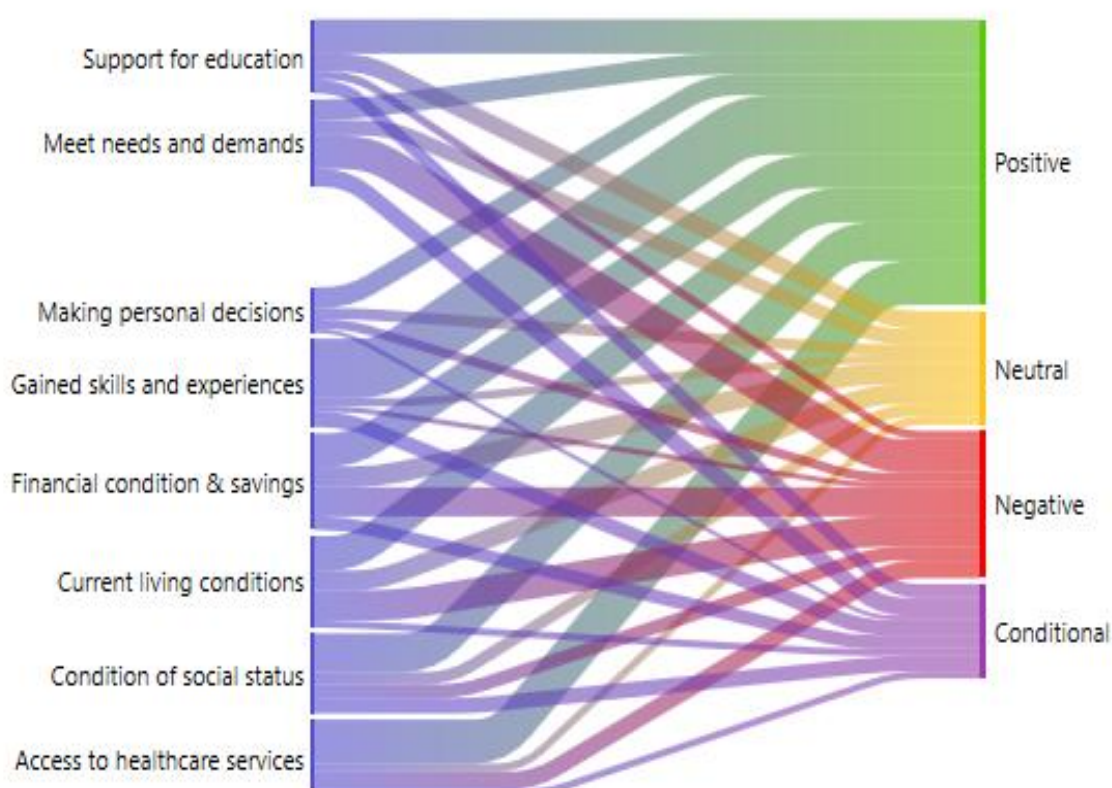


Figure 5.2.19: Question and Sentiment of Socio-Economic Empowerment Factor (Source: Authors' own findings)

7. Gained skill and experiences: KII person provides a comprehensive overview of the impact of working in the Ready-Made Garment (RMG) industry on female workers, highlighting both positive, negative, and conditional aspects of their skill and experiences. These are;

Positive Aspects

- ✚ Teamwork and Mental Growth: Many female RMG workers have developed effective teamwork skills, contributing to both personal mental growth and family maintenance
- ✚ Problem Solving Skills: Their experience in the factory has enhanced their problem-solving abilities
- ✚ Time Management: They have learned to manage their time effectively, helping those complete personal tasks efficiently
- ✚ Communication Skills: They can now communicate better with supervisors, co-workers, and others in various contexts
- ✚ Sewing Skills: Acquiring sewing skills in the factory helps them outside of work.
- ✚ Daily Planning: Workers can plan and prioritize tasks in their family lives, drawing on knowledge gained from their jobs.
- ✚ Stress Management: They learned to handle stressful situations calmly through their experiences.
- ✚ Leadership Skills: Supervising small teams has given them leadership skills beneficial in social settings.
- ✚ The skills and experiences gained contribute to their personal and professional growth.

Negative Aspects:

- ✚ Public Speaking: Although communication skills have improved, many female workers still struggle with public speaking and confidence in larger settings.

Neutral Observations

- ✚ Common Skill Acquisition: Most female workers develop basic skills that aid their professional growth
- ✚ Leadership Potential: With better guidance, they could take on more leadership roles at home.

Conditional Statements

- + Broader Skill Development: Exposure to various departments could enhance their skills.
- + Responsibility at Work: While they feel more responsible at work, this doesn't necessarily translate to personal life improvements
- + Patience and Perseverance: Repetitive tasks have helped foster patience and perseverance.
- + Teaching Skills: Workers can teach sewing skills to others.
- + Teamwork Improvement: Better teamwork could enhance peer learning and skill development.
- + Limited Training Opportunities: Inadequate training opportunities hinder professional growth
- + Career Development Programs: If offered, these could facilitate faster growth for female workers.
- + Awareness of Challenges: They are more aware of workplace challenges and can apply these lessons to family life.

8. Confidence in making personal decisions: The perspectives on the confidence and decision-making abilities of female workers, particularly in the context of the garment industry, converge into several themes based on the responses of KII respondents. These are –

Positive Aspects:

- o Increased Confidence: Many female workers express increased confidence in deciding how to spend their income and manage household budgets.
- o Educational Choices: They can choose where their children should study, reflecting a degree of empowerment in parental responsibilities.
- o Health Care Decisions: Female workers are able to make independent health care decisions without relying on others.
- o Financial Management: They can save money for emergencies and feel independent in handling minor household matters.
- o Workplace Influence: Employment in factories has contributed to improved decision-making skills and overall confidence.

Neutral Observations

- o Mixed Decision-Making: While they can make work-related decisions, personal decision-making remains challenging.
- o Impact of Income Levels: Earning more could enhance their confidence in personal decision-making.

Conditional Factors

- o Negotiations and Investments: There is a sense of empowerment to negotiate loans or invest in businesses, contingent on savings and financial stability.
- o Balancing Responsibilities: Female workers express confidence in balancing work and family if they have better financial resources.
- o Social Engagement: Training and workshops boost their confidence in social gatherings and discussions.

Negative Aspects

- o Societal Limitations: Some female workers feel constrained by societal norms that limit their decision-making power in personal matters.
- o Dependence: There remains a reliance on spouses or family members for significant financial decisions, indicating that confidence may not extend to all areas of life.
- o Inconsistent Decision-Making: While they feel confident in minor issues, major family decisions often still rely on traditional structures.

Overall, the insights suggest a complex interplay between confidence, financial independence, societal norms, and personal decision-making among female garment workers. Although there are significant strides in their empowerment, traditional gender roles and economic conditions still pose challenges to their overall autonomy in personal matters.

5.2.15 Overall Socio-Economic Empowerment Status of Female Workers

In my study, it is seen that almost 40% KII respondents express that the satisfaction of female RMG workers on their socio-economic empowerment status is not good. Here, 208 codes are positive, 81 are neutral, 107 are negative and 68 are conditional. The living conditions and overall well-being of female workers in Bangladesh's garment industry exhibit a mix of improvements and ongoing challenges. Based on the table 5.2.17 and figure

5.2.20, summary of KII responses on positive, negative, neutral and conditional issues are given below;

Positive Aspects;

Many female workers have gained financial independence, allowing them to contribute to their families and support their children's education. Some workers can afford better housing and basic necessities due to increased wages. Workers in compliant factories often have access to healthcare services, including free medical treatment and health education, improving their overall well-being. Working in factories has enhanced workers' skills, such as sewing, time management, and problem-solving, contributing to their personal and professional growth.

Conditional Aspects;

Some well-managed factories provide dormitories, improving living conditions, but many workers still live in overcrowded or poorly maintained housing. While some workers can afford basic needs, many still struggle with high living costs and have limited savings.

Table 5.2.17: Overall sentiment analysis of Socio-Economic Empowerment Factors

Sentiments	● Socio-Economic Empowerment Factors Gr=462
● Conditional Gr=236	68
● Negative Gr=385	107
● Neutral Gr=351	81
● Positive Gr=799	208

(Source: Authors' own findings)

Negative Aspects;

Many workers continue to face poor housing conditions, lack of privacy, and insufficient wages that don't cover all essential needs. Despite contributing financially, female workers may still face social stigma and lack of respect in their communities. Not all factories provide adequate health and safety measures, leading to stress and health hazards for workers.

Neutral Observations;

Some workers report being able to save, while others struggle to meet basic expenses due to low wages and high living costs. Access to education for children varies, with some

families able to support higher education while others struggle with basic schooling expenses.

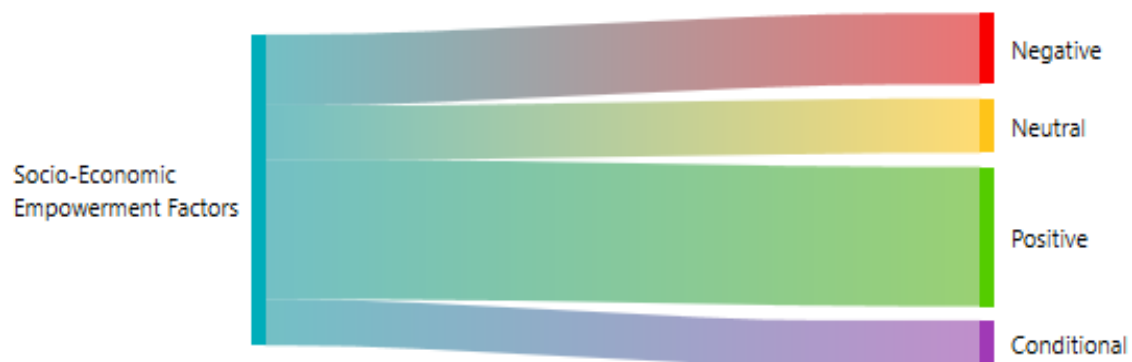


Figure 5.2.20: Overall sentiment of Socio-Economic Empowerment factors (Source: Authors' own findings)

Finally, the situation of female garment workers in Bangladesh reflects both progress and persistent challenges. While many have seen improvements in their income and living conditions, issues such as inadequate wages, social stigma, and health concerns remain significant hurdles to their overall empowerment and well-being.

5.2.16 Social Capital and Socio-Economic Empowerment Status

Based on the table 5.2.18 and figure 5.2.21, here we see the positive indicator in social capital and socio-economic empowerment status. The highest response (Gr=799) among the total responses, which indicates that the social capital and socio-economic empowerment status of female RMG workers is relatively positive. Among these, socio-economic empowerment factors (208) and structural social capital (216) show the highest positive responses, which indicates that the work environment, organizational structure, and economic opportunities are playing an important role in the empowerment of women workers.

Table 5.2.18: Overall sentiment analysis of Social Capital and Socio-Economic Empowerment Status

	● Conditional Gr=236	● Negative Gr=385	● Neutral Gr=351	● Positive Gr=799
● Cognitive Social Capital Gr=199	49	54	37	59
● Relational Social Capital Gr=260	42	45	47	123

● Structural Social Capital Gr=410	46	58	91	216
● Socio-Economic Empowerment Factors Gr=462	68	107	81	208

(Source: Authors' own findings)

On the other hand, relational social capital (Gr=260) also reflect a high level of positive sentiment (123), suggesting interpersonal relationships in the workplace. In contrast, cognitive social capital (GR=199) has comparatively fewer positive response (59) and a relatively higher share of negative and neutral views, implying weaker shared values, common understanding among RMG workers.

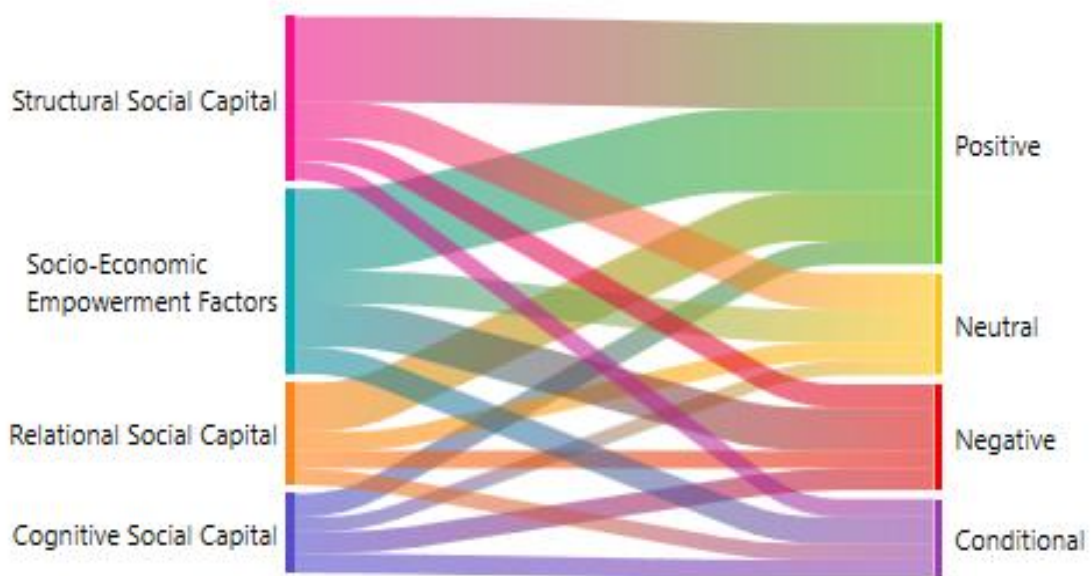


Figure 5.2.21: Overall sentiment of Social Capital and Socio-Economic Empowerment Status (Source: Authors' own findings)

Finally, we can say that the overall perception is positive of the above table and figure especially in structural social capital and empowerment aspects of female workers. But in cognitive and relational dimensions, where improvements are needed to strengthen trust, shared norms, and workers' overall well-being.

KII Findings on Vulnerability Factors based on Research Question-3

5.2.17 Content Analysis of Vulnerability Factors

In the Figure 5.2.22, content analysis of vulnerability factors assisted to identify the overall word frequency tree map of interview data from KII respondents that express the most important aspects of the vulnerability reduction of female workers in their factory. The mostly dominance used terms in Figure-5.2.22 are worker that exposed by 261 quotations, then used factory 238 quotations, for job 108 quotations, abuse 79 quotations, security 49 quotations, harassment 81 quotations and many more that emphasis on the vulnerability issues of female RMG workers. In this analysis, readymade garments factory represent the overtime, workload, abuse, harassment, stress, targets, security, safety etc. as the vulnerability issues that harm female workers health, security, and wellbeing of their life.

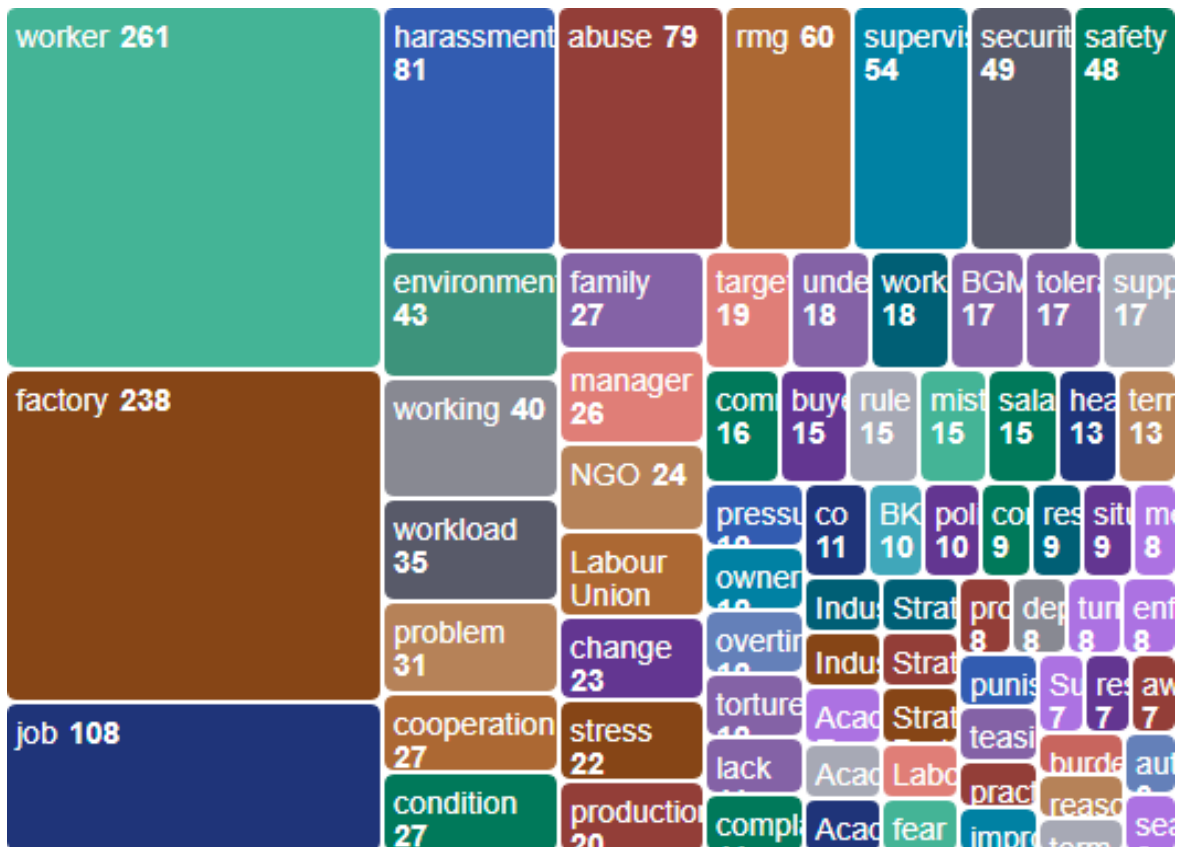


Figure 5.2.22: Content analysis (Source: Authors' own findings)

In this context, social capital may play an important role to reduce the vulnerability of female RMG workers. Moreover, all issues within these concepts shown in Figure 5.2.22 are connected to social capital and its impact on the vulnerability reduction of female RMG workers in Bangladesh. Generally, the content analysis represent the accessibility and

entrance of female workers on face physical and verbal abuse, face sexual harassment, feel security, safe and respected, social challenges, supportive workplace and working environment.

5.2.18 Concept Analysis of Vulnerability Factors

Figure 5.2.23 represent the perceptions of the RMG workers through the content analysis. The concept analysis mainly establishes significant influences between words within the appropriate context and provides an understanding of how social capital influence on vulnerability reduction of female RMG workers within the factory.



Figure 5.2.23: Concept analysis (Source: Authors' own findings)

However, the importance of concepts in this study are factory, workload, harassment, abuse, pressure, teasing, mistake etc. represent the vulnerability of female RMG workers that lead to feelings of stress, fatigue, fear and discomfort in their factory. However, the responses regarding factory, workplace, environment, lighting, safety, support, care, respect etc. represent the factory cleanliness, well-maintained, and safety measures that creating a general comfortable atmosphere. The above concept indicates that the overall working conditions in the Ready-Made Garment (RMG) factories have shown improvements over

the years, particularly post-Rana Plaza tragedy, with many factories adhering to safety standards and labour laws. A significant percentage of factories now provide a clean, safe, and cooperative environment, largely due to pressure from buyers and compliance organizations such as Accord and Alliance.

Collaboration and mutual understanding among workers, as well as between workers and management, are reported to be satisfactory in many facilities, contributing to a better workplace atmosphere. Even though advancements have been made, challenges such as excessive workloads, different treatment by supervisors, and job security concerns remain prevalent. Job security varies significantly across factories, with larger, compliant establishments providing more stability compared to smaller ones, where sudden layoffs are common. Female workers sometimes face challenges when reporting issues like harassment due to fear of repercussions or losing their jobs.

5.2.19 Constructs of Vulnerability Issues

5.2.19.1 Views of KII respondents on vulnerability issues of female workers

The constructs of vulnerability have been derived from the interview questions, followed by the individual view or quotation of the KII persons. In this study, vulnerability issues relates face physical and verbal abuse, face sexual harassment, security, safe and respected, social challenges, supportive workplace, working environment and workload in factory. However, the vulnerability issues of female garments workers perceived from different aspects presented in Table 5.2.19 and Figure 5.2.24 that represent the code and quotation occurrences in the procedure of a link between KII persons (participants) and their perceptions on vulnerability issues.

The vulnerability construct has been coded and the KII persons' perceptions have been applied to the codes. Every quotation point of perception is an individual assessment that resulting in number of quotations ('Gr'). Here, 'Gr' represents the total number of quotations coded by a code that held by participants and their vulnerability issues. In this perspectives, the cross-match of the rows and columns the frequencies of perceptions resulting from the codes and quotations. The quotations under codes are mapped into the ATLAS.ti25, which illustrated in the table and representative sunkey diagram. The

following table and figure illustrated the 8 constructs of vulnerability factors. Those construct are discussed here based on the KII respondent's opinion;

Construct 01- Working environment:

The working conditions in the Ready-Made Garment (RMG) sector have seen significant improvements, particularly following the Rana Plaza tragedy. Most factories now prioritize safety, cooperation, and mutual understanding among workers, with around 75% adhering to good standards due to strict compliance regulations and inspections by organizations like Accord and Alliance.

Despite these advancements, there are still disparities. While many export-oriented factories implement necessary safety measures and foster a positive working environment, some smaller factories and those dealing with less demanding buyers still neglect worker safety and cooperation, often prioritizing production over wellbeing. The behaviour of supervisors can also vary, with some exhibiting less cooperative practices under pressure during high production periods. There's a growing commitment to sustainability practices, with more factories obtaining certifications for green initiatives and safety standards like LEED. Employers are recognizing the importance of a safe and collaborative atmosphere, which has led to noticeable improvements in workplace behavior and conditions.

However, challenges remain. Not all factories maintain the same level of commitment to safety, and some workers still face unsafe conditions and insufficient teamwork. It is crucial for management to actively listen to workers' concerns to ensure consistent improvement in working conditions and cooperation. Overall, while the situation in the RMG industry is better than before, there is still work to be done to ensure uniform safety practices and a supportive working environment across all factories.

Construct 02- Feel safe and respected at workplace and surrounding areas:

This answer indicates a mixed environment for female workers in the Ready-Made Garment (RMG) factories. While there are positive aspects such as a strong presence of security, responsive HR teams, and strict rules against harassment, challenges remain. Many female workers feel safe within the factory premises and appreciate support from management, particularly regarding respect and safety measures like separate washrooms. However, instances of verbal abuse from supervisors, especially during high-pressure situations, create a less-than-ideal work atmosphere. The treatment of female workers appears to

fluctuate based on management presence and production targets, leading to feelings of respect dependent on performance rather than consistency in treatment. Issues outside the factory, such as harassment during commutes and crowded gates, also contribute to women's discomfort.

Despite these challenges, initiatives such as awareness sessions and supportive committees have been established to promote a respectful environment. Transportation services for female workers further enhance safety during travel. Overall, while female workers generally experience a supportive workplace, inconsistencies in supervisor behaviour, the risk of external harassment, and the fear of job loss for reporting abuse remain significant concerns that need ongoing attention and improvement.

Table 5.2.19 Female workers views on vulnerability issues

Respondents	• Face physical & verbal abuse Gr=49	• Face sexual harassment Gr=50	• Feel safe & respected Gr=61	• Job security Gr=54	• Social challenges Gr=40	• Supportive workplace Gr=61	• Working environment Gr=69	• Workload in factory Gr=73
• Academic Experts16 Gr=57	2	1	3	1	1	3	3	3
• Academic Experts17 Gr=51	2	2	2	3	1	1	2	2
• Academic Experts18 Gr=56	1	2	2	3	1	2	2	3
• AGM10 Gr=54	1	1	1	2	2	1	1	3
• AGM9 Gr=69	3	2	3	3	1	2	3	3
• BGMEA Representati.19 Gr=54	1	2	2	1	1	1	2	2
• BGMEA Representati.20 Gr=55	1	1	1	2	1	1	2	1
• BKMEA Representati.21 Gr=57	2	2	2	1	1	2	3	3
• GM11 Gr=56	1	1	2	3	1	2	2	3
• GM12 Gr=60	2	2	2	2	1	2	2	3
• Industry Experts13 Gr=56	1	2	1	2	1	2	3	2
• Industry Experts14 Gr=59	2	3	2	2	1	2	2	3
• Industry Experts15 Gr=57	1	1	2	2	2	2	3	3
• Labour Ministry31 Gr=45	1	1	1	1	1	2	2	2
• Labour Ministry32 Gr=49	2	2	1	1	2	2	2	1
• Labour Union28 Gr=53	1	1	1	1	1	2	3	3
• Labour Union29 Gr=51	1	1	2	1	2	2	2	2

● Labour Union30 Gr=54	1	1	1	1	1	2	2	2
● Line Chief 4 Gr=59	1	1	3	2	1	4	2	2
● Manager 6 Gr=67	2	3	4	2	1	2	2	3
● Manager 7 Gr=55	1	1	2	1	1	2	2	2
● Manager 8 Gr=55	1	2	1	2	1	1	5	2
● Manager5 Gr=68	2	2	3	2	2	2	2	2
● NGO Person25 Gr=49	2	1	1	2	1	2	1	2
● NGO Person26 Gr=52	1	1	1	1	1	2	2	2
● NGO Person27 Gr=48	1	1	2	1	1	1	1	2
● Strategic Partners22 Gr=59	2	2	2	1	1	2	2	2
● Strategic Partners23 Gr=53	1	1	2	1	1	1	2	1
● Strategic Partners24 Gr=56	2	2	2	2	2	2	1	1
● Supervisor1 Gr=56	3	1	2	1	1	2	3	2
● Supervisor2 Gr=64	2	2	3	1	1	3	2	2
● Supervisor3 Gr=63	1	1	2	1	2	2	2	2

(Source: Authors' own findings)

Construct 03- Supportive workplace:

KII respondents highlight a mixed environment in the Ready-Made Garment (RMG) factory regarding support for workers, particularly female employees. Such as

Overall support from supervisors and HR when workers face family or health issues, with flexibility in work hours and schedules. A culture of co-worker assistance, especially during personal emergencies, such as sickness or death in the family, often providing financial help or emotional support. Confidentiality maintained by management, especially regarding female welfare issues, and the presence of a female welfare officer to address personal matters. Active complaint systems, although the effectiveness can vary, showing some level of responsiveness from management.

They also feel some negative issues such as - fear among female workers to share issues due to job security concerns. Support seems inconsistent, with stricter behaviours during peak production times. Variability in supervisor attitudes; some are supportive while others can be harsh or unsympathetic. Ineffectiveness of complaint systems for harassment situations, highlighting issues with immediate management responses. Financial support systems for workers facing financial problems are lacking, with no loan systems in place. Overall, while there are some supportive practices and a sense of community among workers, challenges remain, particularly in ensuring consistent treatment and effective responses to grievances.

Construct 04- Workload in factory:

KII respondents provides a comprehensive overview of the challenges faced by workers in the Ready-Made Garment (RMG) industry, particularly in Bangladesh. Here are the key points distilled from the opinion of KII persons. These are-

Although the workload is excessive, many workers remain positive because they are motivated by the prospect of earning more money through overtime. Factories often take on more orders than they can handle, leading to workers being required to work during holidays and extended hours, resulting in physical and mental strain. Continuous pressure to meet production targets can lead to physical ailments (e.g., fatigue, back pain, headaches) and mental health issues (e.g., stress, depression). During peak production times, workers struggle to spend time with their families due to long hours and mandatory overtime. There

are reports of a pressured environment where supervisors may shout at workers for not meeting targets, which contributes to a culture of fear and stress.

Not all factories have the same workload; conditions can differ significantly between A and B category factories, with some maintaining reasonable targets while others impose excessive demands. Many workers are willing to work long hours because their basic salary is low, motivating them to take on extra hours despite the toll it takes on their health. Workers typically have very limited time for rest (only 5 to 6 hours), which is insufficient for maintaining good health. The lack of a proper shift system in many factories exacerbates the burden on workers, contributing to their physical and mental distress.

In some cases, effective teamwork can alleviate the pressure, pointing to the importance of a supportive work environment. Despite international labour standards advocating for a balanced division of work, rest, and free time, these guidelines are often not followed within the RMG sector. Overall, while many workers in the RMG industry strive to meet demanding production targets for financial reasons, the persistent high workload, combined with a lack of adequate rest and support, often leads to significant health challenges and reduces their quality of life.

Construct 05- Feel job security in the factory:

KII discusses job security in the ready-made garment (RMG) sector, highlighting a range of perspectives on the stability of employment. They indicate several factors affecting job security, including. They said that workers who make repeated mistakes or major errors are at risk of being terminated, particularly after receiving warnings. Job security can fluctuate based on economic conditions, such as a decrease in factory orders, leading to layoffs, especially for female workers. Some factories offer better job security and benefits, following labor laws that require valid justifications for termination. Workers can assert their rights without significant obstacles

In smaller factories, job security is weaker, often due to a lack of formal contracts, making employment precarious and dependent on management's discretion. Female workers particularly feel insecurity during off-peak times or when facing personal issues like pregnancy. Larger or more reputable factories tend to provide better job security, where termination requires justification to buyers and law enforcement, fostering a more stable work environment. Protests or strikes for better wages can lead to retaliatory actions from

management, including terminations. Overall, job security in the RMG sector appears to be inconsistent, heavily influenced by factory practices, legal frameworks, and economic conditions.

Construct 06- Face physical and verbal abuse:

KII responses reflect a range of opinions and experiences regarding physical and verbal abuse in factories, particularly in the Ready-Made Garment (RMG) industry. Here are some key themes that emerge from their statements. These are;

Many factories have implemented strict zero-tolerance policies against physical and verbal abuse, with immediate consequences for those who violate these policies. This has contributed to a decrease in reported incidents. There is a belief that both workers and supervisors are becoming more educated about abuse, which has led to a reduction in such behaviour over time. While physical abuse is largely reported as rare or non-existent, verbal abuse appears to be more common, particularly from supervisors during stressful work situations or when targets are not met.

Some workers may hesitate to report incidents of verbal abuse for fear of losing their jobs, particularly in smaller factories where management may not act decisively against such behaviour. Several responses highlight that, despite some issues with abuse, there is a generally supportive atmosphere among colleagues, and multiple mechanisms such as monitoring teams and reporting systems are in place to address abuse when it occurs. The prevalence of abuse and the effectiveness of preventive measures seem to vary significantly across different factories, with higher incidences reported in lower-grade factories compared to those that are compliant and adhere strictly to regulations

Despite reported improvements, some responses suggest that there is still work to be done, particularly in addressing the verbal abuse from supervisors and ensuring that a culture of reporting is established without fear of repercussions. Overall, while there is a general consensus that abuse has decreased, particularly regarding physical abuse, verbal abuse remains a concern, and ongoing efforts are necessary to sustain a respectful and safe working environment in the RMG industry.

Construct 07- Face sexual harassment inside and outside the factory:

KII persons discuss on the issue of sexual harassment in the garment industry, particularly in factories, and highlights some key points regarding the current situation and measures in place to combat it. Here's a summary of the main ideas.

Many factories have a strict zero-tolerance policy towards sexual harassment, leading to quick actions against offenders, especially if complaints are reported to HR or designated committees. If a female worker reports harassment, management often responds by immediately removing the accused person from the workplace, reflecting a serious approach towards such complaints. Increased awareness about rights and consequences of harassment has grown among workers, largely due to training programs. This education helps empower women to report incidents without fear.

Enhanced security, including CCTV and a greater presence of female supervisors, has contributed to a safer environment, decreasing incidents of harassment. Although sexual harassment cases are reportedly rare now, both inside and outside the factories, there are still occasional incidents, especially in public transport, where female workers may be vulnerable. Female unity and solidarity among workers are emphasized, where women support each other against harassment, thus deterring perpetrators.

Management is reported to be more educated and aware of the consequences of harassment, and global buyers are also enforcing stricter standards to address sexual abuse. Initiatives like the GIZ program have provided legal support and avenues for reporting harassment, contributing to the decline of such incidents. Overall, while significant progress has been made in reducing sexual harassment in garment factories, challenges still exist, particularly in external environments.

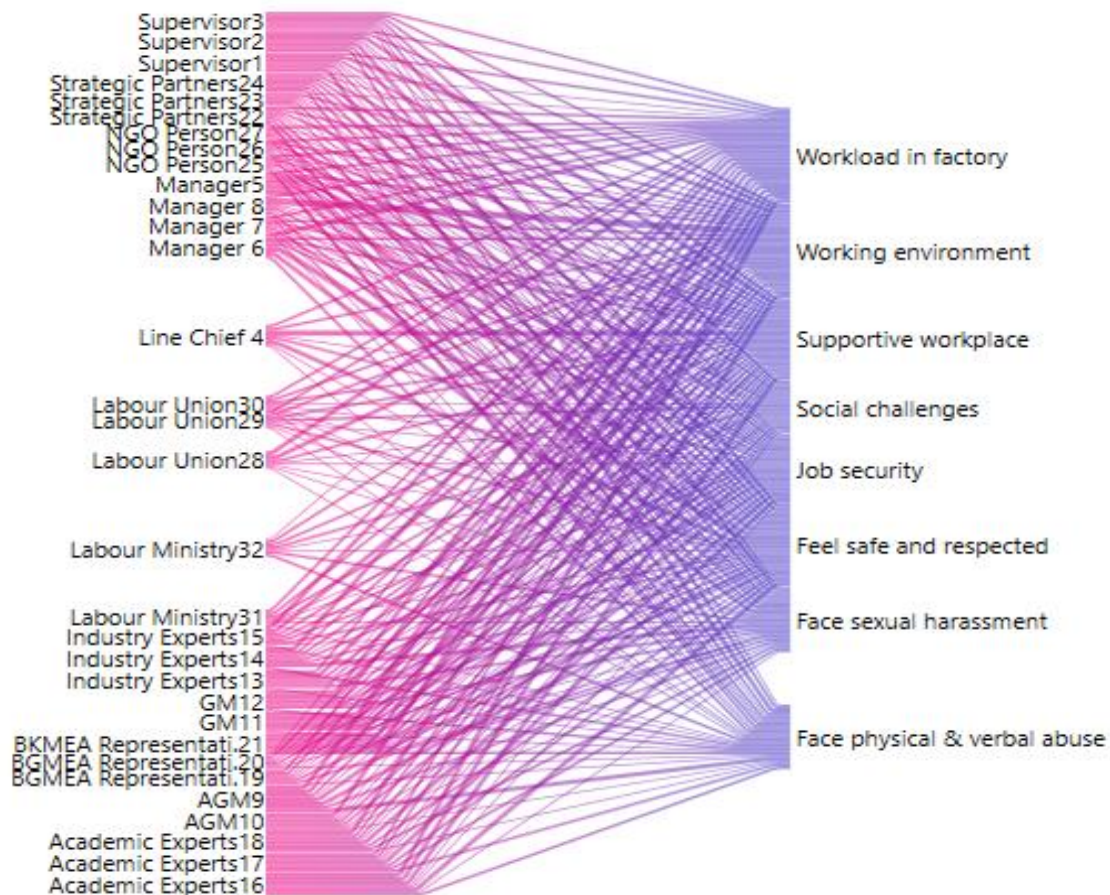


Figure 5.2.24: Mapping of vulnerability factors with female workers
(Source: Authors' own findings)

Construct 08- Social challenges that lead to frequent changes the factory:

The observations from KII respondents on female workers in the RMG (Ready-Made Garment) sector highlight various reasons for their job changes, including both adverse conditions and personal circumstances. The responses are details below;

Female workers often change jobs due to factors like poor treatment from supervisors (e.g., teasing, rough behaviour, mental distress), as well as personal reasons such as family issues or health problems. Some seek better salaries or workplace condition. Issues such as harassment and mental torture are significant factors influencing job changes. Many female workers leave to escape abusive environments or to avoid domination by supervisors.

Family responsibilities or personal crises often drive job changes as much as workplace conditions, suggesting that female workers juggle multiple pressures. There is a distinction between compliance and non-compliance factories, with the former generally providing better treatment and lower turnover rates.

There have been improvements in workplace behaviour, with better treatment from supervisors noted, leading to less mental stress compared to the past. Younger female workers tend to switch jobs more frequently than older ones, and many workers are becoming accustomed to the workplace challenges. Strong harassment policies and responsive management can potentially reduce turnover by creating a safer work environment.

While many face toxicity, others tolerate bad behaviour for various reasons, including job security, indicating a complex relationship between job satisfaction and workplace dynamics. Overall, while salary and family issues are substantial motivators for job changes, workplace harassment and the general work environment significantly impact the decision-making process for female workers.

5.2.20 Opinion Mining of Vulnerability Factor

5.2.20.1 Female Workers' Vulnerability Status on different issues

The sentiment analysis in table 5.2.20 and figure 5.2.25 compares the positive, negative, neutral and conditional perceptions of vulnerability status of female workers in Bangladesh. From the opinion of the KII respondents, we discussed here briefly the main theme of 08 vulnerability factors such as;

- 1. Factory working environment:** The observations provided about working conditions in the Ready-Made Garment (RMG) industry reveal a spectrum of experiences ranging from positive to negative. Here KII respondents expressed 46 positive codes, 07 negative codes, 05 conditional codes and 12 neutral codes. Their responses are;

Positive responses: Many factories are reported to have safe, clean, and cooperative environments, with improvements following compliance regulations from organizations like Accord and Alliance. There is a notable sense of teamwork and mutual understanding among workers, which helps alleviate stress during busy periods. Significant enhancements have been made in safety measures, including the provision of Personal Protective Equipment (PPE) and adherence to safety protocols. A substantial number of factories have improved their working conditions to meet buyer expectations, fostering a safer and healthier workplace.

Conditional responses: While many factories have improved, not all adhere to the same standards. Smaller factories or those with fewer resources tend to lag in safety and cooperation. During peak production times, the pressure can sometimes strain the relationship between supervisors and workers, even in generally favorable conditions. There are instances where the commitment to improvement is not consistent, leading to a disparity in worker experiences across factories.

Negative responses: A portion of factories, particularly those associated with smaller buyers, continue to overlook workplace safety and worker welfare. In some cases, supervisors are reported to behave poorly towards workers, compromising teamwork and morale. While over 80% of factories are reported to be improving, attention is still needed on the remaining percentage that does not meet necessary standards.

Overall, there is a trend toward improvement in the working conditions of export-oriented garment factories in Bangladesh, with enhanced safety measures and coworker cooperation becoming increasingly common. However, challenges remain, especially in smaller factories or those less inclined to focus on worker wellbeing. Continuous efforts from factory owners, management, and regulatory agencies are essential to ensure that improvements are widespread and consistent across the industry.

2. **Feel safe and respected in the workplace and in the surrounding areas:** From the KII persons' responses, there are positive code and thickness is more, 10 codes are used for neutral issues and 14 codes are found for negative perspective and only 05 codes are used for conditional issues where KII respondents express the safe and respected status of female workers. These are;

Positive response: Female workers generally feel safe due to the presence of security guards and serious management responses to complaints. Strict policies against abuse and harassment exist, fostering a culture of respect in many factories. Many supervisors maintain a positive communication style and encourage workers.

Negative response: Some supervisors still engage in shouting and using inappropriate language, particularly when production targets are not met. Instances of verbal abuse from senior staff occur, affecting the work environment. Although many workers eat together and foster a sense of family, occasional loss of temper from supervisors disrupts this harmony.

Neutral observations: Workers feel safe commuting to the factory due to good lighting and a friendly local community, but they express discomfort outside the factory. The level of respect can vary, often depending on who the supervisor is and the current production status. While the management promotes safety through separate facilities and awareness sessions, the implementation of these measures isn't always consistent.

Conditional response: Risks can arise in crowded areas outside the factory gate, where harassment might occur. Compliance with anti-abuse policies is impressive, but in practice, adherence can vary; workers may hesitate to report abuse due to job security fears. The presence of protective measures, such as transport facilities for female workers, helps enhance feelings of safety during travel. The perception of respect among workers fluctuates; culture shifts significantly during audits or when buyers are present.

Finally, the environment in RMG factories for female workers showcases various degrees of safety and respect. While many positive efforts are in place, inconsistencies in behavior among supervisors, external risks, and cultural dynamics necessitate ongoing attention and improvement to ensure a consistently safe and respectful workplace.

3. Supportive workplace when female worker face personal or work-related difficulties: This summary reflects all aspects of support in the Ready-Made Garment (RMG) factory environment, particularly regarding female workers. These are;

Positive response: Supervisors listen to workers facing family or health issues and try to adjust work schedules accordingly. The HR team actively seeks out problems faced by female workers and offers suggestions or leave when needed. Co-workers often gather money to help colleagues with hospital costs when they fall ill. Female workers can receive flexible hours if they need to care for children. There is an open, trusting relationship between workers and supervisors that allows for free dialogue about issues. Most factories have a complaint box system that ensures prompt management responses. A female welfare officer provides confidential help for personal and family issues. Management shows understanding and does not penalize workers for taking emergency leave.

Negative response: Despite support, female workers often hesitate to share their problems due to concerns about job security. Support tends to decrease during peak production periods, and urgent personal issues might be overlooked. Many workers face

financial difficulties, but there are no robust loan or support systems in place. Supportive behavior can vary significantly depending on the department and the supervisor's attitude. Workers often feel uncertain about the fairness of how their issues are handled.

Conditional response:

Female workers find comfort and advice from senior female co-workers, enhancing their sense of community. There are instances where the factory arranged support for employees dealing with significant personal loss. Supervisors are undergoing training to improve their treatment of female workers, with an emphasis on respect and understanding.

Neutral response:

While there is a system to lodge complaints, its effectiveness can be inconsistent. Response to harassment reports can be slow, though the internal complaints committee does take them seriously when they are addressed. Workers may have to choose between working without pay and taking time off when affected by health problems.

Table 5.2.20: Sentiment analysis of Vulnerability Factor based on Questions and Codes

Question and Code	● Conditional Gr=236	● Negative Gr=385	● Neutral Gr=351	● Positive Gr=799
● Face physical & verbal abuse Gr=49	0	13	14	21
● Face sexual harassment Gr=50	0	6	11	32
● Feel safe and respected Gr=61	5	14	10	32
● Job security Gr=54	6	18	13	16
● Social challenges Gr=40	8	14	11	6
● Supportive workplace Gr=61	6	8	12	33
● Working environment Gr=69	5	7	12	46
● Workload in factory Gr=73	3	42	15	9

(Source: Authors' own findings)

- 4. Workload in the factory:** From the KII response, there are negative code and thickness is more, 15 codes are used for neutral issues and 9 codes are found for positive where

KII express a wide range of experiences regarding workload and stress levels at work that female workers face in their workplace. These are;

Positive response: Despite high workloads, some workers express a willingness to take on extra tasks for additional pay, viewing it positively as an opportunity to improve their financial situation. In certain factories, workers feel that teamwork and efficient production schedules mitigate the feeling of burden associated with the workload.

Neutral response: Some factories balance their workload according to their capacity. Workers deal with heavy orders, including overtime during peak seasons, but this practice is seen as a norm rather than a problem. In better-managed factories, the workload remains manageable.

Negative response: On the flip side, excessive workloads lead to significant negative impacts on workers' physical and mental health. Many face burnout, stress, and a lack of personal or family time due to long hours, especially in peak periods. Workers often experience physical ailments like back pain and mental health issues like depression, exacerbated by unreasonable targets and lack of support. Conditions may vary significantly between different factories, with some having stricter demands and lower capacity for order fulfillment

Overall, while some workers may view extra work as a chance for a better life, the pervasive reporting of stress, health issues, and lack of work-life balance paints a concerning picture of the workforce's well-being in the RMG sector.

5. Feel the job security: KII respondents presents various perspectives on job security, particularly within the Ready-Made Garments (RMG) sector. Here is the summary of these viewpoints;

There is an overarching sentiment that job security is precarious in most private sectors, especially in small factories and the RMG sector, where terminations can happen due to minor mistakes or fluctuations in production orders.

Workers who make major mistakes or repeat errors are often given warnings. However, if they fail to improve, they can be fired. This highlights a lack of job security for those who may struggle with performance. Economic downturns, such as decreased factory orders, can lead to layoffs, underscoring the instability of employment in these factories. Larger, globally recognized factories tend to offer better job security and benefits, and they are less likely to fire workers without valid reasons, in part due to legal obligations

and the need to maintain relationships with buyers. Some labor laws provide a safety net, ensuring that workers cannot be terminated without notice and are entitled to their benefits. However, these laws might not be effectively enforced in all contexts.

Female workers, in particular, may face additional vulnerabilities like job loss during pregnancy or when production slows, though some reports suggest improvements in job security for women compared to the past. In better-managed factories, workers can seek help from associations or legal avenues if they feel their rights are being infringed, suggesting a level of support that can enhance job security. Many workers are on short-term contracts and lack written agreements, leading to anxiety about job continuity and reliance on the mood of supervisors.

Overall, job security in the RMG sector appears to be a mixed bag, heavily influenced by the factory type, legal protections, economic conditions, and individual performance.

6. Face any physical and verbal abuse: The responses reflect a range of opinions and experiences regarding abuse in factories, primarily relating to verbal and physical abuse. The summary of KII response are;

Many respondents emphasize a zero tolerance policy against both physical and verbal abuse, highlighting that any reported incidents lead to immediate action, including termination or legal action. There is a general belief that abuse, particularly physical abuse, has significantly decreased over time due to better education and enforcement of rules. Some respondents report that the number of incidents has dropped from 50% to less than 5. Some accounts mention that supervisors may use verbal abuse in specific contexts, particularly related to performance and meeting targets. This behavior appears to contribute to a culture where workers may feel hesitant to report such abuse.

Despite strict policies, some workers, especially in smaller factories, report that verbal and physical abuse still occurs but goes unreported due to fear of job loss or lack of trust in the management. There are concerns raised about verbal abuse directed specifically at female workers by male supervisors, indicating a gender dimension to the issue. The presence of monitoring teams, CCTV, and active labor unions is mentioned as a positive factor that helps to mitigate abuse in compliant factories. In some instances, the normalization of certain behaviors, like supervisors yelling or using slang with colleagues, suggests a cultural aspect where workers may become desensitized to aggressive language.

Overall, while there are improvements in combating abuse in many factories, challenges remain, particularly regarding supervisor behavior and the need for a supportive environment for reporting abuse without fear.

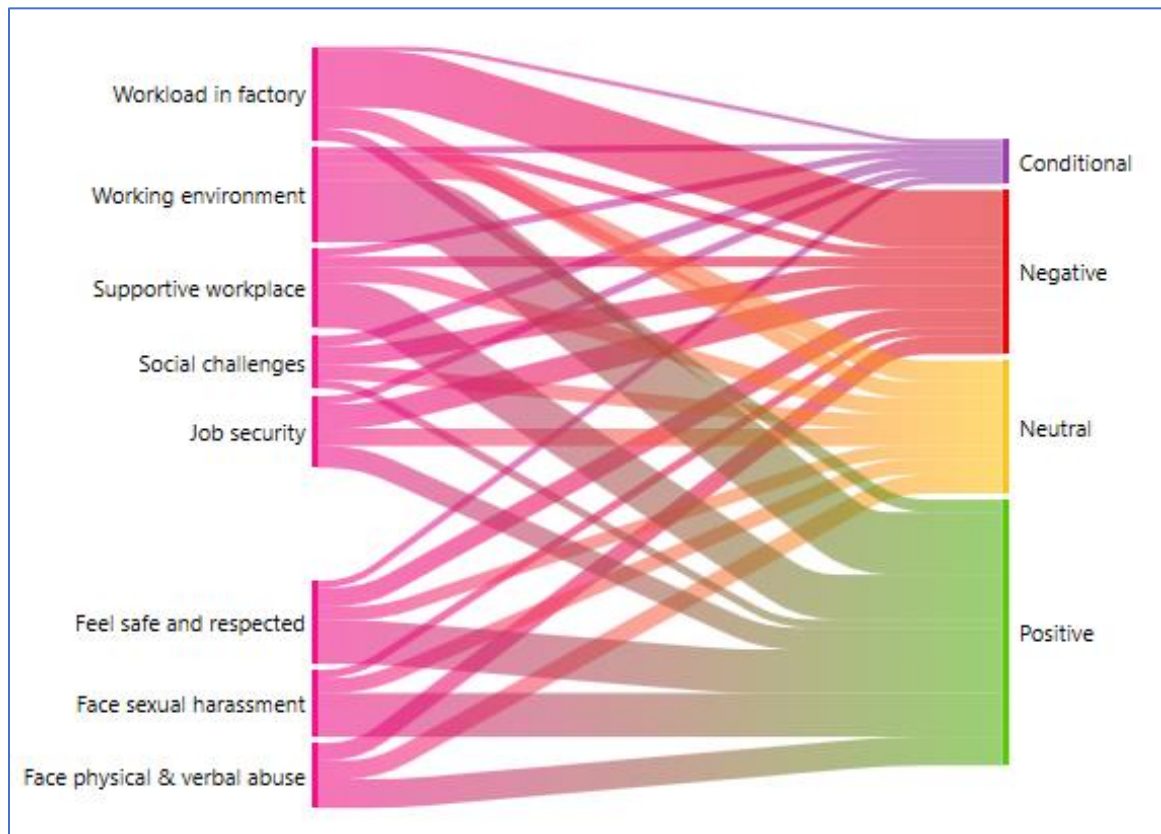


Figure 5.2.25: Question and Sentiment of Vulnerability Factors (Source: Authors' own findings)

7. **Face sexual harassment inside and outside the factory:** Sexual harassment in the RMG (Ready-Made Garment) sector has seen significant changes over the years, with varying experiences reported by female workers.

Positive response: Many factories now enforce strict zero-tolerance policies for sexual harassment, leading to quick responses from management when allegations are made. This has fostered an environment where female workers feel more empowered to report incidents without fear of retaliation. Increased awareness and training regarding sexual harassment for both workers and management have contributed to a decline in incidents. Workers are now better informed about their rights and the actions they can take if faced with harassment. The presence of female supervisors and dedicated committees for female workers helps to ensure a safer workplace and improves accountability.

Negative response: Despite improvements, sexual harassment still occurs, particularly outside factories, where women may still face threats from male workers. Some incidents continue to happen in secret, highlighting that while awareness has grown, the problem persists in certain contexts. A minority of female workers still encounter verbal abuse from male colleagues and may choose to remain silent out of fear or shyness, indicating lingering stigma around reporting such behaviour.

Overall, while sexual harassment is reported to be less common in RMG factories compared to the past, it remains a complex issue, particularly in external settings. Continued efforts are necessary to ensure that all workers feel safe and supported both inside and outside the workplace.

8. Social challenges in the factory that may lead to frequent changes the workplace:

The summary presents various perspectives on why female workers in the Ready-Made Garment (RMG) sector change jobs. Here are the key points categorized into different attitudes (negative, positive, conditional, etc.) regarding job changes:

Negative response: Female workers leave jobs primarily due to mental torture, teasing, and poor treatment in the workplace. Some specifically mention that rough behaviour from co-workers and supervisors contributes significantly to job changes.

Positive response: Job changes can also be linked to personal and family issues, as well as the pursuit of higher salaries after gaining experience. Some female workers change jobs for reasons beyond abuse, such as seeking better wages

Conditional response: In workplaces with compliance issues, mental torture may be minimal, leading to job changes primarily for better pay. Female workers may tolerate negative behaviours due to the overall work environment or their familiarity with it.

Neutral response: The work environment significantly influences whether female workers choose to stay or leave. Improvements in factory environments and respectful behaviour from supervisors are noted to help reduce turnover. Factors like family pressures, personal crises, and job flexibility are also common reasons for changing jobs. Here is variability between compliance and non-compliance factories in terms of harassment and turnover rates. Harassment and mental stress can persist under certain conditions, especially related to performance pressures.

In summary, while issues like teasing and mental torture are significant contributors to female workers leaving their jobs, other factors such as personal circumstances and the pursuit of better opportunities also play an important role. The work environment and factory policies can greatly impact job stability for female RMG workers.

5.2.21 Overall Vulnerability Status of Female Workers

In this study, it is seen that almost 40% female RMG workers are satisfied on their vulnerability reduction status. Here, only 195 codes are positive, 98 are neutral, 121 are negative and 31 are conditional. Based on the table 5.2.21 and figure 5.2.26, summary of KII responses on positive, negative, neutral and conditional issues are given below;

Table 5.2.21: Overall sentiment analysis of Vulnerability Factors

Sentiments	● Vulnerability Factors Gr=445
● Conditional Gr=236	31
● Negative Gr=385	121
● Neutral Gr=351	98
● Positive Gr=799	195

(Source: Authors' own findings)

Positive Issues: Many factories have improved their safety standards significantly, especially after incidents that raised global awareness like the Rana Plaza tragedy. Compliance with regulations is more prevalent, and there is more teamwork and mutual understanding among workers. A large number of factories now focus on creating a positive working environment. Female workers feel safer due to improved security measures, and many factories provide Personal Protective Equipment (PPE) and follow proper procedures. In many compliant factories, supervisors are trained to be supportive and respectful towards workers, leading to a more cooperative atmosphere. The perception of job security has improved, especially in compliant factories where companies are less likely to terminate workers without valid reasons.

Conditional Issues: During peak production times, stress levels can rise, leading to negative behaviours from some supervisors. While teamwork is often praised, the high workload can create pressure that affects worker wellbeing. The treatment of workers can depend heavily

on the individual supervisors and the factory's category (A, B, C). Some factories maintain high standards, while others do not prioritize workplace safety and cooperation. Although improvements in policies against harassment have been noted, there's still inconsistency in enforcement. Female workers sometimes face verbal abuse from supervisors and a toxic work environment.

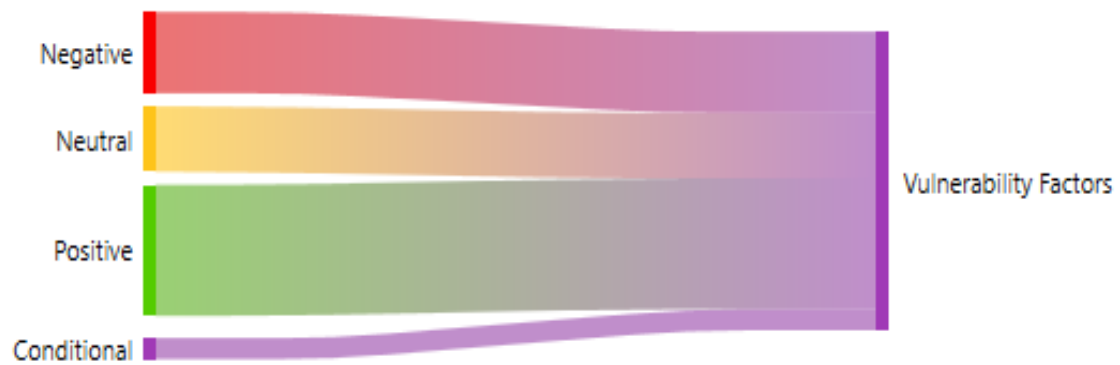


Figure 5.2.26: Overall sentiment of Vulnerability factors (Source: Authors' own findings)

Negative Issues:

Despite advancements, many workers still experience verbal abuse and manipulation, particularly in non-compliant factories. Some female workers continue to face sexual harassment, especially outside the factory. Many workers report excessive workloads, leading to physical and mental stress. Long hours, often exceeding 12 hours, are common, especially during peak production periods. While many factories have improved job security, some workers remain employed under precarious conditions where layoffs can happen suddenly due to falling orders.

5.2.22 Social Capital and Vulnerability Reduction Status

Based on the table 5.2.22 and figure 5.2.27, it can be said briefly about Social Capital and Vulnerability Reduction Status. The results of the study show that there is a significant relationship between different dimensions of social capital such as cognitive, relational and structural Social Capital and vulnerability among female RMG workers. Positive sentiment (Gr=799) is the highest among the total responses, indicating that most KII respondents perceive social capital and vulnerability conditions in a favourable way. Among the dimensions, structural social capital (216) and vulnerability factor (195) receive particularly high positive response, suggesting that organizational structure, network, and relationships with colleagues are playing a strong role in reducing vulnerability.

Table 5.2.22: Overall sentiment analysis of Social Capital and Socio-Economic Empowerment Status

	● Cognitive Social Capital Gr=199	● Relational Social Capital Gr=260	● Structural Social Capital Gr=410	○ Vulnerability Factors Gr=445
● Conditional Gr=236	49	42	46	31
● Negative Gr=385	54	45	58	121
● Neutral Gr=351	37	47	91	98
● Positive Gr=799	59	123	216	195

(Source: Authors' own findings)

On the other hand, Negative response (Gr=385) is comparatively lower but still notable. The highest negative response are found in vulnerability factors (121) and structural social capital (58) implies that despite overall improvement, some workers still experience risks, insecurity etc. The neutral response (Gr=351) are also a significant part, indicating moderate level of uncertainty. Finally conditional response (Gr=236) reflects response that depends on specific situations. implies that some workers experience the benefits of social capital in certain situations. These dimensions are moderately balanced across all dimensions of social capital, suggesting that access to social capital and vulnerability reduction may vary based on context, such as workplace improvement, cooperation among owners and workers.

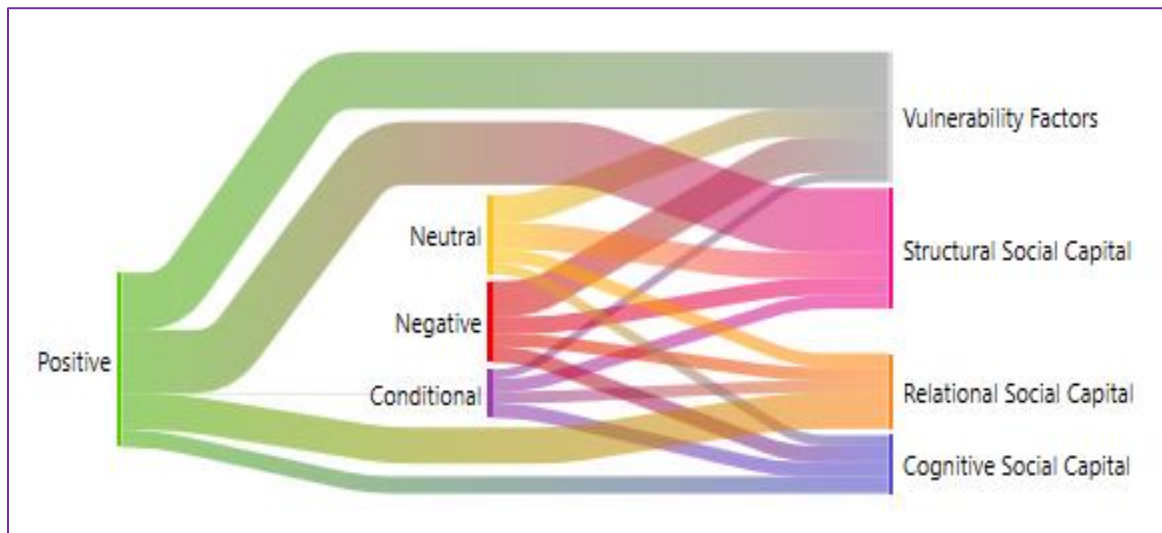


Figure 5.2.27: Overall sentiment of Social Capital and Vulnerability Reduction Status
(Source: Authors' own findings)

Overall, all components of social capital are playing a positive role in reducing the vulnerability of female RMG workers, but are not equally effective in all cases and some limitations still remain.

KII Findings based on Research Question-4

5.2.23 Overall sentiment analysis of Social Capital, Socio-economic empowerment & Vulnerability factors:

From the table 5.2.23 and figure 5.2.28, the positive responses from the KII persons are highest in all dimensions of social capital, which indicates that these dimensions play an important role in developing Socio-economic empowerment status of female RMG workers and reducing their Vulnerability issues.

Table 5.2.23: Overall Code and Sentiment picture of Social Capital, Socio-Economic Empowerment and Vulnerability factors

	 Cognitive Social Capital Gr=199	 Relational Social Capital Gr=260	 Structural Social Capital Gr=410	 Socio-Economic Empowerment Factors Gr=462	 Vulnerability Factors Gr=445
 Conditional Gr=236	49	42	46	68	31
 Negative Gr=385	54	45	58	107	121
 Neutral Gr=351	37	47	91	81	98
 Positive Gr=799	59	123	216	208	195

(Source: Authors' own findings)

In this study, it is seen that Structural Social Capital holds the highest positive responses (Positive=216 quotations) among three social capital dimensions. So, easily we can say that information channels (social relations), exchanging knowledge, access to resources, associational membership, group participation, cooperative behaviour etc. strongly support workers in improving their socio-economic empowerment status and reducing their vulnerability issues.

Relational Social Capital (Positive=123) also plays an important role that indicating trust and trustworthiness, norms and sanctions, obligation and expectations, identity and identification, respect and friendship with supervisors and co-workers help workers empowerment and reduce workplace vulnerability.

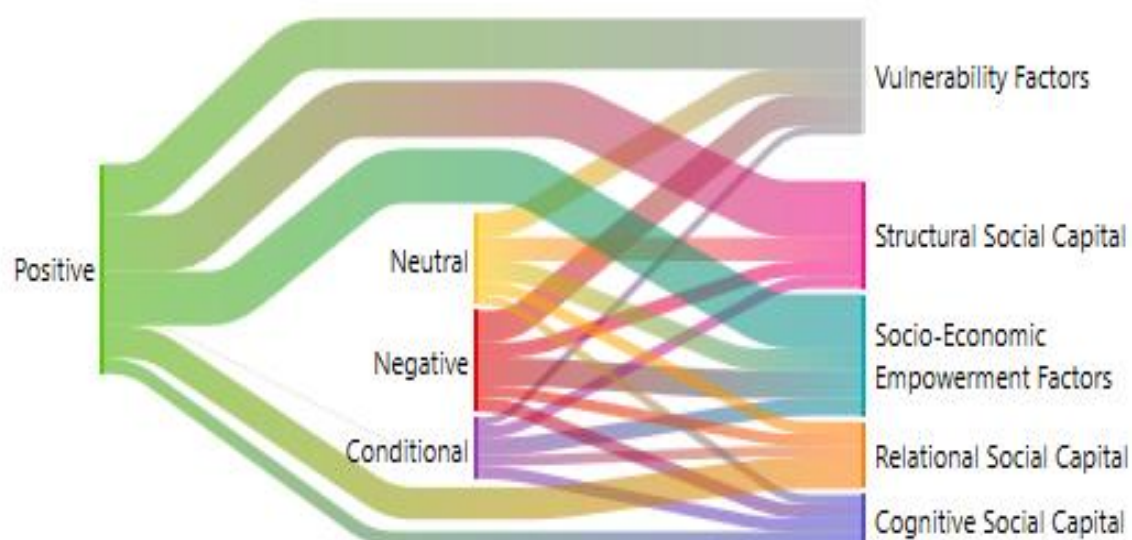


Figure 5.2.28: Overall sentiment of Social Capital, Socio-Economic Empowerment and Vulnerability factors (Source: Authors' own findings)



Figure 5.2.29: Overall Code Documents Sunkey of Social Capital, Socio-Economic Empowerment and Vulnerability factors (Source: Authors' own findings)

Cognitive Social Capital (Positive=59) contributing shared codes, and language, shared narratives, shared values, attitudes and beliefs, which strengthens workers' confidence and social support.

Finally, among the above three dimensions structural social capital plays the most significant role, followed by relational social capital and cognitive social capital in developing the socio-economic empowerment and vulnerability reduction of female garments workers.

5.2.24 Workers Views on the Dimensions of Social Capital, Socio-economic empowerment and Vulnerability factors:

From the table 5.2.24 and figure 5.2.30, KII responses show the different dimensions of social capital that contribute to developing socio-economic empowerment status of female RMG workers and reducing their Vulnerability issues.

The following table and figure indicates that the structural social capital has the highest contribution (Gr=410), indicating the network ties and configuration, participation, associational membership, group participation, cooperative behaviour within the factory that play an important role in improving the socio-economic empowerment status of garments workers and reducing their vulnerability issues.

Table 5.2.24: Workers Views on Social Capital, Socio-economic empowerment and Vulnerability status

Respondents	 Cognitive Social Capital Gr=199	 Relational Social Capital Gr=260	 Structural Social Capital Gr=410	 Socio-Economic Empowerment Factors Gr=462	 Vulnerability Factors Gr=445
● Academic Experts16 Gr=57	6	8	12	14	16
● Academic Experts17 Gr=51	6	7	9	13	15
● Academic Experts18 Gr=56	6	7	12	14	16
● AGM10 Gr=54	8	6	13	15	12
● AGM9 Gr=69	6	9	17	17	20
● BGMEA Representati.19 Gr=54	6	7	13	15	12
● BGMEA Representati.20 Gr=55	6	9	17	12	10
● BKMEA Representati.21 Gr=57	7	9	13	14	16
● GM11 Gr=56	6	8	11	15	15
● GM12 Gr=60	7	9	12	16	15
● Industry Experts13 Gr=56	6	7	17	12	14
● Industry Experts14 Gr=59	6	9	13	13	17
● Industry Experts15 Gr=57	7	7	12	14	16

● Labour Ministry31 Gr=45	5	7	9	12	11
● Labour Ministry32 Gr=49	7	6	11	12	12
● Labour Union28 Gr=53	5	7	14	13	13
● Labour Union29 Gr=51	4	8	14	12	12
● Labour Union30 Gr=54	5	10	13	14	11
● Line Chief 4 Gr=59	6	8	12	17	16
● Manager 6 Gr=67	7	9	14	18	19
● Manager 7 Gr=55	5	10	12	15	12
● Manager 8 Gr=55	8	9	10	15	15
● Manager5 Gr=68	6	9	19	16	17
● NGO Person25 Gr=49	6	7	10	14	12
● NGO Person26 Gr=52	6	7	10	17	11
● NGO Person27 Gr=48	5	7	12	13	10
● Strategic Partners22 Gr=59	9	11	13	13	14
● Strategic Partners23 Gr=53	6	7	13	16	10
● Strategic Partners24 Gr=56	7	7	12	16	14
● Supervisor1 Gr=56	6	8	11	15	15
● Supervisor2 Gr=64	5	10	15	16	16
● Supervisor3 Gr=63	9	9	15	16	13

(Source: Authors' own findings)

Relational Social Capital (Gr=260) is also significant that relates the trust and trustworthiness, norms and sanctions, obligation and expectations, identity and identification, respect and friendship with supervisors and co-workers help reduce workplace vulnerability and female workers' empowerment conditions.

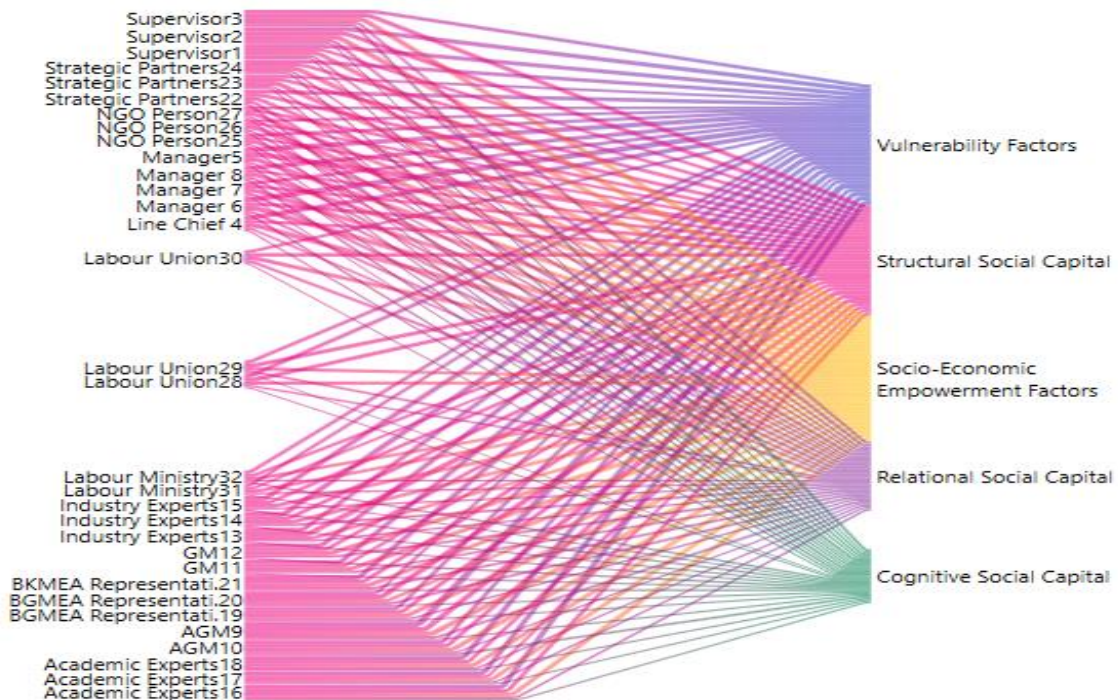


Figure 5.2.30: Sentiment analysis of Workers' Views on Social Capital, Socio-economic empowerment and Vulnerability status (Source: Authors' own findings)

Cognitive Social Capital (Gr=199) shows the shared understanding, values, codes, and language, shared narratives, attitudes and beliefs among female garments workers that support the empowerment and reduce their vulnerability through this dimension is slightly less than others dimensions.

In this study, socio-economic empowerment factors (Gr=462) and vulnerability factors (Gr=445) indicates the stronger social capital associated with better economic opportunities, workplace support and reduce their risk and insecurity.

Overall, among the above three dimensions structural and relational social capital plays the most significant role, while cognitive social capital also contributes in improving the socio-economic empowerment status and vulnerability reduction among female garments workers in Bangladesh.

5.2.25 Overall Workers sentiment on Social Capital, Socio-economic empowerment & Vulnerability factors:

In the table 5.2.25 and figure 5.2.31, the overall view of KII persons show that the positive response (Gr=799) are much higher than negative, neutral and conditional responses. These indicates that the social capital play an important role in improving socio-economic empowerment status of female RMG workers and reducing their Vulnerability.

Socio-economic empowerment factors (Gr=462) is the highest positive response (208) that represent the improved income, opportunities, decision making power, access to healthcare and other development are the important factors for upgrading workers' socio-economic conditions. Vulnerability factors (Ge=445) indicates (195) positive response) that means there are stronger social capital associated with better vulnerability issues that reduce their risk and anxiety.

The following table and figure indicates that the structural social capital has the highest contribution (Gr=410), with 216 positive responses that indicating the network ties and configuration, participation, associational membership, group participation, cooperative behaviour within the factory that play an important role in improving the socio-economic empowerment status of garments workers and reducing their vulnerability issues.

Figure 5.2.25: Overall KII Sentiment on Social Capital and Socio-Economic Empowerment and Vulnerability Status

	 Cognitive Social Capital Gr=199	 Conditional Gr=236	 Negative Gr=385	 Neutral Gr=351	 Positive Gr=799	 Relational Social Capital Gr=260	 Socio-Economic Empowerment Factors Gr=462	 Structural Social Capital Gr=410	 Vulnerability Factors Gr=445
● Academic Experts16 Gr=57	6	8	11	8	28	8	14	12	16
● Academic Experts17 Gr=51	6	8	13	10	19	7	13	9	15
● Academic Experts18 Gr=56	6	18	11	14	12	7	14	12	16
● AGM10 Gr=54	8	11	8	17	18	6	15	13	12
● AGM9 Gr=69	6	6	0	3	60	9	17	17	20
● BGMEA Representati.19 Gr=54	6	9	6	8	30	7	15	13	12
● BGMEA Representati.20 Gr=55	6	1	14	10	29	9	12	17	10
● BKMEA Representati.21 Gr=57	7	6	1	11	39	9	14	13	16
● Cognitive Social Capital Gr=199	0	49	54	37	59	0	0	0	0
● GM11 Gr=56	6	5	24	9	17	8	15	11	15
● GM12 Gr=60	7	8	6	11	33	9	16	12	15
● Industry Experts13 Gr=56	6	4	7	18	27	7	12	17	14
● Industry Experts14 Gr=59	6	5	9	19	25	9	13	13	17
● Industry Experts15 Gr=57	7	0	13	13	30	7	14	12	16
● Labour Ministry31 Gr=45	5	3	6	8	26	7	12	9	11
● Labour Ministry32 Gr=49	7	12	1	15	20	6	12	11	12
● Labour Union28 Gr=53	5	3	27	17	5	7	13	14	13
● Labour Union29 Gr=51	4	3	26	18	3	8	12	14	12

● Labour Union30 Gr=54	5	9	16	18	10	10	14	13	11
● Line Chief 4 Gr=59	6	7	14	8	30	8	17	12	16
● Manager 6 Gr=67	7	6	10	14	37	9	18	14	19
● Manager 7 Gr=55	5	7	11	3	33	10	15	12	12
● Manager 8 Gr=55	8	13	6	4	34	9	15	10	15
● Manager5 Gr=68	6	9	16	8	34	9	16	19	17
● NGO Person25 Gr=49	6	8	18	9	14	7	14	10	12
● NGO Person26 Gr=52	6	11	13	16	11	7	17	10	11
● NGO Person27 Gr=48	5	8	17	10	12	7	13	12	10
● Relational Social Capital Gr=260	0	42	45	47	123	0	0	0	1
● Socio-Economic Empowerment Factors Gr=462	0	68	107	81	208	0	0	0	0
● Strategic Partners22 Gr=59	9	7	24	11	18	11	13	13	14
● Strategic Partners23 Gr=53	6	12	20	8	11	7	16	13	10
● Strategic Partners24 Gr=56	7	4	14	17	21	7	16	12	14
● Structural Social Capital Gr=410	0	46	58	91	216	0	0	0	0
● Supervisor1 Gr=56	6	7	6	6	36	8	15	11	15
● Supervisor2 Gr=64	5	6	9	10	38	10	16	15	16
● Supervisor3 Gr=63	9	9	7	5	41	9	16	15	13
● Vulnerability Factors Gr=445	0	31	121	98	195	1	0	0	0

(Source: Authors' own findings)

Relational Social Capital (Gr=260) with 123 positive responses that indicating trust and trustworthiness, norms and sanctions, obligation and expectations, identity and identification, respect and friendship with supervisors and co-workers that help reduce stress and workplace vulnerability of female workers.

Cognitive Social Capital (Gr=199) with 59 positive responses that indicating shared understanding, values, codes, and language, shared narratives, attitudes and beliefs among female garments workers that support garments workers.

From the above table and figure, it is clear that female garments workers perceive their socio-economic empowerment factors, followed by structural social capital, relational social capital and cognitive social capital. These three dimensions play a vital role in improving their socio-economic empowerment status and vulnerability in readymade garments sector of Bangladesh.

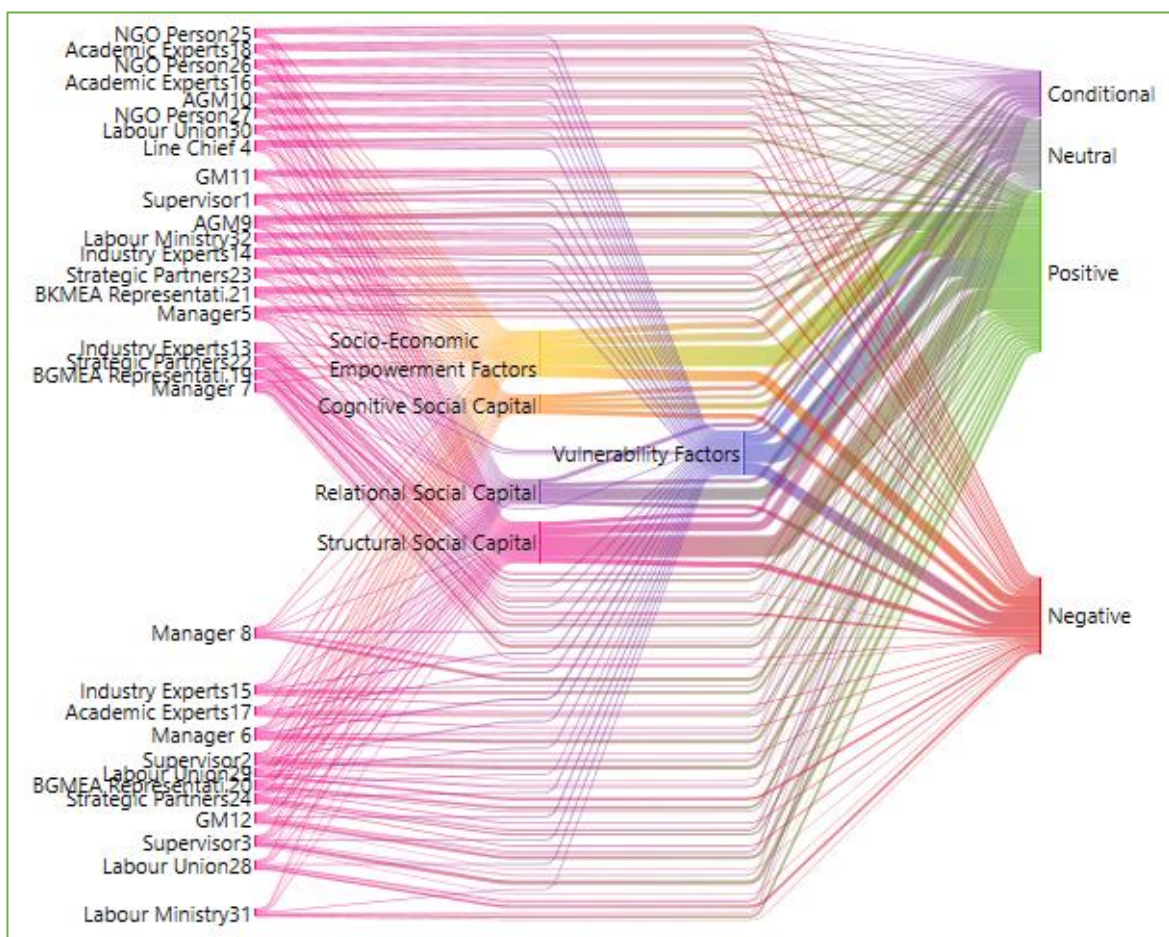


Figure 5.2.31: Overall Workers Sentiment on Social Capital and Socio-Economic Empowerment Status (Source: Authors' own findings)

Overall Views of KII Analysis

5.2.26 Overall Views of Social Capital toward Socio-Economic Empowerment and Vulnerability Factors

Figure 5.2.32 represent the overall dimensions of social capital as structural social capital, relational social capital and cognitive social capital. These three dimensions are linked with socio-economic empowerment and vulnerability factors of readymade garments workers in Bangladesh. In this study, we want to focus on the social capital and its impact on socio-economic development and vulnerability reduction of female workers in Bangladesh.

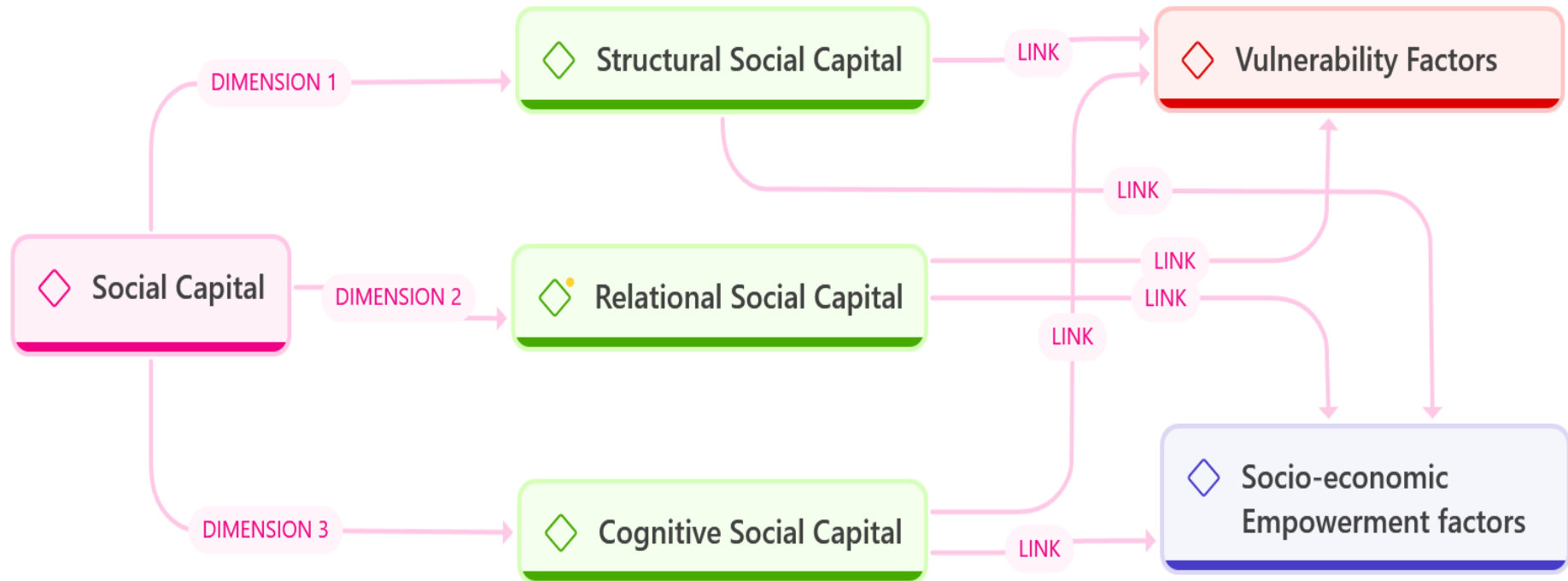


Figure 5.2.32: Overall Views of the Social Capital toward Socio-Economic Empowerment and Vulnerability factors (Source: own findings)

5.2.27 Operationalizing the Conceptual Framework

Figure 5.2.33 indicate that the there are three dimensions of social capital. One is structural social capital, second is relational social capital and third is cognitive social capital.

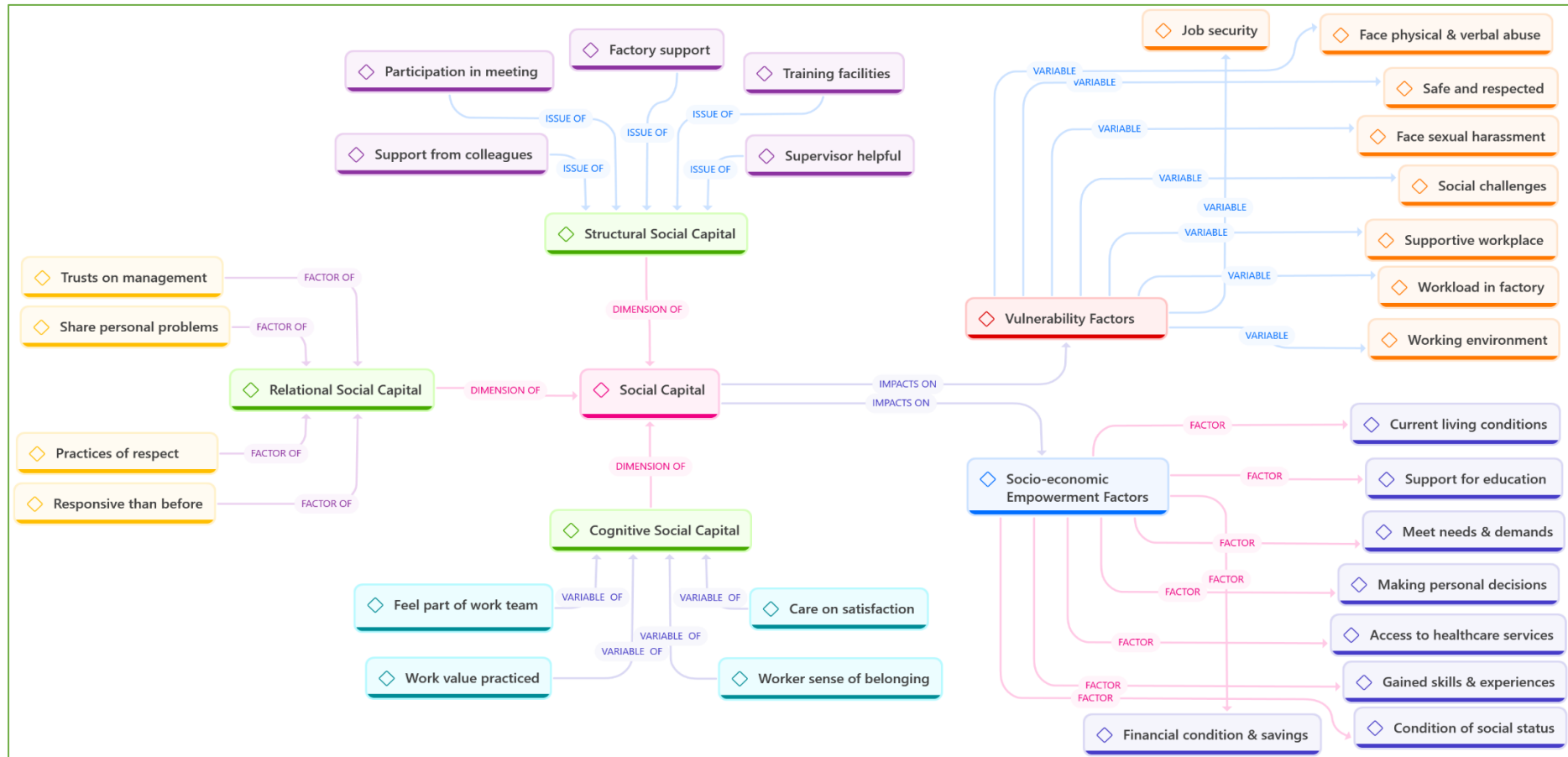


Figure 5.2.33: Operationalization of the conceptual framework for case study analysis (Source: Authors' own findings)

These three dimensions carries out the important factors or variables to analyse the impacts of social capital on socio-economic empowerment and vulnerability factors of readymade garments workers. This study focus on support from colleagues, supervisor helpful, factory support, participation in meeting and training facilities for structural social capital dimension. On the other hand trust on management, practices of respect, response than before, share personal problems are focused by relational social capital and cognitive dimension focus on work value practiced, worker sense of belonging and care on satisfaction. From these dimensions this study want to focus on its impact on socio-economic aspects of garments workers like- access to healthcare services, condition of social status, current living conditions, financial condition and savings, gained skills and experiences, making personal decisions, meet needs and demands, support for education and vulnerability issues such as face physical and verbal abuse, face sexual harassment, feel security, safe and respected, social challenges, supportive workplace and working environment that they face in their workplace.

5.2.28 Thematic Analysis

Operationalization of the conceptual framework has led to the exploration of thematic analysis, containing of thematic analysis for structural social capital, relational social capital, cognitive social capital surrounded by socio-economic empowerment and vulnerability factors.

5.2.28.1 Theme of Structural, Relational and Cognitive Social Capital

The following Table 5.2.26, 27 and 28 show the construct of structural, relational and cognitive dimensions social capital theme. These three construct follows the frequencies of the quotations in numbers from the answers of the research questions. Then the sub-theme paves the way for the main theme to showcase the essence of the research question, interview questions, codes, and quotations. The content analysis shows the key concepts to answer the research questions. The content were aligned with the individual constructs. The constructs and content frequencies (show in numbers) produce subthemes. The subthemes generate the main theme to explore the common ground of the constructs. As such, data saturation from research questions, content, constructs, followed by concepts and subthemes systematically provide main results. These are described in below:

Table 5.2.26: Theme of Structural Social Capital

Research Question	SC	#	Answer from Major Quotations	Construct/ Issues	Sub-them	Main theme of Structural Social Capital
RQ1: What are the current practices of female workers in formation of social capital in RMG industries?	Structural Social Capital	1	Relationship ²⁷ , RMG ¹⁷ , Work ⁸ , Colleague ¹¹ , Work Pressure ³	Peer Relationships and Support	Show strong co-worker support but weak worker–supervisor relationships due to workload and hierarchical pressures.	Structural social capital in RMG factories is uneven, with strong peer support but inconsistent supervisory engagement, weak compliance implementation, limited training effectiveness, and low worker confidence in claiming rights.
		2	Work ¹⁰ , Support ⁹ , Task ⁹ , Target ⁶ , Workload ⁴	Emotional and Practical Support	Inconsistent support for female workers, influenced by workload pressure and uneven supervisory engagement.	
		3	Support ¹⁸ , Management ⁶ , Committee ⁶ , Help ³ , Benefit ² , Emergency ²	Management Responsiveness	Support for female workers exists in most of the factories but remain inconsistent due to due to varying management and weak compliance practices.	
		4	Right ⁴⁰ , Management ¹² , Committee ¹⁰ , Meeting ² , PC ⁵ , Session ⁴	Awareness of Rights	Limited awareness, low confidence, and fear of retaliation hinder their effective utilization.	
		5	Training ⁵⁰ , Factory ²⁵ , Safety ¹⁷ , Fire ¹² , Skill ¹¹	Access to Skill Development	Training for female RMG workers exists but often lacks practical effectiveness, limiting skill development and empowerment.	

(Source: Authors' own findings)

Table 5.2.27: Theme of Relational Social Capital

Research Question	SC	#	Answer from Major Quotations	Construct/ Issues	Sub-theme	Main theme of Relational Social Capital
RQ1: What are the current practices of female workers in formation of social capital in RMG industries?	Relational Social Capital	6	Trust ³² , Management ²⁸ , Problem ⁷ , Action ⁴ , Communication ⁴	Worker-Management Trust	Trust between female workers and management in RMG factories varies, strengthening with respectful and fair practices but weakening under poor supervision and unmet commitments.	Relational social capital among female RMG workers is growing through trust, respect, supportive relationships and cooperation, but remains uneven due to supervisory behaviour, favouritism, and production pressures.
		7	Demand ⁹ , Need ⁹ , Buyer ⁴ , Initiative ³ , Change ²	Management Responsiveness	Factory management in the RMG sector has become more responsive to worker needs than before, due to worker movements, buyer pressure, and compliance requirements.	
		8	Worker ³⁸ , Problem ²¹ , Factory ¹⁴ , Box ³ , Welfare ³ , Relationship ²	Openness in Sharing Personal Issues	Female workers can share personal problems more easily in supportive workplaces, but comfort and access vary across factories.	
		9	Supervisor ¹⁸ , Respect ¹⁶ , Cooperation ³ , Problem ³	Mutual Respect and Recognition	Respect and cooperation among workers and supervisors are improving but remain inconsistent, influenced by experience, behaviour, favouritism, and production pressure.	

(Source: Authors' own findings)

Table 5.2.28: Theme of Cognitive Social Capital

Research Question	SC	#	Answer from Major Quotations	Construct/ Issues	Sub-them	Main theme of Cognitive Social Capital
RQ1: What are the current practices of female workers in formation of social capital in RMG industries?	Cognitive Social Capital	10	Cooperation ⁴ , Teamwork ⁴ , Collaboration ² , Respect ²	Collaborative Culture & Learning	Teamwork and cooperation among female workers exist but are influenced by supervision, workload, rewards, and workplace culture.	In RMG factories, female workers' satisfaction depends on supportive and fair management, while high pressure and poor behaviour reduce their sense of belonging.
		11	Sense ¹⁵ , Salary ⁸ , Benefit ⁷ , Strike ⁴ , Facility ³ , Turnover ³	Worker Commitment and Loyalty	Female workers' sense of belonging in RMG factories varies with management practices and support, influencing their loyalty, engagement, and attachment.	
		12	Satisfaction ⁴ , Enjoyment ³ , Recognition ³ , Condition ² , Reward ²	Job Satisfaction & Well-being	While some factories provide a positive and supportive environment, the majority of female workers face challenges that hinder their enjoyment and satisfaction at work.	

(Source: Authors' own findings)

Main Theme of Social Capital:

From the above main theme of structural, relational and cognitive social capital, the main theme of social capital is “Social capital in Bangladesh’s RMG sector for female workers shows strong peer support and growing trust, but overall effectiveness is limited by inconsistent supervisory engagement, weak compliance, favouritism, and high production pressures”.

5.2.29 Theme of Socio-economic Empowerment Factors

The following Table 5.2.29 discussed the thematic analysis of socio-economic empowerment factors-

Table 5.2.29: Theme of Socio-economic Empowerment factors

Research Question	Q. No	Answer from Major Quotations	Construct/ Issues	Sub-theme	Main theme
RQ-2: How does social capital contribute to the socio-economic empowerment of female workers in RMG industry?	1	Condition ¹⁴ , Family ¹⁰ , Living ⁹ , House ⁶ , Expense ⁶ , Need ³	Standard of Living	Regular income from RMG employment has improved female workers' living conditions compared to the past. Low wages, high living costs, and job insecurity limit most workers' improvements to basic survival rather than long-term security or well-being.	Working in RMG factories has improved female workers' financial independence, decision-making, skills, education support, family status and social confidence, but low wages, high living costs, and social constraints limit full socio-economic empowerment.
	2	Health ²² , Safety ¹² , Medicine ⁶ , Service ⁶ , Member ⁵	Healthcare Empowerment	Female workers' ability to manage their own and their family's health has improved.	
	3	Child ²⁴ , Education ²⁰ , School ¹⁹ , Cost ⁷ , Money ⁵ , Expense ³	Educational Support Capability	Female workers with higher wages, dual-earner households can afford school expenses, while low-wage workers struggle beyond primary school.	
	4	Savings ¹⁷ , Earner ⁵ , Bank ³ , Deposit ² , DPS ² , Income ²	Income and Financial Stability	Female RMG workers have gained some income stability and financial inclusion, but low wages and high living costs mean most still lack savings and long-term financial security.	

	5	Earning ⁸ , Need ⁸ , Salary ⁷ , Wage ⁵ , Bonus ⁴ , Demand ⁴	Economic Security	Female RMG workers' earnings often cover basic survival needs but remain insufficient for a decent living, leaving many financially vulnerable due to low wages and rising costs.
	6	Status ⁸ , Family ⁴ , Work ⁴ , Relative ³ , Economy ³ , Position ²	Social Status & Dignity	Female RMG workers' social status has improved within families due to economic contribution, but broader social recognition remains limited.
	7	Skill ¹⁴ , Development ⁵ , Growth ⁵ , Experience ⁴ , Career ³ , Knowledge ³	Skill Development and Employability	Female RMG workers gain technical and soft skills that support personal growth and career development, though outcomes vary due to uneven training and limited opportunities.
	8	Worker ¹⁵ , Decision ⁸ , Family ⁵ , Confidence ² , Life ²	Decision-Making Ability	Working in the RMG sector has increased female workers' confidence and decision-making in minor personal and financial matters, but major family and societal decisions remain constrained by social norms and workplace pressures.

(Source: Authors' own findings)

5.2.30 Theme of Vulnerability Factors

The following Table 5.2.30 deliberated the thematic analysis of vulnerability factors-

Table 5.2.30: Theme of vulnerability factors

Research Question	Q. No	Answer from Major Quotations	Construct/ Issues	Sub-theme	Main theme
RQ-3: To what extend social capital contribute to reduce the work related vulnerability of female workers in RMG industry?	1	Safety ²¹ , Coperation ¹⁶ , Environment ¹⁴ , Standard ³	Working Environment	Working conditions, safety, and cooperation in Bangladesh's RMG sector have improved, especially in larger and compliant factories.	Improved safety measures, support system, respect and policies reduce female workers' vulnerability in Bangladesh's RMG sector, but excessive workloads, verbal abuse, job insecurity, and inconsistent management still affect job stability and well-being.
	2	Committee ⁵ , Abuse ⁴ , Respect ³ , Safety ³ , complaint ² , problem ²	Perceived Safety & Security	Female RMG workers generally feel safe and respected at work due to formal safety measures, but effectiveness is uneven and experiences vary by supervisor, department, and situation.	
	3	Problem ¹¹ , Factory ⁹ , Family ⁴ , Support ⁴ , Leave ³ , Action ²	Institutional Support	Support for female RMG workers exists but is uneven and conditional, leaving many women exposed due to power imbalances, production pressure, and inconsistent implementation.	
	4	Workload ¹⁶ , RMG ¹⁴ , Work ⁹ , Stree ⁷ , Hour ⁶ , Target ⁶ , Overtime ⁵	Workload Intensity	Excessive workload is common and normalized in RMG factories, with long hours driven by production pressure often harming workers' health and well-being despite some better practices in compliant factories.	
	5	Job ²⁶ , Factory ¹⁸ , Security ¹⁵ , Mistake ⁵ , Benefit ⁴ , Law ⁴	Job Security	Job security in the RMG sector is fragile, and conditional. Leaving many workers vulnerable to sudden termination and management discretion.	

	6	Abuse ³³ , Tolerance ⁶ , Work ⁵ , Chance ² , Mistake ² , Incident ²	Verbal Abuse	Physical abuse in RMG factories is rare, while verbal abuse persists mainly from supervisors under work pressure, despite monitoring and reporting mechanisms.
	7	Sexual harassment ²³ , Committee ⁴ , Punishment ⁴ , Policy ³ , Awareness ²	Harassment inside and outside the factory	Sexual harassment in RMG factories has decreased due to strict policies, committees, CCTV, and training, though risks persist outside the workplace.
	8	Job ²⁵ , Torture ⁶ , Domination ³ , Harassment ³ , Teasing ³ , Turnover ³ , Abuse ² , Vulnerability ²	Job Retention	Female RMG workers change jobs mainly for better pay and personal reasons, but workplace harassment and poor management also drive high turnover.

(Source: Authors' own findings)

5.2.31 Thematic Map

From the above five tables, the thematic map is configured in **Figure 5.2.34**. The findings indicate that support from colleagues shows the positive status of structural social capital but limited training effectiveness, low worker confidence in claiming rights and weak compliance implementation represent the negative status. In the dimension of relational social capital, growing trust and respect and supportive relationships and cooperation indicates the positive status but weak supervisory practices and favouritism and production pressure show the negative status. The positive status of cognitive social capital is exist teamwork and cooperation but thigh work pressure and challenges on some issues represent the negative status. In RQ-2, improved financial independence, increased confidence in decision-making and improved skill and family status represent the positive impacts of socio-economic empowerment factor but low wages and high living costs are highlights the negative impact. Finally, RQ-3 represent

the improved safety measures and support system as positive effects of vulnerability reduction factor but face verbal abuse, high workload and job insecurity indicate the negative effects of vulnerability status for female workers in readymade garments sector of Bangladesh.

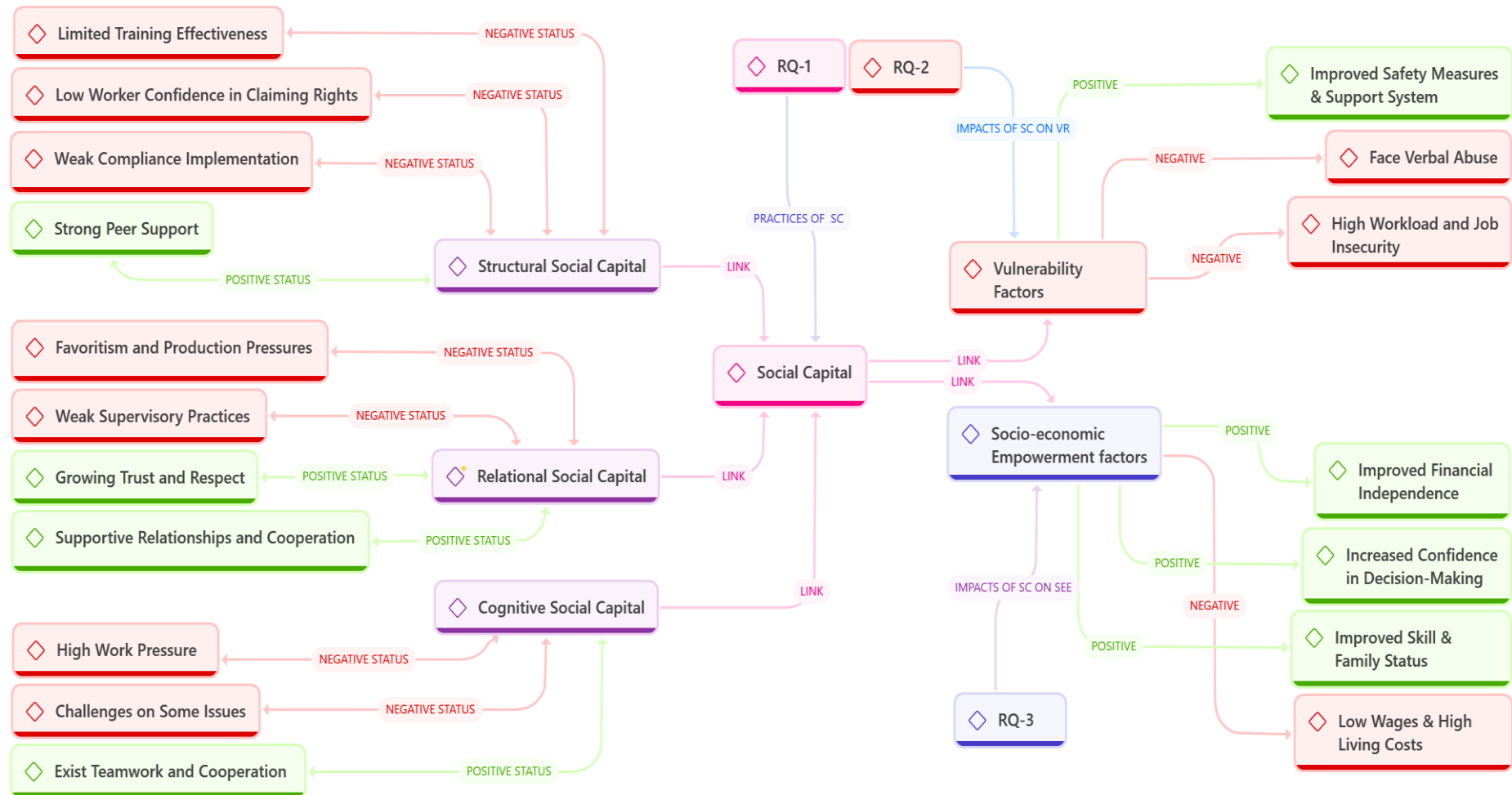


Figure 5.2.34: Thematic Map (Source: Authors' own findings)

5.3 Quantitative Part

5.3.1 Respondents' Profile

Table 5.3.1 presents the socio-demographic characteristics of 400 female garment workers selected from different backgrounds. The distribution includes age, education, marital status, family size, religion, designation, working experience, and regular working hours.

In terms of age distribution, the majority of respondents belonged to the 26–35 years age group, accounting for 52.50% (210 respondents), followed by 36–41 years at 24.50% (98 respondents). About 15.00% (60 respondents) were aged between 18–25 years, while only 8.00% (32 respondents) were above 42 years. This indicates that most of the female garment workers were in their prime working age, suggesting an active and economically productive workforce.

Regarding gender, all respondents were female (100%), as the study specifically focused on female workers in the ready-made garments sector.

Table 5.3.1: Socio-Demographic Information of Female Workers

Socio-demographics		No. of Respondents (Frequency)	Percentage (%)
Age	18-25	60	15.00%
	26-35	210	52.50%
	36-41	98	24.50%
	Above 42	32	8.00%
	Total	N= 400	100%
Gender	Female	N= 400	100%
Educational Level	Primary	52	13.00%
	Class 6–8	288	72.00%
	Class 9 - SSC	41	10.25%
	HSC	19	4.75%
	Total	N= 400	100%
Marital Status	Single	21	5.25%
	Married	365	91.25%
	Divorced	14	3.50%
	Widow	0	0.00%
	Total	N= 400	100%
Family Size	Up to 4	369	92.25%
	Above 4	31	7.75%
	Total	N= 400	100%
Religion	Muslim	392	98.00%
	Hindu	8	2.00%
	Others	0	0.00%
	Total	N= 400	100%

Designation	Sewing operator	281	70.25%
	Helper	69	17.25%
	Quality inspector	31	7.75%
	Iron man	8	2.00%
	Cutter/ Packer	11	2.75%
	Total	N= 400	100%
Working Experience	1 – 3 Years	37	9.25%
	4 – 7 Years	233	58.25%
	8– 11 Years	98	24.50%
	Above 11 Years	32	8.00%
	Total	N= 400	100%
Regular working hours	8 hours	23	5.75%
	9-10 hours	96	24.00%
	11-12 hours	241	60.25%
	More than 12 hours	40	10.00%
	Total	400	100%

(Source: Authors' Data from Field Survey -2025)

In terms of educational level, the majority of respondents had education from Class 6–8, representing 72.00% (288 respondents). A smaller proportion had primary education (13.00%, 52 respondents), while 10.25% (41 respondents) completed Class 9–SSC, and only 4.75% (19 respondents) attained HSC level education. This reflects that most female garment workers possess low to moderate levels of formal education.

With respect to marital status, most respondents were married, accounting for 91.25% (365 respondents). A small percentage were single (5.25%, 21 respondents), and 3.50% (14 respondents) were divorced. None of the respondents were widows. This finding suggests that the majority of female garment workers bear family responsibilities alongside their employment.

Regarding family size, the majority of respondents (92.25%, 369 respondents) had family sizes of up to four members, while only 7.75% (31 respondents) reported having more than four family members. This indicates that most workers belong to relatively small households.

In terms of religion, most respondents were Muslim, accounting for 98.00% (392 respondents), followed by Hindu respondents at 2.00% (8 respondents). No respondents belonged to other religions. This reflects the religious composition of the garment workforce in the study area.

Based on designation, the majority of respondents worked as sewing operators, comprising 70.25% (281 respondents). Helpers represented 17.25% (69 respondents), while 7.75% (31 respondents) were quality inspectors. A small number worked as iron men (2.00%, 8 respondents) and cutter/packers (2.75%, 11 respondents). This indicates that most female workers were directly involved in sewing-related production activities.

Regarding working experience, the majority of respondents (58.25%, 233 respondents) had 4–7 years of experience. About 24.50% (98 respondents) had 8–11 years of experience, while 9.25% (37 respondents) had 1–3 years of experience. Only 8.00% (32 respondents) had more than 11 years of experience. This suggests that most respondents had moderate levels of working experience in the garment sector.

Finally, in terms of regular working hours, the majority of respondents (60.25%, 241 respondents) reported working 11–12 hours daily. About 24.00% (96 respondents) worked 9–10 hours, while 10.00% (40 respondents) worked more than 12 hours. Only 5.75% (23 respondents) reported working 8 hours. This indicates that most female garment workers worked beyond standard working hours, reflecting extended working schedules in the garment industry.

Overall, the socio-demographic profile shows that the respondents were predominantly married, moderately educated female sewing operators in their prime working age, with medium-level working experience and extended daily working hours. These characteristics provide important context for analyzing social capital, socio-economic empowerment, and vulnerability among female garment workers.

Table 5.3.2: Basic Information of Female Workers about Socio-Economic Conditions

Socio-Economic Conditions		No. of Respondents (Frequency)	Percentage (%)
Types of Household	Slum	22	5.50%
	Tin shade	36	9.00%
	Semi-Paka	279	69.75%
	Paka	42	10.50%
	Flat/Apartment	21	5.25%
	Total	N= 400	100%
Source of Drinking Water	Open water sources	0	0.00%
	Water truck	0	0.00%
	Wasa provided	136	34.00%
	Deep water	264	66.00%
	Total	N= 400	100%

Type of Toilet	Katch	0	0.00%
	Bush	0	0.00%
	Pit Latrine	88	22.00%
	Sanitary	312	78.00%
	Total	N= 400	100%
Monthly Income	10001 - 20000	221	55.25%
	20001 – 30000	167	41.75%
	More than 30001	12	3.00%
	Total	N= 400	100%
Savings	No Savings	42	10.50%
	500-2000	264	66.00%
	2001- 5000	68	17.00%
	5001 - 8000	17	4.25%
	8001 - 10000	9	2.25%
	10001+	0	0.00%
	Total	N= 400	100%

(Source: Authors' Data from Field Survey -2025)

The socio-economic condition of the respondents was analyzed using household type, source of drinking water, type of toilet facilities, monthly income, and savings status. The results are presented in Table 5.3.2.

Regarding the type of household, the majority of respondents (69.75%) lived in semi-paka houses, indicating a moderate level of housing condition among the workers. A smaller proportion of respondents lived in tin shade houses (9.00%) and paka houses (10.50%). Additionally, 5.50% of respondents resided in slum areas, while 5.25% lived in flats or apartments. These findings suggest that although most female garment workers have moved beyond slum housing, a large portion still lives in semi-permanent dwellings, reflecting limited economic capacity and modest living standards.

In terms of source of drinking water, the results show that the majority of respondents (66.00%) depended on deep tube-well water, while 34.00% used WASA-provided water. None of the respondents relied on open water sources or water trucks. This indicates that most workers had access to relatively safe drinking water, which reflects an improvement in basic living conditions and awareness regarding health and sanitation.

With respect to type of toilet facilities, the findings reveal that 78.00% of respondents used sanitary toilets, while 22.00% used pit latrines. No respondents reported using katcha or bush toilets. This suggests that the majority of female garment workers had access to

improved sanitation facilities, which contributes to better hygiene and reduced health vulnerability.

Regarding monthly income, more than half of the respondents (55.25%) earned between 10,001 and 20,000 BDT per month. A substantial portion (41.75%) reported earning between 20,001 and 30,000 BDT, while only 3.00% earned more than 30,001 BDT. These findings indicate that most female garment workers fall within the low-income category, with limited financial capacity to improve their socio-economic status.

In terms of savings, the majority of respondents (66.00%) reported saving between 500 and 2,000 BDT per month. About 17.00% saved between 2,001 and 5,000 BDT, while 10.50% reported having no savings at all. A smaller proportion of respondents saved between 5,001 and 8,000 BDT (4.25%) and 8,001 to 10,000 BDT (2.25%). None of the respondents reported savings above 10,001 BDT. This indicates that although many workers attempt to save, the amount of savings remains very limited due to low income and high living expenses.

Overall, the findings suggest that female garment workers maintain moderate socio-economic conditions characterized by semi-permanent housing, access to safe drinking water and sanitation facilities, low monthly income, and limited savings capacity. These conditions reflect partial socio-economic empowerment but also indicate continued financial vulnerability among female workers in the ready-made garments industry.

5.3.2 Descriptive Analysis of Social Capital:

5.3.2.1 Descriptive Analysis of Structural Social Capital:

The descriptive analysis of structural social capital among female garments workers (N=400) focused on network ties (NT), knowledge and information sharing (KIS), group participation (GP) within the RMG factory. This analysis provides insights into the central tendency (mean), dispersion (standard deviation), and variability (variance) of female garments workers' responses across different indicators.

Table-5.3.3: Descriptive Analysis of Structural Social Capital

Descriptive Statistics (Structural Social Capital)				
Variables	N	Mean	Std. Deviation	Variance
KIS_01= I easily get important information about my work.	400	4.6525	.58532	.343
NT_04= I can easily contact my supervisor when I need to discuss a problem.	400	4.5300	.75201	.566
NT_03= I have a good relationship with my supervisor or line manager.	400	4.3750	.69324	.481
KIS_02= I feel comfortable sharing my personal or work-related problems with my colleagues.	400	4.2450	.64887	.421
GP_03= I participate in social or cultural activities organized by the factory.	400	4.1175	.74839	.560
KIS_03= My supervisor gives me regular feedback and guidance.	400	4.0825	.63380	.402
NT_05= I have friends/someone in other factories who share job information with me.	400	4.0700	.72208	.521
NT_01= I have good relationships with my co-workers.	400	3.9900	.83465	.697
GP_04= I spend time with my co-workers outside of work.	400	3.9800	.77531	.601
NT_02= I interact regularly with my colleagues during working hours.	400	3.9675	.75357	.568
KIS_05= My factory arranges fire safety training programs for workers.	400	3.9600	.60358	.364
GP_02= I participate in group discussions or meetings in my factory.	400	3.8450	.95826	.918
KIS_04= My factory organizes health and hygiene meetings for female workers.	400	3.5075	.87571	.767
GP_01= I am a member of a workers' welfare group or union.	400	2.8500	1.26946	1.612

Valid N (listwise)	400			

Source: Author's Calculation of Primary Data

Table 5.3.3 shows N=400 all indicators that represent a balanced dataset with no missing values. Here, the mean values range from 2.85 to 4.65, showing the most responses are above the midpoint (~3) of the Likert scale. The standard deviation (SD ranges from 0.58 to 1.27 show the different level of agreement among garments female workers. The variance ranges from 0.34 to 1.61 confirm the differences in consistency across indicators. So, analysis indicated that this study represents a strong presence of structural social capital though some dimensions are weaker.

5.3.2.1.1 High Scoring Indicators of Structural Social Capital:

Table 5.3.3 highlights the strongest indicators are identified by high mean value (above 4.3) and relatively low SD (<0.75). Here, KIS_01 (Mean= 4.65, SD=0.58 and Variance = 0.34) indicate the high mean value and low SD in structural social capital where female garments workers can easily access important work related information. NT_04 (Mean=4.53, SD=0.75 and Variance = 0.56) indicates strong vertical network ties to communicate with supervisors in their factory when needed and NT_03 (Mean=4.38, SD=0.69 and Variance= 0.48) reflects positive vertical relationship of female garments workers with their supervisors or line manager. Low SD and variance of KIS_01, NT_04 and NT_03 indicate high consistency and reliability in this study.

5.3.2.1.2 Moderately Strong Indicators of Structural Social Capital:

There are some indicators with mean between 4.0 to 4.3 and moderate SD from 0.60 to 0.75 that represent some variation but overall positive and stable responses. Table 5.3.3 highlights that KIS_02 (Mean= 4.25, SD=0.65 and Variance = 0.42) represent the comfortable sharing work-related problems with colleagues. GP_03 (Mean=4.12, SD=0.75 and Variance = 0.56) highlights the participate in social or cultural activities organized by the factory, KIS_03 (Mean=4.08, SD=0.63 and Variance = 0.40) depicts the supervisor feedback and guidance and NT_05 (Mean=4.07, SD=0.72 and Variance = 0.52) illustrate external job networks with friends/someone in other factories who share job information. These result indicate that KIS_02, GP_03, KIS_03 and NT_05 support the structural social capital strongly though slightly less than the core variables.

5.3.2.1.3 Average Level Indicators of Structural Social Capital:

There are mean between 3.8 to 4.0 and higher SD from 0.75 to 0.96 that introduce measurement variability and potentially lower reliability. Higher SD 0.96 indicates heterogeneity in experiences. Here, NT_01 (Mean= 3.99, SD=0.83 and Variance = 0.70) represent the good relationships with co-workers. GP_04 (Mean=3.98, SD=0.78 and Variance = 0.60) illustrate the interaction with co-workers outside of work, NT_02 (Mean=3.97, SD=0.75 and Variance = 0.57) shows the workplace interaction with colleagues, KIS_05 (Mean=3.96, SD=0.60 and Variance = 0.36) reflect the arranges of fire safety training programs for workers in RMG factory and GP_02 (Mean=3.85, SD=0.96 and Variance = 0.92) exhibit the participate of garments female workers in group discussions or meetings in their factory. The above result indicate functional but not very strong structural connections. However, SD higher in GP_02=0.96 suggests diverse experiences among garments workers. This study shows that there are regular interaction happen with co-workers and some participation in training but there are not as strong as communication with supervisors.

5.3.2.1.4 Low Scoring Indicators of Structural Social Capital:

The analysis of KIS_04 (Mean= 3.51, SD=0.88 and Variance = 0.77) reflect that the organizational health and hygiene meetings for female workers in RMG industry are less frequent and less effective. Similarly, GP_01 (Mean=2.85, SD=1.27 and Variance=1.61) illustrate that the member of a workers' welfare group or union is low. Here, very high SD indicates very diverse response with high disagreement and heterogeneity that represent weaker or inconsistent structures. So, in this perspectives, garments workers may have limited collective voice or institutional engagement.

Overall, female garments workers are well connected through their informal networks, and daily interpersonal relationships that ensures smooth communication and support, cooperation within the RMG factory. However, the formal structures such as labour union, welfare groups and institutional programs remain weak, inconsistent and uneven distribution. From the statistical perspective, structural social capital is a reliable and robust construct but heterogeneity in weaker indicators that highlights gaps in formal engagement and collective empowerment.

5.3.2.2 Descriptive Analysis of Relational Social Capital:

The descriptive statistics of relational social capital were calculated based on (N=400) female workers in RMG industry that indicate the level of trust (T), norms (N), reciprocity (R) and support & respect (SR) within the RMG factory. In this study, the mean values range from 3.75 to 4.69 suggest that the respondents generally agree with relational social capital indicators within their workplace.

Table- 5.3.4: Descriptive Analysis of Relational Social Capital

Descriptive Analysis (Relational Social Capital)				
Variables	N	Mean	Std. Deviation	Variance
R_01= Workers in my factory help each other.	400	4.6875	.54827	.301
N_01= Workers here follow rules that keep our work environment respectful.	400	4.6650	.52770	.278
R_04= I can borrow money or resources from co-workers in times of need.	400	4.3200	.64703	.419
SR_03= I receive emotional or personal support when needed.	400	4.3050	.58552	.343
SR_01= I feel respected by my colleagues.	400	4.2300	.66196	.438
R_02= I receive help from other workers during urgent family or health situations.	400	4.2200	.63055	.398
SR_02= There is mutual respect between management and workers in my factory.	400	4.1350	.72324	.523
T_02= I can rely on my co-workers in times of personal or financial problems.	400	4.1350	.75379	.568
T_04= Top management and workers in my factory trust each other.	400	3.9625	.96354	.928
N_03= I feel people care about me in this factory.	400	3.9525	.67184	.451
R_03= Management listens to workers' concerns in my workplace.	400	3.9425	.74537	.556
SR_04= My supervisor respects all workers and values their differences.	400	3.8625	1.00555	1.011
T_01= I trust my colleagues from different backgrounds or communities.	400	3.8275	.97474	.950
N_02= In my section, every officer shows integrity.	400	3.8150	.83817	.703
T_03= I trust my supervisor to treat me fairly.	400	3.7500	.95644	.915
Valid N (listwise)	400			

Source: Author's Calculation of Primary Data

Table 5.3.4 shows N=400 in all indicators that represent a balanced dataset with no missing values. Here, the highest mean value with low standard deviations was found for workers helping each other in their factory (R_01: Mean=4.6875, SD=.54827 and Variance=.301) indicate a strong culture of cooperation among RMG workers. This high mean value represent the peer support that is a dominant components of relational social capital in RMG of Bangladesh. Similarly, following environmental respectful workplace rules (N_01: Mean=4.6650, SD=.52770, Variance=.278) that scored very high, reflecting a shared respectful interaction and behavioural discipline within the RMG factory.

Female garments also reported strong relational ties in terms of borrowing money or resources from co-workers in times of need (R_04: Mean= 4.3200, SD=.64703 and Variance =.419) and receiving emotional or personal support of female workers when needed (SR_03: Mean= 4.3050, SD=.58552 and Variance=.343). These mean values and SD indicate that the relational social capital facilitates informal safety nets, where RMG female workers depends on each other during their financial and personal difficulties. Moreover, feeling respected by RMG colleagues (SR_01: Mean= 4.2300, SD=.66196 and Variance=.438) and receiving help from other workers during urgent family or health situations (R_02: Mean= 4.2200, SD=.63055 and Variance=.398) highlight the presence of mutual care and solidarity among female workers.

Some variables show the moderately high mean values that indicates a stable but slightly lower level of relational social capital in RMG of Bangladesh. These indicates are mutual respect between management and workers in RMG factory (SR_02: Mean=4.1350, SD=.72324 and Variance=.523) and rely on RMG co-workers in times of personal or financial problems (T_02: Mean=4.1350, SD=.75379 and Variance=.568). In this perspective, SR_02 and T_02 suggest both horizontal and vertical relationship that exist within the workplace.

Similarly, trust between top management and workers RMG factory (T_04: Mean=3.9625, SD=.96354 and Variance=.928) and feeling cared about the factory (N_03: Mean=3.9525, SD=.67184 and Variance=.451) both indicate the moderate relational social capital bonding. Another variable, management listens to workers' concerns in the workplace (R_03: Mean=3.9425, SD=.74537 and Variance=.556) reflects the presence of communication though not equally strong across all respondents. These values (T_04, N_03 and R_03)

demonstrate the presence of relational social capital between workers and management but comparatively weaker than peer relationships.

Some variables of relational social capital show comparatively lower mean values and higher standard deviations, indicating variability among RMG workers. These include supervisor respects all workers and values their differences (SR_04: Mean=3.8625, SD=1.00555 and Variance=1.011), trust among workers from different backgrounds or communities (T_01: Mean=3.8275, SD=.97474 and Variance=.950), every officer shows integrity (N_02: Mean=3.8150, SD=.83817 and Variance=.703) and trust in supervisor to treat fairly (T_03: Mean= 3.7500, SD=.95644 and Variance=.915).

The higher SD from 0.9 to 1.0 represent that garments workers have different experiences regarding management fairness and trust. This indicates that while peer level relational social capital is strong, on the other hand, trust toward supervisors and management is comparatively weaker and inconsistent.

Overall, the above findings illustrate that the relational social capital among female garments workers is strongly developed, particularly in terms of mutual support, emotional help, and cooperative relationships among female workers. These peer relationship create a supportive work environment that finally reduces the work related stress among workers and enhances their collective well-being. However, trust and fairness in management relationships appear comparatively weaker that indicates the relational social capital is strong horizontally (worker to worker relationships) and vertically (worker to management relationship within the RMG factory). These results suggest that the relational social capital plays a vital role in developing workplace solidarity, improving mutual support system and creating a respectful workplace.

5.3.2.3 Descriptive Analysis of Cognitive Social Capital:

The descriptive statistics of relational social capital were calculated based on (N=400) female workers in RMG industry that indicate the level of shared values (SV), sense of belonging (SOB) and shared goals or vision (SGOV) within the RMG factory. In this study, the mean values range from 3.95 to 4.60 suggest a high level of cognitive social capital among female workers. The standard deviation values (0.61 to 0.89) suggest relatively low to moderate variability in responses among female workers.

Table-5.3.5: Descriptive Analysis of Cognitive Relational Social Capital

Descriptive Analysis (Cognitive Social Capital)				
Variables	N	Mean	Std. Deviation	Variance
SOB_03= I enjoy working with diverse people at my factory.	400	4.6025	.61273	.375
SV_04= I understand the core values of my factory.	400	4.4600	.78418	.615
SV_01= I feel proud to work with my team.	400	4.3325	.69869	.488
SGOV_02= My factory ensures a harmonious workplace.	400	4.1200	.69412	.482
SV_02= My supervisor values my contribution to the team.	400	4.1125	.71141	.506
SV_03= I work in a peaceful factory.	400	4.0900	.74045	.548
SOB_02= I believe everyone works together like a family.	400	4.0800	.75831	.575
SGOV_01= Workers in my factory have common values and goals.	400	4.0325	.69473	.483
SGOV_03= My factory cares about workers' overall satisfaction.	400	3.9750	.89520	.801
SOB_01= I feel emotionally attached to my workplace.	400	3.9525	.76597	.587
Valid N (listwise)	400			

Source: Author's Calculation of Primary Data

Table 5.3.5 shows N=400 all indicators that represent a balanced dataset with no missing values. Here, the highest mean value with low standard deviations was observed for enjoy working with diverse people at factory (SOB_03: Mean=4.6025, SD=.61273 and Variance=.375) indicates that workers feel comfortable interacting with colleagues from different backgrounds. This suggest a positive and friendly workplace culture. Similarly, understanding the core values of RMG factory (SV_04: Mean=4.4600, SD=.78418 and

Variance=.615) represents that the garments workers share their common beliefs and organizational values, which strengthens cognitive social capital among workers.

Female workers also reported feeling proud to work within their team (SV_01: Mean=4.3325, SD=.69869 and Variance=.488) that indicate strong team identity and shared understanding. From the above analysis, we can say that female workers develop shared values and mutual understanding in RMG factory.

Some variables show the moderately high mean values above 4.00, including factory ensures a harmonious workplace (SGOV_02: Mean=4.1200, SD=.69412 and Variance=.482), supervisor values contribution to the team (SV_02: Mean=4.1125, SD=.71141 and Variance=.506) and peaceful working environment (SV_03: Mean=4.0900, SD=.74045 and Variance=.548). These findings indicate that garments workers perceive a supportive and cooperative organizational culture within the workplace.

Similarly, believe everyone works together like a family (SOB_02: Mean=4.0800, SD=.75831 and Variance=.575) and Workers have common values and goals in the factory (SGOV_01: Mean=4.0325, SD=.69473 and Variance=.483) suggest that garments workers show the sense of belonging and shared goals or values which enhance the cognitive social capital within the garments factory.

Some variables of cognitive social capital show comparatively lower mean values and higher standard deviations but still positive mean values. These indicators are factory cares about workers' overall satisfaction (SGOV_03: Mean=3.9750, SD=.89520 and Variance=.801) and feel emotionally attached to the workplace (SOB_01: Mean=3.9525, SD=.76597 and Variance=.587).

The higher SD for workers' satisfaction (SD=0.895) present that not all workers have the same level of organizational support. This may reflect differences factory management practices.

Overall, the above findings illustrate that the cognitive social capital among female garments workers is strongly developed, particularly in terms of shared values, sense of belonging and shared goals or vision among female workers. These shared values and goals contribute to positive workplace relationship. However, comparatively lower scores for emotional attachment and perceived organizational concern represent the strong cognitive social capital but not uniform across all workers. These results highlight that the cognitive

social capital plays an important role in developing shared understanding, sense of belonging, collective action and cooperation that improved workplace environment and empowerment of female workers in RMG industry.

5.3.3 Descriptive Analysis of Socio-Economics Empowerment Factors:

The descriptive statistics of socio-economics empowerment factors were calculated based on (N=400) female workers in RMG industry that indicate the level of income, financial contribution, savings, assets, living conditions, skills, confidence, social empowerment and social security. In this study, the mean values range from 3.46 to 4.59 indicates that the respondents generally agree with their socio-economics empowerment conditions that have improved after joining the RMG industry.

Table-5.3.6: Descriptive Analysis of Socio-Economics Empowerment Factors

Descriptive Analysis (Socio-Economic Empowerment)				
Variables	N	Mean	Std. Deviation	Variance
SEE_19= I can travel alone for work or personal needs.	400	4.5925	.64613	.417
SEE_01= I earn more now than I did before joining the garment factory.	400	4.2825	.57316	.329
SEE_15= I have opportunities for professional growth in my factory.	400	4.2125	.55508	.308
SEE_17= I feel more respected in my family because of my job and social connections.	400	4.1875	.50793	.258
SEE_16= I am more informed about my rights and responsibilities at work.	400	4.1750	.67862	.461
SEE_18= My social status has improved after joining the factory.	400	4.1675	.60029	.360
SEE_14= I know how to find new job opportunities.	400	4.1200	.52084	.271
SEE_12= I have learned new skills or gained experience that help me grow.	400	4.1150	.43847	.192
SEE_06= I am able to access loans or credit when needed.	400	4.0875	.59222	.351
SEE_08= I can manage financial crises with the support from my factory.	400	4.0850	.48823	.238
SEE_03= I can support my family financially with my income.	400	4.0650	.63386	.402
SEE_09= My job has helped me reduce poverty in my life.	400	4.0550	.58978	.348

SEE_13= I feel more confident in making decisions in my personal life.	400	4.0550	.73711	.543
SEE_20= I feel that my life has improved compared to previous years.	400	4.130	.4937	.244
SEE_10= I have improved my living conditions (e.g., housing, electricity, sanitation) after joining the RMG factory.	400	3.9575	.70494	.497
SEE_11= I have better access to healthcare services now than before.	400	3.9200	.76489	.585
SEE_07= I can buy assets (e.g., furniture, appliances, gold, and land) for myself and my family.	400	3.8175	.90346	.816
SEE_04= I am now financially able to support the education of my family members.	400	3.7325	1.01909	1.039
SEE_05= I have been able to save money from my earnings.	400	3.6875	1.04286	1.088
SEE_02= My income from the factory is enough to meet my personal needs.	400	3.4575	.99784	.996
Valid N (listwise)	400			

Source: Author's Calculation of Primary Data

The highest mean value was found for ability to travel alone for work or personal needs (SEE_19: Mean= 4.5925, SD=.64613 and Variance=.417) indicate the improved mobility and independence of female workers. This also represent the increased confidence and freedom in personal and professional issues. Similarly, earning more than before joining the garment factory (SEE_01: Mean= 4.2825, SD=.57316 and Variance=.329) demonstrates significant economic empowerment of garments workers. However, professional growth opportunities of female workers in RMG factory (SEE_15: Mean=4.2125, SD=.55508 and Variance=.308) represent the skill development and career advancement of female workers.

In addition, the variables of respected in family because of job and social connections (SEE_17: Mean=4.1875, SD=.50793 and Variance=.258) and improved social status after joining the factory (SEE_18: Mean=4.1675, SD=.60029 and Variance=.360) represent that the employment and workplace networks contribute to social recognition and household decision making capacity. Another high mean value for awareness of rights and responsibilities at work (SEE_16: Mean=4.1750, SD=.67862 and Variance=.461) report that the social interaction and workplace communication enhance the knowledge and empowerment of female workers.

Several indicators show the moderately high mean values above 4.00 that indicate a positive perspective but comparatively lower empowerment. These indicators are knowledge about job opportunities (SEE_14: Mean=4.1200, SD=.52084 and Variance=.271), learned new skills or gained experience (SEE_12: Mean=4.1150, SD=.43847 and Variance=.192), able to access loans or credit when needed (SEE_06: Mean=4.0875, SD=.59222 and Variance=.351), manage financial crises with the support from the factory (SEE_08: Mean=4.0850, SD=.48823 and Variance=.238) and financial support to family (SEE_03: Mean=4.0650, SD=.63386 and Variance=.402). In this perspective, SEE_14, SEE_12, SEE_06, SEE_08, SEE_03 represent that the workplace social networks information sharing improve garments workers' economic stability and problem solving ability.

Similarly, poverty reduction of female worker life (SEE_09: Mean=4.0550, SD=.58978 and Variance=.348), confident in making decisions for personal life (SEE_13: Mean=4.0550, SD=.73711 and Variance=.543) and overall life improvement compared to previous years (SEE_20: Mean=4.130, SD=.4937 and Variance=.244) reflects that the employment of female garments workers in RMG sector contribute to broader socio-economic empowerment. These variables (SEE_09, SEE_013, and SEE_0920) demonstrate the improvement of female workers not only in income but also in mental improvement and life satisfaction.

The variables related to improved my living conditions (e.g., housing, electricity, sanitation) after joining the RMG factory (SEE_10: Mean=3.9575, SD=.70494 and Variance=.497) and access to healthcare services than before (SEE_11: Mean=3.9200, SD=.76489 and Variance=.585) show moderate improvement of socio-economic condition of female workers. Similarly, assets purchasing ability (e.g., furniture, appliances, gold, and land) for workers and their family members (SEE_07: Mean=3.8175, SD=.90346 and Variance=.816) indicate the partial financial development but still limited economic capacity of female workers for major investment.

Some variables of socio-economic empowerment factors show comparatively lower mean values and higher standard deviations, indicating variability among RMG workers. These include financially able to support the education of family members (SEE_04: Mean=3.7325, SD=1.01909 and Variance=1.039), savings money from earnings (SEE_05: Mean=3.6875, SD=1.04286 and Variance=1.088) and income from the factory enough to meet personal needs (SEE_02: Mean=3.4575, SD=.99784 and Variance=.996). These

suggest that although some female workers improves their income, but many workers still facing financial problems.

Overall, the above findings illustrate that the socio-economic empowerment of female garments workers improve substantially in some areas such as traveling alone, income, professional growth, family respect, awareness, skill etc. However, improvement in savings and income sufficiency is comparatively weaker. Finally, we can say that the socio-economic empowerment among female garments workers is strong but uneven.

5.3.4 Descriptive Analysis of Vulnerability Factors:

The descriptive statistics of vulnerability factors were analysed based on (N=400) female workers in RMG industry that indicate workplace safety, social and emotional support in factory, job security, physical and verbal abuse, sexual harassment, workload, stress, isolation etc. In this study, the mean values range from 1.44 to 3.09 indicates varying level of workplace vulnerability experiences of female garments workers.

However, these vulnerability items are negatively framed. Here, lower mean values indicate lower vulnerability status and better protection by RMG industry, whereas higher mean values indicate relatively higher vulnerability. The SD values range from 0.58 to 1.05 suggesting moderate variability among respondents.

Table-5.3.7: Descriptive Analysis of Vulnerability Factors

Descriptive Analysis (Vulnerability)				
Variables	N	Mean	Std. Deviation	Variance
VUL_18= I feel the workload is uncomfortable or too heavy in my factory.	400	3.0900	1.05103	1.105
VUL_16= I cannot refuse to work overtime even if I do not want to.	400	3.0175	1.00485	1.010
VUL_17= I fear being sacked if I refuse overtime.	400	3.0050	.99370	.987
VUL_13= My company does not provide prior notice before terminating workers.	400	3.0050	1.02841	1.058
VUL_19= I am unable to manage my workload and responsibilities without frustration.	400	2.8600	1.04313	1.088
VUL_02= I feel unsafe due to verbal abuse or shouting from supervisors in the factory.	400	2.5875	1.05837	1.120

VUL_11= I believe my job is not secure and could be terminated suddenly.	400	2.4175	1.02510	1.051
VUL_20= I cannot manage personal or work-related emergencies in my factory.	400	2.3675	.88849	.789
VUL_15= At present, I am actively seeking to change my job to another RMG factory.	400	2.3450	.95826	.918
VUL_03= I face sexual harassment or inappropriate behaviour at work.	400	2.3125	.87278	.762
VUL_12= I am worried about losing my job due to small mistakes.	400	2.2375	1.04586	1.094
VUL_01= I do not feel safe or respected by my supervisor and co-workers.	400	2.1875	.92438	.854
VUL_14= If I lose my job, I do not know anyone who can help me find another one.	400	1.9925	.74082	.549
VUL_10= I cannot access support or help (from HR/management/NGOs) when I face work-related challenges.	400	1.9825	.58571	.343
VUL_04= I feel unsafe in the surrounding area when returning home at night.	400	1.9775	.82078	.674
VUL_08= I feel more stressed because I lack support from others.	400	1.9500	.63916	.409
VUL_06= My workplace does not provide a supportive environment during difficult times.	400	1.9200	.61608	.380
VUL_05= I feel alone or isolated in my workplace.	400	1.8125	.68081	.464
VUL_07= If I fall sick, no one will help me or inform the supervisor.	400	1.6775	.70337	.495
VUL_09= I do not know where to go or whom to talk to if I face a problem at work.	400	1.4350	.60140	.362
Valid N (listwise)	400			

Source: Author's Calculation of Primary Data

The highest mean values were found for workload or overtime related issues of garments factory. The statement heavy or uncomfortable workload in RMG factory (VUL_18: Mean=3.0900, SD=1.05103 and Variance=1.105) indicates that many garments workers still experiences heavy work pressure in RMG factory of Bangladesh. Similarly, refuse to work overtime even if do not want to (VUL_16: Mean=3.0175, SD=1.00485 and Variance=1.010) and fear of being sacked if refuse overtime (VUL_17: Mean=3.0050, SD=.99370 and Variance=.987) represent job related vulnerability and power imbalance between female workers and the management of the factory.

Another vital concern is lack of prior notice before terminating workers (VUL_13: Mean=3.0050, SD=1.02841 and Variance=1.058) that present job insecurity. Additionally, unable to manage workload and responsibilities without frustration (VUL_19: Mean=2.8600, SD=1.04313 and Variance=1.088) indicates mental stress of female workers. These results show that workload pressure, huge overtime and job insecurity remain major vulnerability issues for female RMG workers.

Moderate mean values were observed in workplace safety and job security dimensions. Verbal abuse or shouting from supervisors in RMG factory (VUL_02: Mean=2.5875, SD=1.05837 and Variance=1.120) indicates that some workers still face negative communication. Similarly, job is not secure and could be terminated suddenly (VUL_11: Mean=2.4175, SD=1.02510 and Variance=1.051) and inability to manage personal or work-related emergencies in the factory (VUL_20: Mean=2.3675, SD=.88849 and Variance=.789) illustrate moderate vulnerability in employment stability and crisis management.

Garments workers also reported that actively seeking to change the job to another RMG factory (VUL_15: Mean=2.3450, SD=.95826 and Variance=.918), sexual harassment or inappropriate behaviour at work (VUL_03: Mean=2.3125, SD=.87278 and Variance=.762), fear of losing job due to small mistakes (VUL_12: Mean=2.2375, SD=1.04586 and Variance=1.094) and do not feel safe or respected by supervisor and co-workers (VUL_01: Mean=2.1875, SD=.92438 and Variance=.854). These values represent that although vulnerability exists, it is not highly prevalent across all respondents. The moderate mean scores suggest that there are partial improvement in workplace safety and different support system in garments factory.

Lower mean values indicate reduced vulnerability in garments factory. Such as, lack of job searching support (VUL_14: Mean=1.9925, SD=.74082 and Variance=.549) and inability to access support or help (from HR/management/NGOs) when face work-related challenges (VUL_10: Mean=1.9825, SD=.58571 and Variance=.343) show that many female workers have access to assistance. Similarly, unsafe in the surrounding area when returning home at night (VUL_04: Mean=1.9775, SD=.82078 and Variance=.674) and stress due to lack of support from others (VUL_08: Mean=1.9500, SD=.63916 and Variance=.409) indicate relatively lower vulnerability.

Besides, lack of supportive environment during difficult times (VUL_06: Mean=1.9200, SD=.61608 and Variance=.380), feeling alone or isolated in workplace (VUL_05: Mean=1.8125, SD=.68081 and Variance=.464) and fall sick, no one will help or inform the supervisor (VUL_07: Mean=1.6775, SD=.70337 and Variance=.495) all show low level of vulnerability. The lowest mean score was found for not knowing where to go or whom to talk if face a problem at work (VUL_09: Mean=1.4350, SD=.60140 and Variance=.362) that prove the most female workers are aware of available support system in their factory.

Overall, the above findings illustrate that the vulnerability among female garments workers is relatively low to moderate. Female workers reported lower vulnerability in social support, workplace assistant and communication channels, here social capital and workplace networks play an important role in reducing vulnerability in RMG factories. However workload pressure, overtime, and job insecurity remain key areas of concern. Finally, we can say that social capital contributes to vulnerability reduction, particularly by strengthening support network, group participation, knowledge and information sharing and enhancing access to support.

5.3.5 Multiple Regression Analysis of Social Capital, Socio-Economic Empowerment and Vulnerability of Female Workers:

5.3.5.1 Multiple Regression Analysis of Socio-Economic Empowerment:

A multiple linear regression analysis was conducted to examine the effect of Structural Social Capital (SSCI), Relational Social Capital (RSCI) and Cognitive Social Capital (CSCI) on Socio-Economic Empowerment (ASEE) of female garments workers.

Table-5.3.8: Multiple Regression of Socio-Economic Empowerment Factor

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.150 ^a	.022	.015	.21119

a. Predictors: (Constant), CSCI, RSCI, SSCI

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.406	3	.135	3.033	.029 ^b
	Residual	17.662	396	.045		
	Total	18.068	399			

a. Dependent Variable: ASEE

b. Predictors: (Constant), CSCI, RSCI, SSCI

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.065	.338		9.071	.000
	SSCI	.092	.045	.101	2.019	.044
	RSCI	.063	.050	.063	1.262	.208
	CSCI	.084	.052	.080	1.607	.109

a. Dependent Variable: ASEE

Source: Author's Calculation of Primary Data

Model Summary:

The regression model shows a weak positive relationship between the predictors (social capital dimensions) and socio-economic empowerment (R=.150). The coefficient of

determination ($R^2 = .022$) indicates that 2.2% of the variation in socio-economic empowerment is explained by structural, relational and cognitive social capital. The adjusted R^2 (.015) suggests that the explanatory power of the model is low but still meaningful for social science research. The standard error of estimate (.21119) indicates a small prediction error.

ANOVA Result:

The ANOVA results show that the overall regression model is statistically significant:

$F(3,396) = 3.033$ and $p = 0.29$ ($p < .05$)

This result indicates that social capital dimensions jointly have a significant effect on socio-economic empowerment, although the strength of the relationship is weak.

Regression Coefficients:

In Structural Social Capital (SSCI), $B = (.092)$, $Beta = (.101)$, $t = (2.019)$ and $p = (.044)$ represent a positive and statistically significant effect on socio-economic empowerment. This indicates that increased the network ties, group participation and knowledge and information sharing contribute to improved women empowerment among garments workers.

In Relational Social Capital (RSCI), $B = (.063)$, $Beta = (.063)$, $t = (1.262)$ and $p = (.208)$ shows a positive but statistically insignificant effect on socio-economic empowerment. This result suggest that the trust, norms, reciprocity and support and respect do not significantly influence the women empowerment in this model.

In Cognitive Social Capital (CSCI), $B = (.084)$, $Beta = (.080)$, $t = (1.607)$ and $p = (.109)$ shows a positive but statistically insignificant effect on socio-economic empowerment. This result suggest that the shared values, sense of belonging and shared goals or vision appear to have limited influence on female garments women's empowerment.

Regression Equation:

Based on the above table, the regression equation for predicting socio-economic empowerment is:

$$ASEE = 3.06 + 0.092 (SSCI) + 0.063 (RSCI) + 0.084 (CSCI)$$

This indicates that an increase in social capital dimensions leads to a slight increase in socio-economic empowerment, although only structural social capital shows a statistically significant effect.

Finally we can say that social capital has a weak but statistically significant influence on socio-economic empowerment. Among the three dimensions, structural social capital is the only significant predictor. Relational and cognitive social capital show positive but insignificant effects. The low R^2 value suggests that other factors beyond social capital may play a more important role in determining socio-economic empowerment among female garments workers.

5.3.5.2 Multiple Regression Analysis of Vulnerability:

A multiple linear regression analysis was conducted to examine the effect of Structural Social Capital (SSCI), Relational Social Capital (RSCI) and Cognitive Social Capital (CSCI) on female workers' vulnerability.

Table-5.3.9: Multiple Regression of Vulnerability Factor

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.560 ^a	.314	.309	.25234

a. Predictors: (Constant), CSCI, RSCI, SSCI

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.547	3	3.849	60.447	.000 ^b
	Residual	25.216	396	.064		
	Total	36.763	399			

a. Dependent Variable: AVUL

b. Predictors: (Constant), CSCI, RSCI, SSCI

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.439	.404		18.427	.000
	SSCI	-.527	.054	-.406	-9.712	.000
	RSCI	-.379	.060	-.263	-6.315	.000
	CSCI	-.346	.063	-.230	-5.521	.000

a. Dependent Variable: AVUL

Source: Author's Calculation of Primary Data

Model Summary:

The regression model shows a moderate relationship between the predictors (social capital dimensions) and vulnerability ($R=.560$). The coefficient of determination ($R^2 = .314$) indicates that 31.4% of the variation in vulnerability is explained by structural, relational and cognitive social capital. The adjusted R^2 value (.309) suggests that the model remains

stable after adjusting for sample size and number of predictors. The standard error of estimate (.25234) indicates a relatively small prediction error.

ANOVA Result:

The ANOVA table shows that the overall regression model is statistically significant:

$F(3,396) = 60.447$ and $p = .000$ ($p < .001$)

This result indicates that social capital dimensions jointly have a significant effect on vulnerability, although the model is suitable for predicting female workers' vulnerability.

Regression Coefficients:

The regression coefficients indicate the individual contribution of each dimension of social capital.

In Structural Social Capital (SSCI), $B = (-0.527)$, $Beta = (-0.406)$, $t = (-9.712)$ and $p = .000$ represent a significant negative effect on vulnerability. This means that higher structural social capital reduces female workers' vulnerability. It is the strongest predictor among all variables.

In Relational Social Capital (RSCI), $B = (-0.379)$, $Beta = (-0.263)$, $t = (-6.315)$ and $p = .000$ shows a significant negative impact on vulnerability. This result suggests that the trust, norms, reciprocity and support and respect reduce female workers' vulnerability.

In Cognitive Social Capital (CSCI), $B = (-0.346)$, $Beta = (-0.230)$, $t = (-5.521)$ and $p = .000$ demonstrates a significant negative effect on vulnerability. This result suggests that the shared values, sense of belonging and shared goals or vision help reduce female workers' vulnerability in RMG factory of Bangladesh.

Regression Equation:

Based on the above table, the estimated regression model is:

$AVUL = 7.439 - 0.527 (SSCI) - 0.379 (RSCI) - 0.346 (CSCI)$

This indicates that increasing any dimensions of social capital leads to decreased vulnerability among female RMG workers.

Finally we can say that social capital significantly influences on female workers' vulnerability. Structural social capital has the strongest effect, followed by relational and cognitive social capital. The negative coefficients indicate that higher social capital reduces

workplace vulnerability. The model explains 31.4% of total variance and suggesting that social capital plays an important role in reducing vulnerability among female garments workers.

5.3.5.3 Multiple Regression Analysis of Social Capital and Socio-Economic Empowerment on Workers' Vulnerability:

A multiple linear regression analysis was conducted to examine the effect of Structural Social Capital (SSCI), Relational Social Capital (RSCI), Cognitive Social Capital (CSCI) and Socio-Economic Empowerment (ASEE) on female workers' vulnerability (AVUL).

Table-5.3.10: Multiple Regression of Social Capital and Socio-Economic Empowerment on Workers' Vulnerability

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.561 ^a	.314	.308	.25259

a. Predictors: (Constant), ASEE, RSCI, CSCI, SSCI

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.560	4	2.890	45.295	.000 ^b
	Residual	25.203	395	.064		
	Total	36.763	399			

a. Dependent Variable: AVUL

b. Predictors: (Constant), ASEE, RSCI, CSCI, SSCI

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.522	.444		16.937	.000
	SSCI	-.524	.055	-.404	-9.607	.000
	RSCI	-.377	.060	-.262	-6.267	.000
	CSCI	-.344	.063	-.229	-5.462	.000
	ASEE	-.027	.060	-.019	-.450	.653

a. Dependent Variable: AVUL

Source: Author's Calculation of Primary Data

Model Summary:

The regression model shows a moderate relationship between the predictors (social capital dimensions) and vulnerability ($R=.561$). The coefficient of determination ($R^2 = .314$) indicates that 31.4% of the variation in workers' vulnerability is explained by structural, relational, cognitive social capital and socio-economic empowerment. The adjusted R^2 value (.308) confirms that the model remains stable after controlling for the number of predictors. The standard error of estimate (.25259) indicates acceptable prediction accuracy.

ANOVA Result:

The ANOVA table shows that the overall regression model is statistically significant:

$F(4, 395) = 45.295$ and $p = .000$ ($p < .001$)

This means that SSCI, RSCI, CSCI and ASEE jointly have a significant effect on female workers' vulnerability, although the model is appropriate for predicting garments workers' vulnerability.

Regression Coefficients:

In Structural Social Capital (SSCI), $B = (-0.524)$, $Beta = (-0.404)$, $t = (-9.607)$ and $p = .000$ represent a significant negative effect on vulnerability. This means that higher structural social capital reduces female workers' vulnerability. It is the strongest predictor in the model.

In Relational Social Capital (RSCI), $B = (-0.377)$, $Beta = (-0.262)$, $t = (-6.267)$ and $p = .000$ shows a significant negative effect on vulnerability. This result suggests that the trust, norms, reciprocity and support and respect among workers reduce vulnerability.

In Cognitive Social Capital (CSCI), $B = (-.344)$, $Beta = (-0.229)$, $t = (-5.462)$ and $p = .000$ demonstrates a significant negative influence on vulnerability. This result suggest that the shared values, sense of belonging and shared goals or vision contribute to lowering female workers' vulnerability in RMG sector of Bangladesh.

In Socio-Economic Empowerment (ASEE), $B = (-0.027)$, $Beta = (-0.019)$, $t = (-0.450)$ and $p = .653$ determines a negative but statistically insignificant effect on vulnerability since the p-value is greater than 0.05. This result indicates that the socio-economic empowerment does not significantly predict vulnerability when social capital dimensions are included in the model.

Regression Equation:

Based on the above table, the estimated regression model is:

$$AVUL = 7.522 - 0.524 (SSCI) - 0.377 (RSCI) - 0.344 (CSCI) - 0.027 (ASEE)$$

This equation indicates that increases in social capital dimensions reduce female workers' vulnerability, while socio-economic empowerment has no significant effect.

The findings reveal that social capital dimensions significantly reduce female workers' vulnerability, whereas socio-economic empowerment does not have a significant effect when included in the model. Structural social capital has the strongest impact, followed by relational and cognitive social capital. The model explains 31.4% of total variance in vulnerability, and suggesting that the social capital plays an important role in reducing workplace vulnerability among female garments workers while socio-economic empowerment may not directly influence vulnerability in this model.

5.4 Synthesis of Qualitative and Quantitative Findings

5.4 Synthesis of Qualitative and Quantitative Findings

This study examined the role of social capital in socio-economic empowerment and vulnerability reduction among female workers in the Ready-Made Garments (RMG) sector of Bangladesh. The findings from both quantitative surveys and qualitative data (Case Study and Key Informant Interviews) indicate converging patterns across structural, relational, and cognitive dimensions of social capital, as well as their impact on empowerment and vulnerability. The synthesis below integrates these findings.

5.4.1 Social Capital

5.4.1.1 Structural Social Capital

Both quantitative and qualitative results show that structural social capital is relatively strong among female garments workers. Quantitative analysis indicates high mean scores for communication with supervisors, access to work-related information, and vertical and horizontal workplace networks, reflecting well-established information flows and collaborative relationships. Qualitative findings from case studies and KII reinforce this, with respondents highlighting cooperative relationships with colleagues and supportive supervisors, participation in meetings and training, and access to factory benefits such as maternity leave and health services.

However, both data sources also reveal that formal institutional engagement—such as participation in welfare groups and labour unions—is weaker. Conditional and negative qualitative responses suggest that access to these structures is uneven, dependent on management practices, workload, and individual relationships. Overall, structural social capital is a key strength in the workplace, facilitating communication, advice sharing, and task assistance.

5.4.1.2 Relational Social Capital

Quantitative findings show strong horizontal relationships among workers, characterized by trust, mutual support, and reciprocity, while vertical relationships with management are moderately positive but inconsistent. Similarly, qualitative findings indicate that relational social capital exists but is influenced by management behavior, workplace pressure, and responsiveness to grievances. Positive responses highlight trust among co-workers, emotional bonding, and supervisor support, whereas negative responses emphasize delays

in addressing complaints, fear of retaliation, and verbal pressure. Collectively, these findings suggest that relational social capital fosters peer cooperation and emotional support but is variably experienced in worker–management interactions.

5.4.1.3 Cognitive Social Capital

Quantitative results indicate high mean scores for shared values, sense of belonging, and shared goals, though emotional attachment and perceived organizational concern are comparatively weaker. Qualitative findings corroborate this, showing that workers feel pride in teamwork and value recognition, but experience stress due to workload, harassment, or favoritism. Overall, cognitive social capital exists but is moderately developed, with shared values stronger than emotional attachment or collective identification with the organization.

5.4.2 Socio-Economic Empowerment

The synthesis of findings shows that employment in the RMG sector has positively impacted female workers' socio-economic empowerment. Quantitative results indicate improvements in income, mobility, professional growth, family respect, and social recognition, though savings, financial stability, and access to education remain limited. Qualitative data provide further depth, highlighting enhanced living conditions, healthcare access, skill development, confidence in decision-making, and contributions to family welfare. Nevertheless, constraints such as rising living costs, insufficient savings, and uneven training opportunities limit full empowerment.

Overall, social capital—particularly structural and relational dimensions—supports empowerment by providing networks, support systems, access to information, and collaborative problem-solving opportunities.

5.4.3 Vulnerability Reduction

The study finds that vulnerability among female garments workers is moderate. Quantitative analysis, using negatively framed indicators, suggests reduced vulnerability in areas such as social isolation, access to assistance, and workplace communication, but ongoing concerns include workload pressure, forced overtime, and job insecurity. Qualitative findings align with this, highlighting improved safety measures, supportive supervision, grievance mechanisms, and cooperation among co-workers. Nonetheless, inconsistent management practices, excessive workload, verbal abuse, and employment insecurity persist.

Both qualitative and quantitative results underscore that social capital mitigates vulnerability through strong support networks, trust, communication, and cooperation. Structural and relational social capital particularly enhance resilience and reduce exposure to workplace risks.

5.4.4 Integrated Conclusion

The integrated findings indicate that social capital among female RMG workers is a critical enabler of socio-economic empowerment and vulnerability reduction. Structural social capital—through communication, information sharing, and network ties—emerges as the strongest dimension, followed by relational social capital, which facilitates trust and peer support. Cognitive social capital contributes to shared values and belonging but is comparatively weaker.

While socio-economic empowerment has improved in terms of income, mobility, skills, and confidence, financial stability and full autonomy remain limited. Vulnerability has decreased moderately, supported by social networks and institutional mechanisms, yet challenges such as workload, overtime, and job insecurity continue. Strengthening all dimensions of social capital, particularly formal participation structures and cognitive elements, is essential to further enhance empowerment and reduce vulnerability among female RMG workers in Bangladesh.

Chapter Six

SUMMARY, RECOMMENDATIONS, AND CONCLUSION

6.1 Summary

Table 6.1.1: Summary Matrix of Social Capital, Socio-Economic Empowerment and Vulnerability Reduction

Dimension	Indicators / Constructs	Quantitative Findings	Qualitative Findings (Case Study)	Qualitative Findings (KII)	Overall Interpretation
Structural Social Capital	Network ties, group participation, communication, access to work information, vertical relationships with supervisors, participation in welfare groups, labour unions	High mean values (2.85–4.65) in communication, information sharing, vertical relationships. Lower values in formal participation (unions, welfare).	~65% positive responses on co-worker/supervisor support, training, and factory facilities; uneven access to benefits; conditional support based on personal relationships or management behavior.	~60% positive; supportive relationships exist; challenges include high workload, verbal abuse, inconsistent leave/training opportunities.	Strong structural connections exist, especially informal networks and communication. Formal institutional participation is weaker and inconsistent.
Relational Social Capital	Trust, reciprocity, cooperation, emotional support, respect, peer help, management trust	High mean values (3.75–4.69) in worker-to-worker support, cooperation, emotional support. Moderately high in trust toward management. Lower in fairness and integrity of supervisors/officers.	Moderate trust and respect among workers; management listens to concerns; emotional bonding enhances relational ties; some fear of retaliation and inconsistent response from management.	Positive responses in supportive management and HR systems; conditional trust depending on supervisor behavior; negative experiences due to pressure, scolding, and communication gaps.	Relational social capital is strong horizontally (peer-to-peer), moderate vertically (worker-to-management). Workplace cooperation and mutual support are key.
Cognitive Social Capital	Shared values, sense of belonging, shared goals, emotional attachment	High mean values (3.95–4.60) in teamwork, shared goals, pride in work. Lower in emotional attachment and	Positive feelings of pride, teamwork, and shared values; moderate cognitive capital due to limited recognition and high workload;	Higher negative responses than positive; stress, unequal treatment, and promotion disparities reduce sense of	Cognitive social capital exists but is comparatively weaker. Shared values and identity are moderate; emotional attachment

		organizational concern.	conditional based on overtime and promotion opportunities.	belonging; supportive environments improve morale.	and organizational concern are uneven.
Socio-Economic Empowerment	Income, mobility, decision-making, social status, skill development, savings, education support	Moderate to high mean values (3.46–4.59). Strongest in income, mobility, professional growth, family respect. Lower in savings, income sufficiency, educational support, asset purchasing.	~60% satisfaction; improved living conditions, healthcare access, children’s education support, financial independence; challenges include rising costs, uneven skill training, limited savings.	Positive responses: better income, family respect, decision-making; challenges in wages, healthcare, housing, and social recognition; moderate empowerment.	Employment enhances socio-economic empowerment, especially income, mobility, and social status. Full financial stability and education support remain limited.
Vulnerability Reduction	Workload pressure, forced overtime, job insecurity, verbal abuse, physical and sexual safety, social support	Mean values (1.44–3.09; negatively framed). Lower values indicate reduced vulnerability in social support, communication, and assistance. Higher in workload, overtime, job insecurity.	Reduced vulnerability due to supportive networks, cooperation, improved safety, and institutional support; workload and job insecurity remain concerns.	Moderate reduction; improvements in workplace safety, grievance mechanisms, and support; persistent issues: verbal abuse, production pressure, employment insecurity.	Vulnerability moderately reduced due to social capital and institutional support. Persistent risks remain in workload, overtime, job security, and some abusive practices.

6.2 Recommendations

Based on the study findings, the following recommendations need to be addressed by RMG Owners, Government and Industry associations, NGOs and Community Partners.

❖ **Strengthen Structural Social Capital among Female RMG Workers**

Findings Basis: Quantitative results show strong informal communication and networks, but limited formal participation (welfare groups, labor unions). Qualitative findings indicate variable access to training, leave facilities, and participation opportunities.

Recommendations:

➤ **Enhance formal participation structures:**

Encourage workers' involvement in welfare committees, labor unions, and factory decision-making forums.

Regularly inform workers about rights, grievance mechanisms, and union activities.

➤ **Improve internal communication channels:**

Introduce structured meetings between workers and supervisors to discuss work-related issues.

Establish clear protocols for reporting challenges to management without fear of retaliation.

➤ **Strengthen training and skill development programs:**

Ensure consistent access to workplace training across all factories, particularly for smaller factories.

Collaborate with NGOs and government programs to offer ongoing skill development.

➤ **Standardize workplace benefits:**

Ensure uniform access to maternity leave, health check-ups, and transport facilities across factories.

Introduce transparent policies to reduce variability in access to facilities and support.

➤ **Promote teamwork initiatives:**

Organize cross-departmental workshops and team-building activities to strengthen interpersonal networks.

Recognize and reward collaboration to motivate cooperative behavior.

❖ **Strengthen Relational Social Capital (Trust and Peer Support)**

Findings Basis: Quantitative results show strong horizontal relations (peer-to-peer) but variable vertical relations (worker-management). Qualitative results highlight trust issues and inconsistent management support.

Recommendations:

- **Enhance worker-management trust:**

Train supervisors in respectful communication, conflict resolution, and ethical management practices.

Implement regular feedback mechanisms, suggestion boxes, and transparent grievance resolution systems.

- **Promote peer support systems:**

Develop mentorship programs where experienced workers support new employees.

Encourage peer-to-peer knowledge sharing to enhance problem-solving capabilities.

- **Improve consistency in supervisor behavior:**

Monitor supervisor practices to reduce favoritism and verbal abuse.

Introduce reward mechanisms for supervisors demonstrating fairness and supportive behavior.

- **Create safe channels for communication:**

Establish confidential reporting systems to address harassment, salary concerns, and grievances.

Ensure management follows up on complaints promptly to build credibility.

❖ **Improve Cognitive Social Capital (Shared Values, Sense of Belonging)**

Findings Basis: Quantitative findings indicate positive shared values but weaker emotional attachment and organizational concern. Qualitative findings suggest production pressure and limited recognition reduce sense of belonging.

Recommendations:

- **Promote workplace identity and pride:**

Conduct team recognition programs and reward collective achievements.

Highlight workers' contributions to production and company success.

- **Encourage shared goals and vision:**

Organize workshops on factory values and collective mission.

Include workers in goal-setting processes to strengthen ownership and commitment.

➤ **Reduce workplace stress and enhance emotional support:**

Monitor workload and ensure reasonable overtime policies.

Provide psychological support services, stress management programs, and conflict resolution initiatives.

➤ **Ensure equitable treatment and recognition:**

Implement transparent promotion policies and equal opportunity initiatives.

Recognize both individual and team efforts to foster inclusion and belonging.

❖ **Enhance Socio-Economic Empowerment of Female Workers**

Findings Basis: Quantitative and qualitative results indicate moderate improvements in income, mobility, skills, and decision-making. Limitations exist in savings, financial security, healthcare access, and educational support.

Recommendations:

➤ **Improve financial literacy and savings mechanisms:**

Provide training on budgeting, savings, and investment.

Facilitate access to cooperative savings schemes.

➤ **Support skill development and professional growth:**

Offer technical, managerial, and soft-skills training tailored to female workers.

Promote career advancement opportunities through internal promotions and recognition programs.

➤ **Enhance work-life balance and mobility:**

Introduce flexible working hours and childcare support.

Support transportation safety and accessibility for female workers.

➤ **Strengthen access to healthcare and education:**

Ensure comprehensive medical facilities and regular health check-ups.

Collaborate with NGOs or government programs to support children's education and adult learning initiatives.

➤ **Promote social recognition and decision-making:**

Encourage female workers' participation in household and community decisions.

Conduct awareness campaigns to improve societal acceptance of working women.

❖ **Reduce Vulnerability Among Female RMG Workers**

Findings Basis: Quantitative results show low to moderate vulnerability, with ongoing issues in workload, overtime, and job security. Qualitative findings highlight risks from production pressure, verbal abuse, and inconsistent support systems.

Recommendations:

➤ **Mitigate workload and overtime pressures:**

Monitor production targets and distribute workloads evenly.

Offer voluntary overtime rather than mandatory, with fair compensation.

➤ **Ensure job security and fair contracts:**

Provide long-term contracts where feasible and transparent performance evaluations.

Establish policies to protect pregnant workers and those facing personal emergencies.

➤ **Enhance workplace safety and grievance mechanisms:**

Strengthen anti-harassment committees and safety protocols.

Ensure accessible reporting systems and swift response to complaints.

➤ **Promote peer and supervisor support:**

Facilitate cooperative support networks among workers for emergencies and stress relief.

Train supervisors to provide timely assistance and empathetic management.

➤ **Strengthen institutional social capital for vulnerability reduction:**

Encourage active participation in labor unions, welfare committees, and factory programs.

Promote collective bargaining and advocacy for better workplace conditions.

Overall, recommendations emphasize strengthening structural, relational, and cognitive social capital, enhancing socio-economic empowerment, and reducing vulnerability through management reforms, policy support, workplace interventions, skill development, and peer networks. Implementing these measures will promote sustainable well-being, security, and empowerment of female RMG workers in Bangladesh.

6.3 Conclusion

The findings of this study demonstrate that social capital plays a significant role in enhancing the socio-economic empowerment and reducing the vulnerability of female workers in the Ready-Made Garments (RMG) sector of Bangladesh. Both quantitative and qualitative analyses reveal that structural, relational, and cognitive dimensions of social capital are positively developed among female workers, although the extent of each dimension varies. Structural social capital—characterized by communication, information sharing, and workplace networks—emerges as the strongest dimension, followed by relational social capital, which strengthens peer support, cooperation, and trust among colleagues. Cognitive social capital, reflecting shared values, sense of belonging, and workplace identity, is relatively weaker, indicating that emotional attachment and collective understanding are not uniformly experienced by all workers.

The study shows that socio-economic empowerment among female RMG workers has improved moderately, particularly in areas such as income generation, mobility, decision-making capacity, social recognition, skill acquisition, and participation in household and community decisions. Nevertheless, economic stability remains a challenge, with limited savings, low wages, and inconsistent access to education and healthcare constraining full empowerment. The KII findings further highlight that social capital positively influences empowerment by providing access to support systems, fostering workplace cooperation, and enhancing confidence and independence among female workers.

Regarding vulnerability, the study reveals that female RMG workers experience low to moderate levels of vulnerability. Social capital contributes significantly to vulnerability reduction by facilitating communication, cooperation, and institutional support. Supportive workplace practices, such as co-worker assistance, supervisory flexibility, and management responsiveness, help mitigate risks associated with workload pressure, verbal abuse, and employment insecurity. However, excessive working hours, mandatory overtime, inconsistent management practices, and job insecurity remain persistent challenges, limiting the full reduction of vulnerability.

Overall, the findings suggest that social capital is a critical resource for improving the socio-economic well-being and resilience of female RMG workers. Strengthening structural and relational networks, promoting trust and cooperation, enhancing recognition and shared values, and improving management practices can further enhance empowerment and reduce

vulnerability. Policy interventions, targeted training programs, and factory-level initiatives that foster inclusive participation, equitable treatment, and worker support mechanisms are essential for sustaining the positive impact of social capital in the RMG sector.

In conclusion, while female RMG workers have gained significant benefits in terms of empowerment and reduced vulnerability, achieving comprehensive socio-economic development requires continuous efforts to strengthen social capital, improve workplace practices, and ensure economic and social security for all workers.

6.4 Future Research Directions

Based on the findings of this study, future research could explore strategies to further strengthen social capital among female RMG workers, particularly focusing on enhancing cognitive social capital and formal organizational participation.

Investigating the role of management practices, workplace culture, and training programs in fostering shared values, emotional attachment, and consistent support systems could provide deeper insights into improving socio-economic empowerment and reducing vulnerability.

Additionally, longitudinal studies examining the long-term effects of social capital on financial stability, job security, and overall wellbeing of female workers would help identify sustainable interventions.

Comparative research across different types of factories, including small-scale and non-compliant establishments, could reveal structural and relational gaps, while studies integrating technological platforms or digital networks may offer innovative approaches to enhance communication, information sharing, and peer support.

Finally, examining the intersection of social capital with gender norms, family responsibilities, and community engagement could illuminate broader socio-cultural factors that influence empowerment and resilience in the RMG sector.

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APPENDIX- 1
Qualitative Survey Questionnaire
Checklist for In-depth Interview: Case Study

Institute of Disaster Management and Vulnerability Studies
University of Dhaka

**Title: Social Capital and its impact on Socio-Economic Development and Vulnerability
Reduction of Female Workers in Bangladesh: A Study on Readymade Garments
Industry**

Respondent No.:

Information Collector's Signature & date:

This interview is assigned by the Institute of Disaster Management and Vulnerability Studies University of Dhaka as a PhD Theses. The interview will be used for research purpose only and your information and answer will be treated strictly confidential.

Please, give me the answers of the following questions.

<u>Part-A : Social Capital</u>
Dimension-1: Structural Factors
1. Do you get proper support from your colleagues to do work if needed?
2. Do you think your supervisor is helpful to you in your factory?
3. Do you get support from your factory? How does the factory support you?
4. Are you a member of any workers' welfare group or union? Can you participate in group discussion or meeting in your factory and claim your rights.
5. How does your factory management provide different training facilities for female workers to know the job related new skills, fire safety and other issues?
Dimension-2: Relational Factors
6. Do you think there are high level of trusts between management and female workers in your factory? How and where?
7. Do you think your factory management is now more responsive to worker needs and demands than before? Why or why not?
8. Have you ever share the personal problems with your co-workers, supervisors or management staffs? If so, do they help you and show the integrity (with you).
9. How do you feel the practices of respect to each other in your factory?
Dimension-3: Cognitive Factors

10. How do you feel about being part of your work team, and what makes you proud (or not proud) to work with them? 11. What values or principles do you think are truly practiced in your factory, and how do they shape the way you and your team work together? 12. How do you feel a sense of belonging in your factory, and what makes you feel emotionally connected (or disconnected) to your workplace? 13. How does your factory care (or not care) about workers' satisfaction, harmony, and well-being?
<u>Part-B : Socio-economic Empowerment Factors</u>
1. What is your opinion about the current living conditions of you and your family members? 2. How has your access to healthcare services after joining the garment factory influenced your ability to manage your own health and support the well-being of your family? 3. How has the income you earn from the garment factory affected your ability to support the education of your family members? 4. What is your financial condition and savings status after joining in RMG factory? 5. How do your earnings to meet your essential needs and demands as well as your family members? 6. What is the condition of your social status after joining in RMG sector? 7. Can you describe how the skills and experiences you have gained at the garment factory, have influenced your personal and professional growth? 8. How has working in the garment factory influenced your confidence in making personal decisions and your understanding of your rights and responsibilities at work?
<u>Part-C : Vulnerability Reduction Issues</u>
1. How do you evaluate the working environment of your factory e.g.; working condition, health status, workplace safety etc. 2. How safe and respected do you feel at your workplace and in the surrounding areas? 3. How supportive is your workplace when you face personal or work-related difficulties.

4. What is your workload in your factory? Do you feel is it burden or excessive to you?
If yes, then what kind of problem do you face e.g.; work stress, depression, insufficient time to family members etc.?
5. How do you feel the security of your job in this factory?
6. Do you face any physical and verbal abuse by your colleagues and supervisors?
7. How does female workers face sexual harassment inside and outside the factory?
8. How do you evaluate the social challenges like mental torture/distress, teasing, rough behavior and domination etc. in RMG factory that may lead to frequent changes the workplace?

Part-D : Socio –Demographic Information of Female Workers

This section contains few personal information about you, and your profession

Name	Gender	Age	Religion	Designation	Educational qualification	Duration of service

Your Factory/ Institution

Name:.....

Address:

Mobile: Home town:

END

APPENDIX-2

Qualitative Survey Questionnaire

Checklist for In-depth Interview: key Informants Interview (KII)

Institute of Disaster Management and Vulnerability Studies
University of Dhaka

**Title: Social Capital and its impact on Socio-Economic Development and Vulnerability
Reduction of Female Workers in Bangladesh: A Study on Readymade Garments
Industry**

Respondent No.:

Information Collector's Signature & date:

This interview is assigned by the Institute of Disaster Management and Vulnerability Studies University of Dhaka as a PhD Theses. The interview will be used for research purpose only and your information and answer will be treated strictly confidential.

Please, give me the answers of the following questions.

<u>Part-A : Features of Social Capital</u>
Dimension-1: Structural Factors
1. How about the inter personal relationship status of female RMG workers with their colleagues and supervisors? 2. Do they get proper supports from their colleagues and supervisors to do work if needed? 3. Do the female RMG workers get various support from the factory? How does the factory support them? 4. Do the female workers participate in group discussion or meeting? How much do they know about their professional rights? Can they claim their rights properly in the factory? 5. How does the factory management provide different training facilities for female workers to know the job related new skills, fire safety and others?
Dimension-2: Relational Factors
6. Do you think there are high level of trusts between management and female workers in RMG factory? How and where? 7. Do you think the factory management is now more responsive to worker needs and demands than before? Why or why not? 8. How do female workers share the personal problems with their co-workers, supervisors or management staffs? If so, do they help them and show the integrity with them.

9. How do you feel the practices of respect to each other in the RMG factory?
Dimension-3: Cognitive Factors
10. What values or principles are actively practiced in RMG factory, and how do female workers contribute to collaboration and teamwork with others?
11. How do female workers show the sense of belonging to the factory?
12. How does the RMG factory care (or not care) about workers' satisfaction, harmony, and well-being?
<u>Part-B : Socio-economic Empowerment Factors</u>
1. What is your opinion about the current living conditions of female garment workers'?
2. How has access to healthcare services after joining the garment factory influenced female workers' ability to manage their own health and support the well-being of their family members?
3. How has the income of female workers affected their ability to support the education of their family members?
4. What is the financial condition and savings status of female garment workers' after joining in RMG factory?
5. Do you think that the earnings of female workers are sufficient to meet their essential needs and demands as well as their family members?
6. Do you think that the social status of female garment workers are improved after joining in RMG sector?
7. How have the skills and experiences female worker gained from working in the RMG factory that contributed to their personal development and professional growth?
8. How has working in the garment factory helped female workers become more confident in making personal decisions?
<u>Part-C : Vulnerability Reduction Issues</u>
1. How do you evaluate the working environment in RMG factory e.g.; working condition, workplace safety, cooperation and mutual understanding among the workers?
2. How safe and respected do female workers feel in their workplace and in the factory surrounding areas?
3. How supportive is the workplace for female workers when they face personal or work-related difficulties?

4. What is the workload in RMG factory? Do you feel it is burden or excessive to the female workers? If yes, then what kind of problem do they face e.g.; work stress, depression, insufficient time to their family members etc.?
5. How do you feel about the job security of female workers in RMG factories of Bangladesh?
6. Do they face any physical and verbal abuse by their colleagues and supervisors?
7. How do female workers face sexual harassment inside and outside the factory?
8. How do you evaluate the social challenges like mental torture/distress, teasing, rough behavior and domination etc. of female workers in RMG factories that may lead to frequent changes their workplace?

Part-D : Socio –Demographic and Socio-Economic Information of Female Workers

This section contains few personal information about you, and your profession

Name	Gender (Male/ Female)	Age	Religion	Occupation/ Designation

Your Factory/ Institution:

Name:.....

Address: Email: (Optional)

Mobile:

Respondent's Signature & Date:

APPENDIX-3

Quantitative Survey Questionnaire

Institute of Disaster Management and Vulnerability Studies
University of Dhaka

Title: Social Capital and its impact on Socio-Economic Development and Vulnerability Reduction of Female Workers in Bangladesh: A Study on Readymade Garments Industry

Dear Respondent,

I am here to conduct a survey, a PhD student of Institute of Disaster Management and Vulnerability Studies, University of Dhaka. My thesis topic is mentioned above. The purpose of the survey is to explore the impacts of Social Capital on Socio-Economic development and vulnerability reduction of female RMG workers in Bangladesh.

You are selected as a respondent for giving related research information. Your information and response will be kept confidential and used for academic purpose only. I request you to be honest in your response. Thank you very much in advance for participating in the survey.

Respondent No.:

Information Collector's Signature & date:

Part-A : Social Capital

• Dimension-1: Structural Issues

Section A: This section contains statements about Network ties practice among RMG workers	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
I have good relationships with my co-workers.	☐	☐	☐	☐	☐
I interact regularly with my colleagues during working hours.	☐	☐	☐	☐	☐
I have a good relationship with my supervisor or line manager.	☐	☐	☐	☐	☐
I can easily contact my supervisor when I need to discuss a problem.	☐	☐	☐	☐	☐
I have friends/someone in other factories who share job information with me.	☐	☐	☐	☐	☐

Section B: This section contains statements about Group participation flow among RMG workers	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
I am a member of a workers' welfare group or union.	☐	☐	☐	☐	☐
I participate in group discussions or meetings in my factory.	☐	☐	☐	☐	☐
I participate in social or cultural activities organized by the factory.	☐	☐	☐	☐	☐
I spend time with my co-workers outside of work.	☐	☐	☐	☐	☐

Section C: This section contains statements about Knowledge and Information sharing of RMG workers	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
I easily get important information about my work.	☐	☐	☐	☐	☐
I feel comfortable sharing my personal or work-related problems with my colleagues.	☐	☐	☐	☐	☐
My supervisor gives me regular feedback and guidance.	☐	☐	☐	☐	☐
My factory organizes health and hygiene meetings for female workers.	☐	☐	☐	☐	☐
My factory arranges fire safety training programs for workers.	☐	☐	☐	☐	☐

• **Dimension-2: Relational Issues**

Section A: This section contains statements about Trust of RMG workers	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
I trust my colleagues from different backgrounds or communities.	☐	☐	☐	☐	☐
I can rely on my co-workers in times of personal or financial problems.	☐	☐	☐	☐	☐
I trust my supervisor to treat me fairly.	☐	☐	☐	☐	☐
Top management and workers in my factory trust each other.	☐	☐	☐	☐	☐

Section B: This section contains statements about factory Norms towards RMG workers	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
Workers here follow rules that keep our work environment respectful.	☐	☐	☐	☐	☐
In my section, every officer shows integrity.	☐	☐	☐	☐	☐
I feel people care about me in this factory.	☐	☐	☐	☐	☐

Section C: This section contains statements about Reciprocity of RMG workers	Strongly Disagree(1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
Workers in my factory help each other.	☐	☐	☐	☐	☐
I receive help from other workers during urgent family or health situations.	☐	☐	☐	☐	☐
Management listens to workers' concerns in my workplace.	☐	☐	☐	☐	☐
I can borrow money or resources from co-workers in times of need.	☐	☐	☐	☐	☐

Section D: This section contains statements about Support and Respect of RMG workers	Strongly Disagree(1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
I feel respected by my colleagues.	☐	☐	☐	☐	☐
There is mutual respect between management and workers in my factory.	☐	☐	☐	☐	☐
I receive emotional or personal support when needed.	☐	☐	☐	☐	☐

My supervisor respects all workers and values their differences.	☐	☐	☐	☐	☐

• **Dimension-3: Cognitive Issues**

Section A: This section contains statements about Shared Values of RMG workers	Strongly Disagree(1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
I feel proud to work with my team.	☐	☐	☐	☐	☐
My supervisor values my contribution to the team.	☐	☐	☐	☐	☐
I work in a peaceful factory.	☐	☐	☐	☐	☐
I understand the core values of my factory.	☐	☐	☐	☐	☐

Section B: This section contains statements about Sense of belonging of RMG workers	Strongly Disagree(1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
I feel emotionally attached to my workplace.	☐	☐	☐	☐	☐
I believe everyone works together like a family.	☐	☐	☐	☐	☐
I enjoy working with diverse people at my factory.	☐	☐	☐	☐	☐

Section C: This section contains statements about Shared goals or vision of RMG workers	Strongly Disagree(1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
Workers in my factory have common values and goals.	☐	☐	☐	☐	☐
My factory ensures a harmonious workplace.	☐	☐	☐	☐	☐
My factory cares about workers' overall satisfaction.	☐	☐	☐	☐	☐

Part-B : Socio-Economic Empowerment

Section A: This section contains statements about Socio-economic empowerment of RMG workers	Strongly Disagree(1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
I earn more now than I did before joining the garment factory.	☐	☐	☐	☐	☐
My income from the factory is enough to meet my personal needs.	☐	☐	☐	☐	☐
I can support my family financially with my income.	☐	☐	☐	☐	☐
I am now financially able to support the education of my family members.	☐	☐	☐	☐	☐
I have been able to save money from my earnings.	☐	☐	☐	☐	☐
I am able to access loans or credit when needed.	☐	☐	☐	☐	☐
I can buy assets (e.g., furniture, appliances, gold, and land) for myself and my family.	☐	☐	☐	☐	☐
I can manage financial crises with the support from my factory.	☐	☐	☐	☐	☐
My job has helped me reduce poverty in my life.	☐	☐	☐	☐	☐
I have improved my living conditions (e.g., housing, electricity, sanitation) after joining the RMG factory.	☐	☐	☐	☐	☐

I have better access to healthcare services now than before.	☐	☐	☐	☐	☐
I have learned new skills or gained experience that help me grow.	☐	☐	☐	☐	☐
I feel more confident in making decisions in my personal life.	☐	☐	☐	☐	☐
I know how to find new job opportunities.	☐	☐	☐	☐	☐
I have opportunities for professional growth in my factory.	☐	☐	☐	☐	☐
I am more informed about my rights and responsibilities at work.	☐	☐	☐	☐	☐
I feel more respected in my family because of my job and social connections.	☐	☐	☐	☐	☐
My social status has improved after joining the factory.	☐	☐	☐	☐	☐
I can travel alone for work or personal needs.	☐	☐	☐	☐	☐
I feel that my life has improved compared to previous years.	☐	☐	☐	☐	☐

Part-C : Vulnerability

Section A: This section contains statements about Vulnerability issues of RMG workers	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
I do not feel safe or respected by my supervisor and coworkers.	☐	☐	☐	☐	☐
I feel unsafe due to verbal abuse or shouting from supervisors in the factory.	☐	☐	☐	☐	☐
I face sexual harassment or inappropriate behavior at work.	☐	☐	☐	☐	☐
I feel unsafe in the surrounding area when returning home at night.	☐	☐	☐	☐	☐
I feel alone or isolated in my workplace.	☐	☐	☐	☐	☐
My workplace does not provide a supportive environment during difficult times.	☐	☐	☐	☐	☐
If I fall sick, no one will help me or inform the supervisor.	☐	☐	☐	☐	☐
I feel more stressed because I lack support from others.	☐	☐	☐	☐	☐
I do not know where to go or whom to talk to if I face a problem at work.	☐	☐	☐	☐	☐
I cannot access support or help (from HR/management/NGOs) when I face work-related challenges.	☐	☐	☐	☐	☐
I believe my job is not secure and could be terminated suddenly.	☐	☐	☐	☐	☐
I am worried about losing my job due to small mistakes.	☐	☐	☐	☐	☐
My company does not provide prior notice before terminating workers.	☐	☐	☐	☐	☐
If I lose my job, I do not know anyone who can help me find another one.	☐	☐	☐	☐	☐

At present, I am actively seeking to change my job to another RMG factory.	☐	☐	☐	☐	☐
I cannot refuse to work overtime even if I do not want to.	☐	☐	☐	☐	☐
I fear being sacked if I refuse overtime.	☐	☐	☐	☐	☐
I feel the workload is uncomfortable or too heavy in my factory.	☐	☐	☐	☐	☐
I am unable to manage my workload and responsibilities without frustration.	☐	☐	☐	☐	☐
I cannot manage personal or work-related emergencies in my factory.	☐	☐	☐	☐	☐

Part- D: Socio –Demographic Information of Female Workers

<u>Section-A: This section contains information about you and your profession</u>					
Gender:	male	Female			
Age:					
Educational Level:	☐ Primary	☐ Class 6–8	☐ Class 9 - SSC	☐ HSC	☐ Graduate
Marital Status:	☐ Single	☐ Married	☐ Divorced	☐ Widow	
Designation/ Post:	☐ Sewing operator	☐ Quality Inspector	☐ Cutter/ Packer/ line leader	☐ Button Machine operator	☐ Iron man/ Helper
Working Experience:	☐ 1- 3 years	☐ 4- 7 years	☐ 8- 11 years	☐ More than 11 years	
Regular working hours	☐ 8 hours	☐ 9-10 hours	☐ 11-12 hours	☐ More than 12 hours	
Family Size	☐ 1-4	☐ 4 above			
Religion	Muslim	Hindu	Others		
<u>Section-B: Basic information about socio-economic condition</u>					
Types of household	☐ Slum	☐ Tin shade	☐ Semi-Paka,	☐ Paka	☐ Flat/ Apartment
Source of Drinking water	☐ Open water sources	☐ Water truck	☐ Wasa provided	☐ Deep water	
Type of Toilet	☐ Katch	☐ Bush	☐ Pit Latrine	☐ Sanitary	
What amount your monthly income?		☐ 5000 – 10000	☐ 10001 - 20000	☐ 20001 – 30000	☐ More than 30001
Can you save any amount of money of every month?	☐ 500-2000	☐ 2001-5000	☐ 5001 - 8000	☐ 8001 - 10000	☐ 10001+
<u>Section-C: Others information</u>					
Your Factory Name:					
Location:					

Your Name (Optional):					
Contact No. (Optional):					

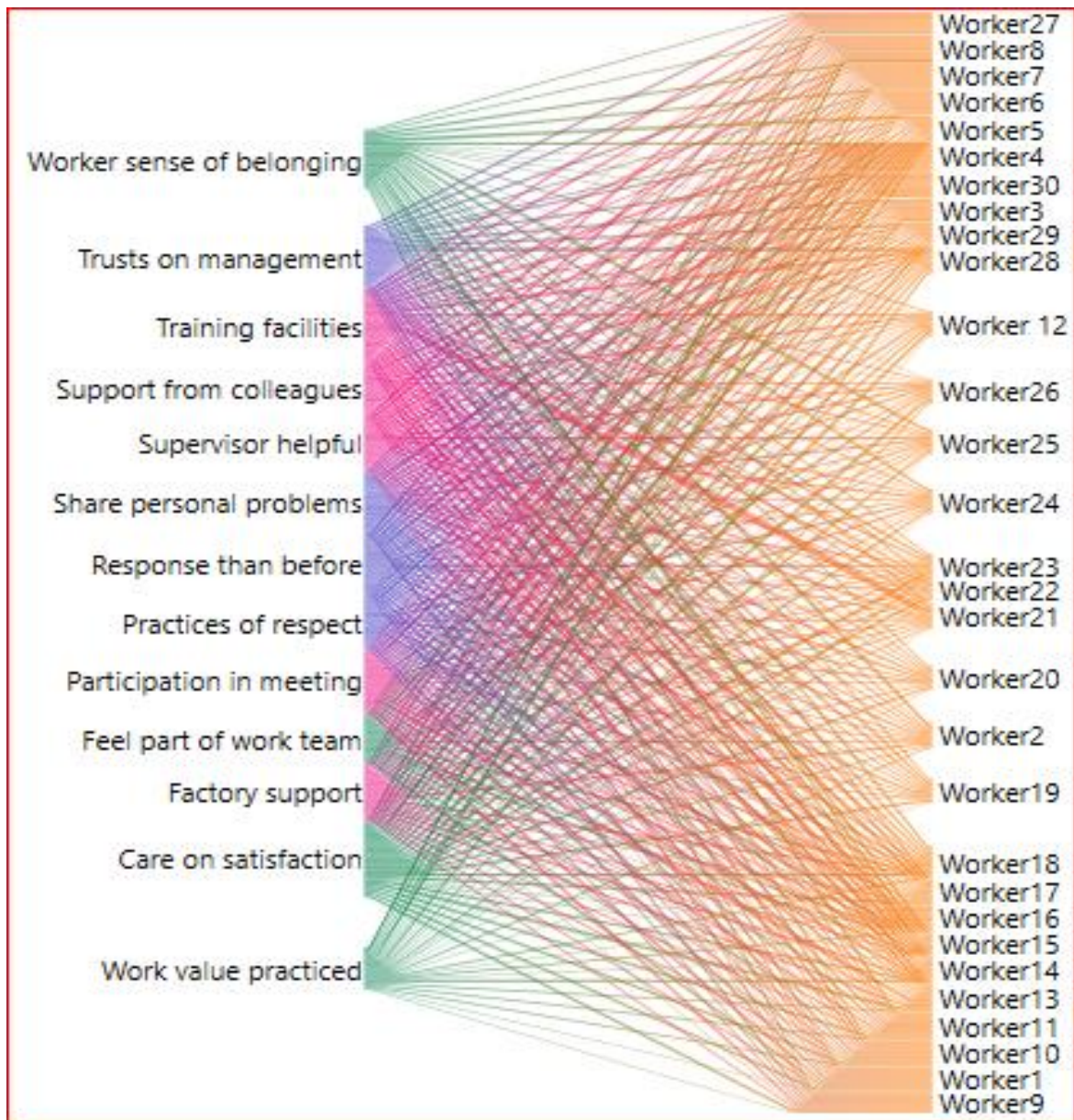
If you have any queries regarding this survey, please feel free to contact us
(abdurakib@buft.edu.bd)

Thank You for your cordial cooperation

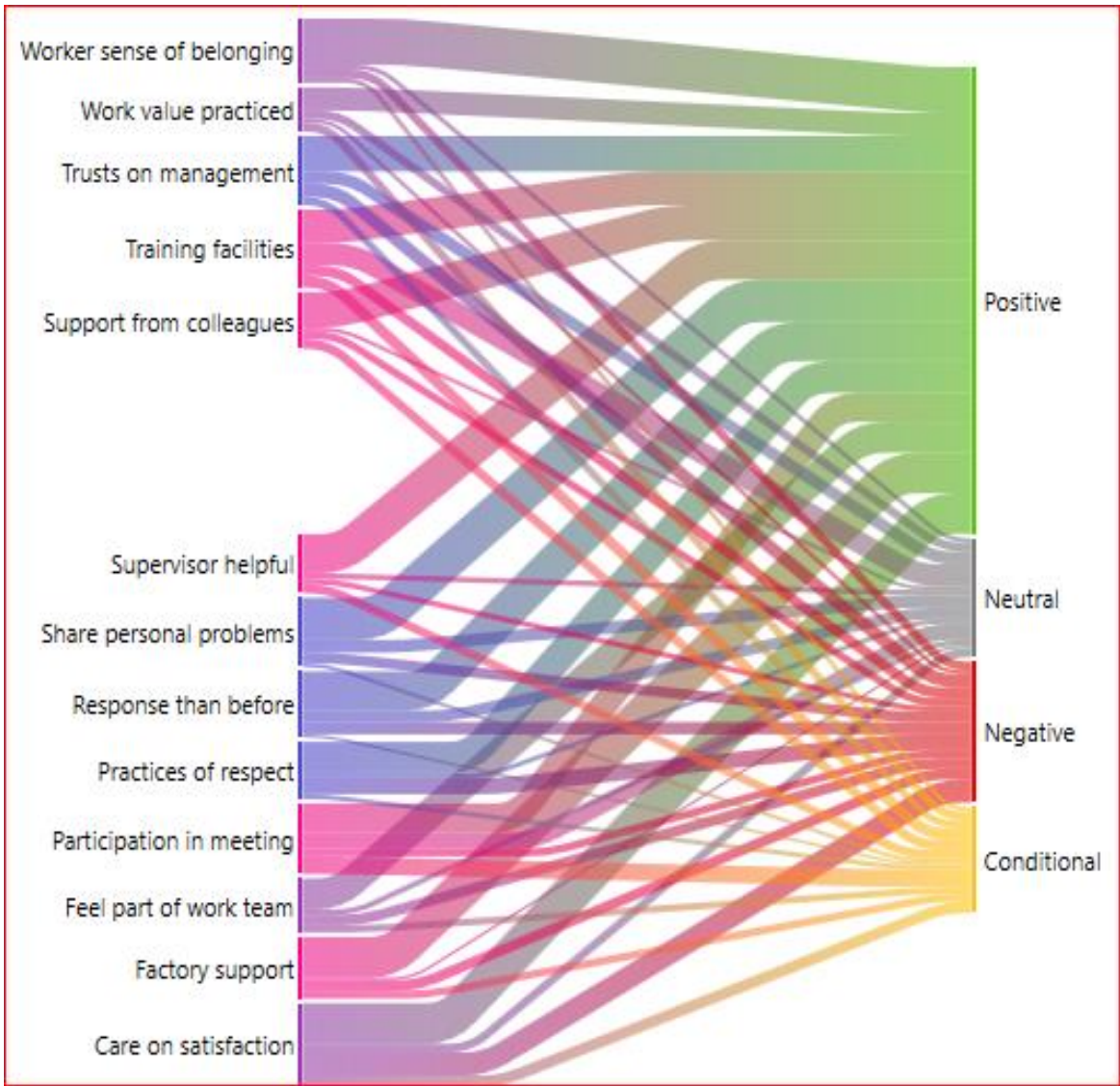
Appendix from Case Study Part

Appendix-4:

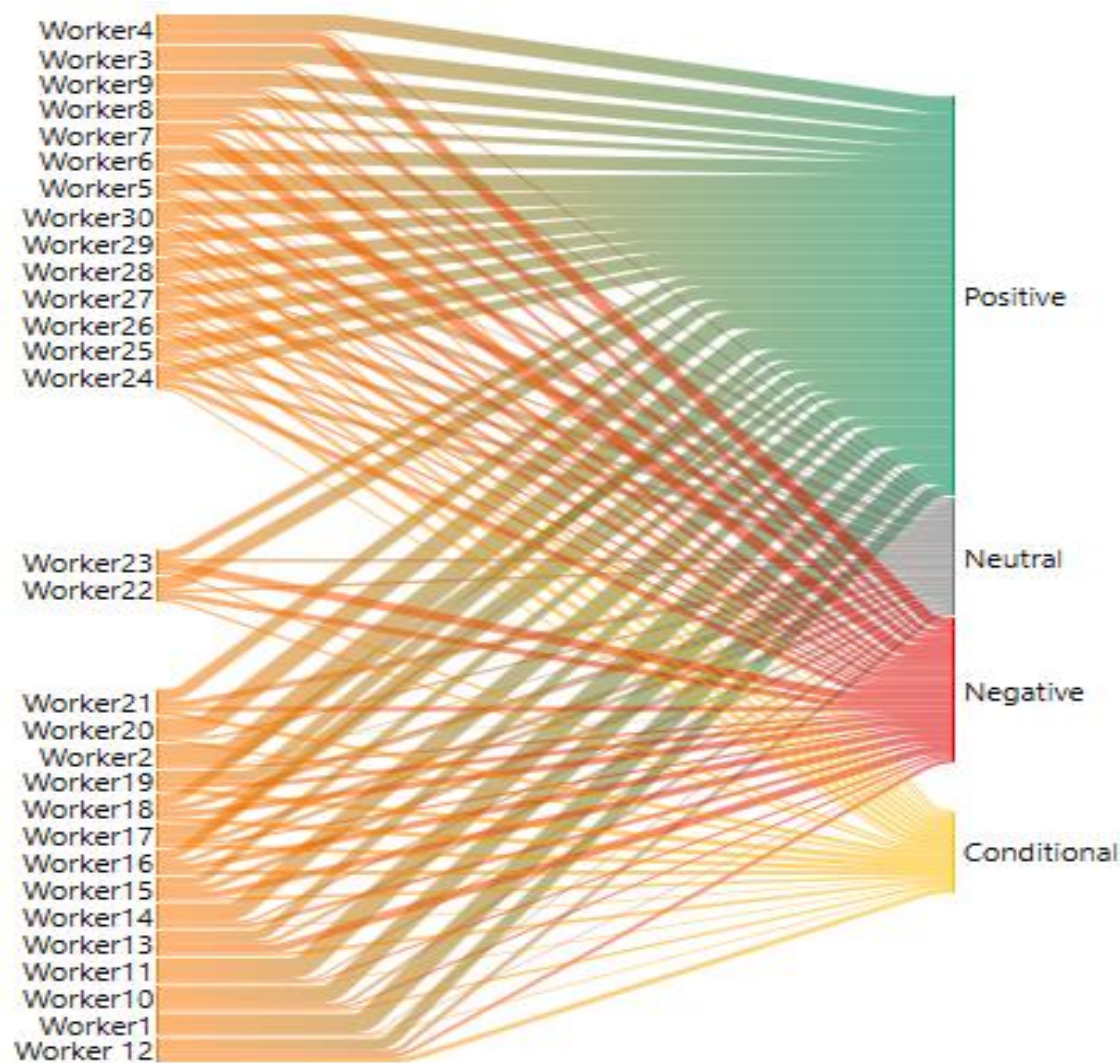
Overall Perception of Social Capital with female workers



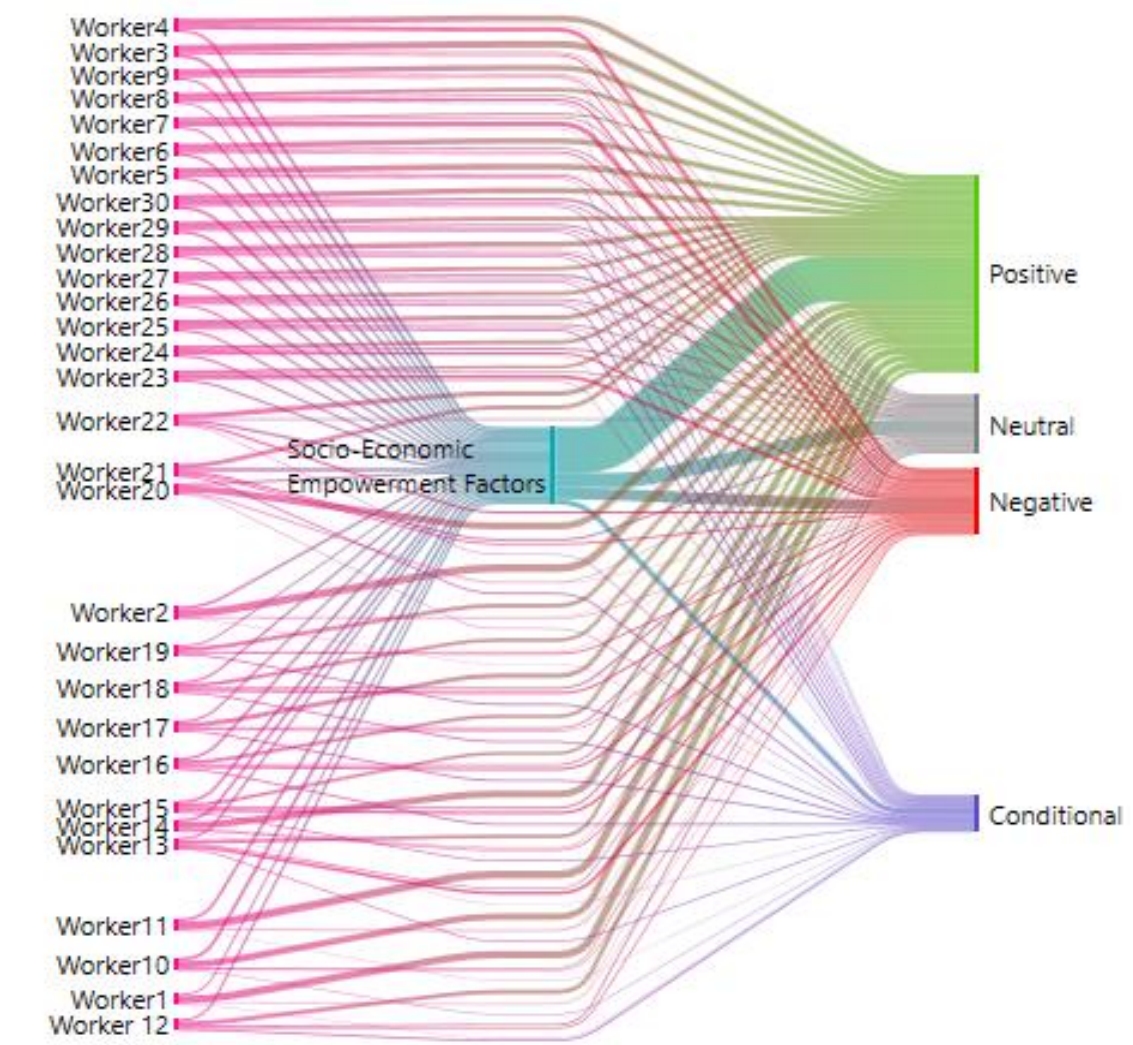
Appendix-5:
Overall sentiment of Social Capital based on Questions and Codes



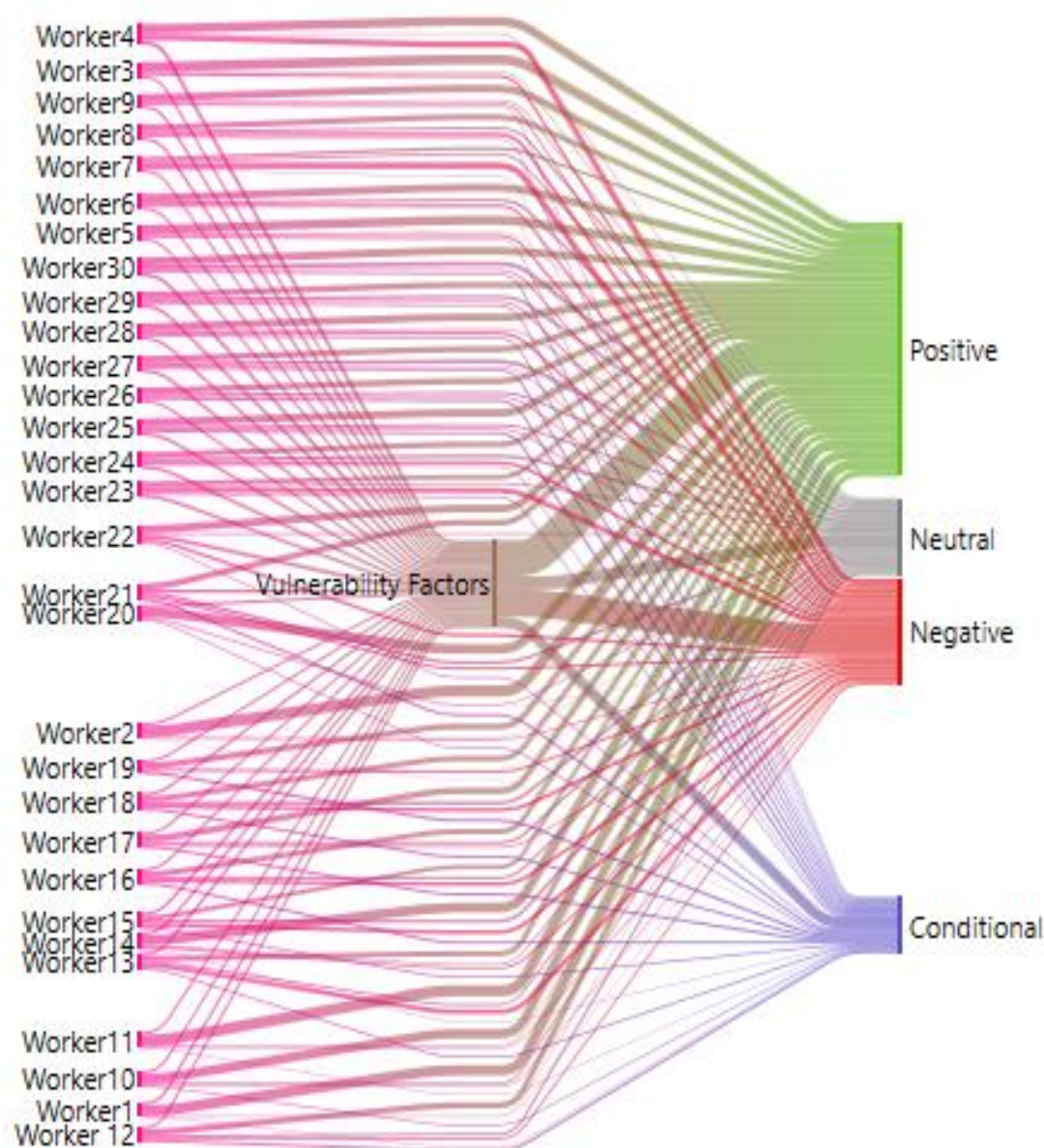
Appendix-6:
Overall sentiment of Social Capital based on Participants and Codes



Appendix-7:
Overall sentiment of Socio-Economic Empowerment factors based on Participants and Codes

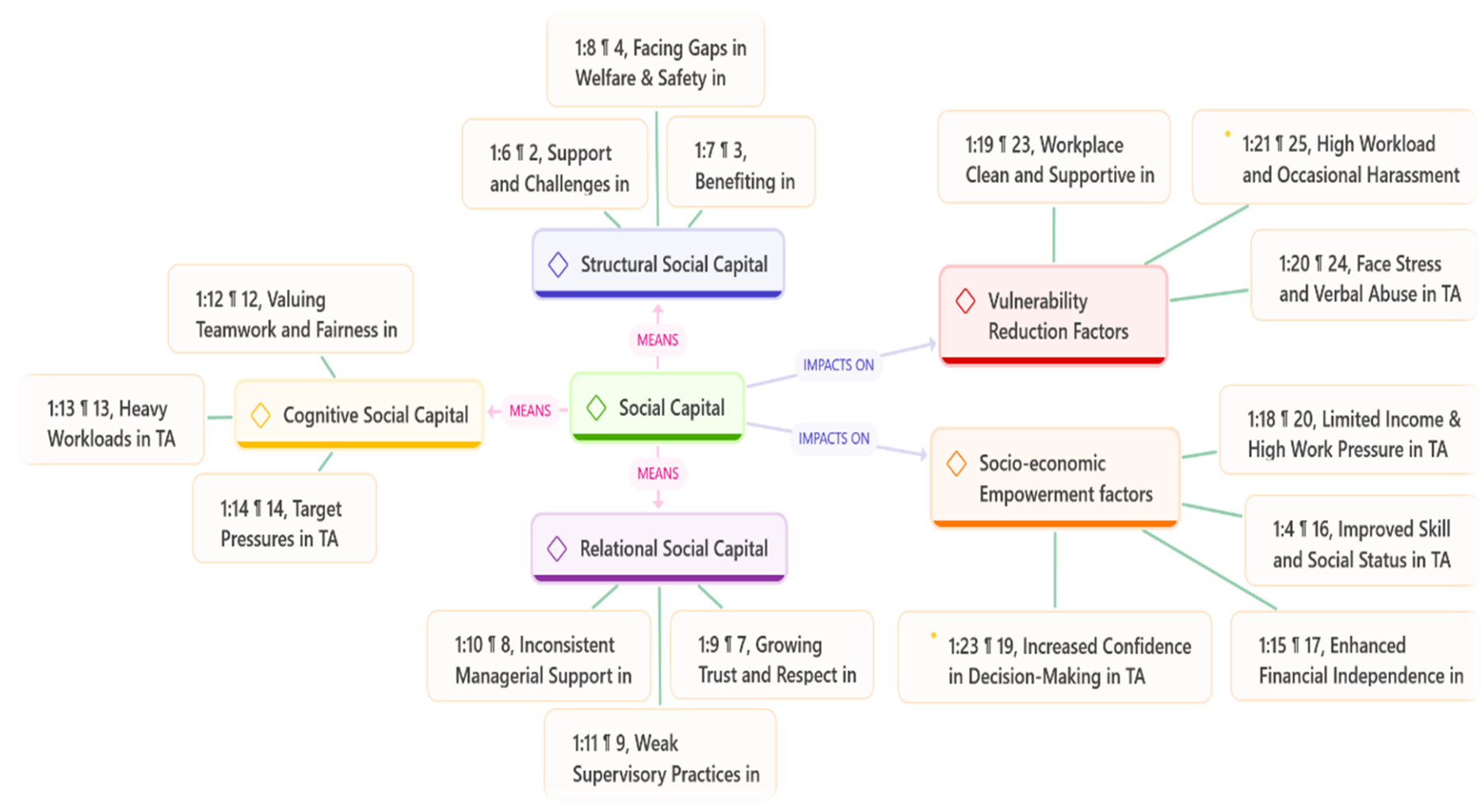


Appendix-8:
Overall sentiment of Vulnerability factors based on Participants and Codes



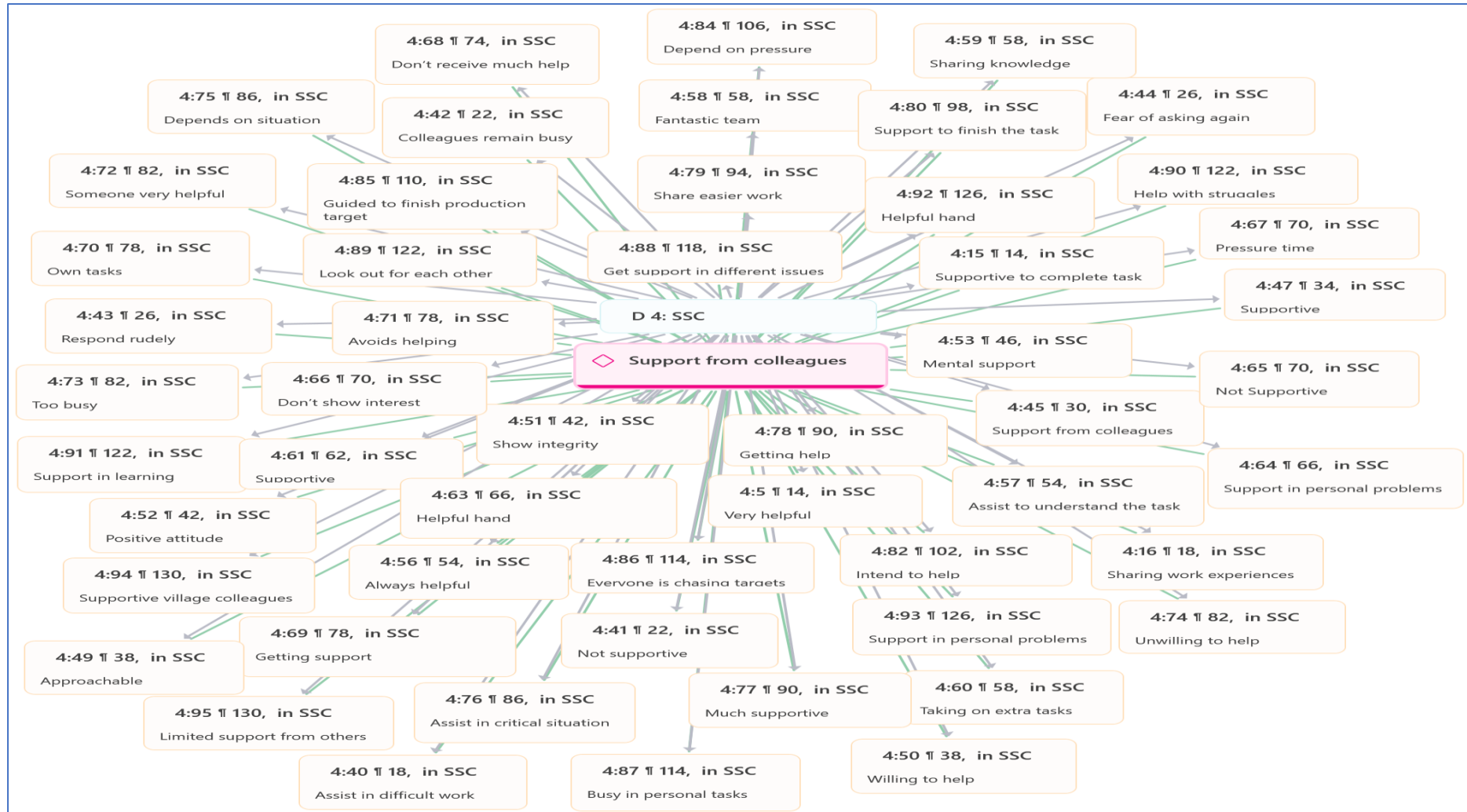
Appendix-9:

Thematic Map of Social Capital, Socio-Economic Empowerment and Vulnerability factors



Appendix-10:

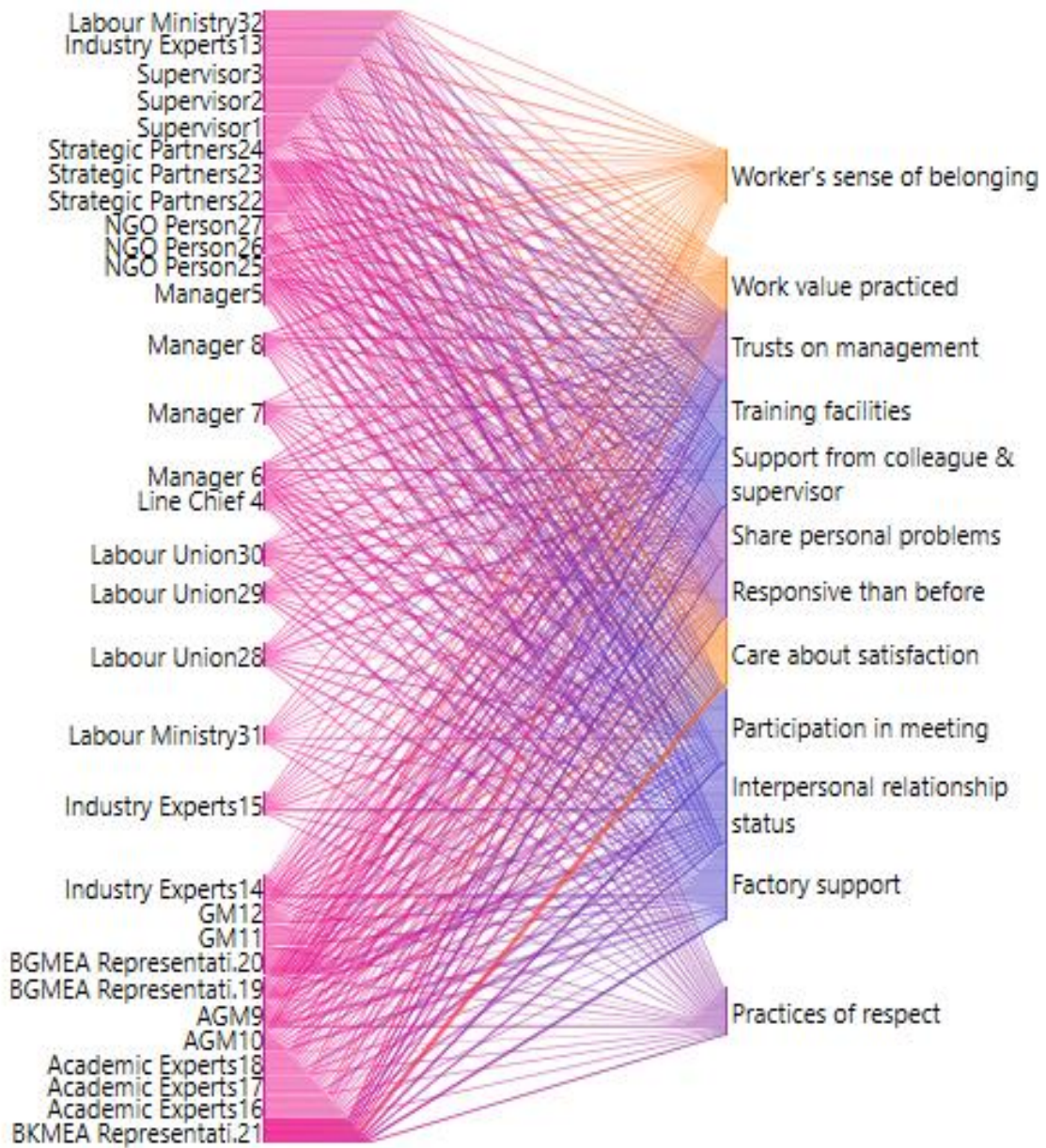
Coding and Quotations of Support from Colleagues (Dimension of Structural Social Capital)



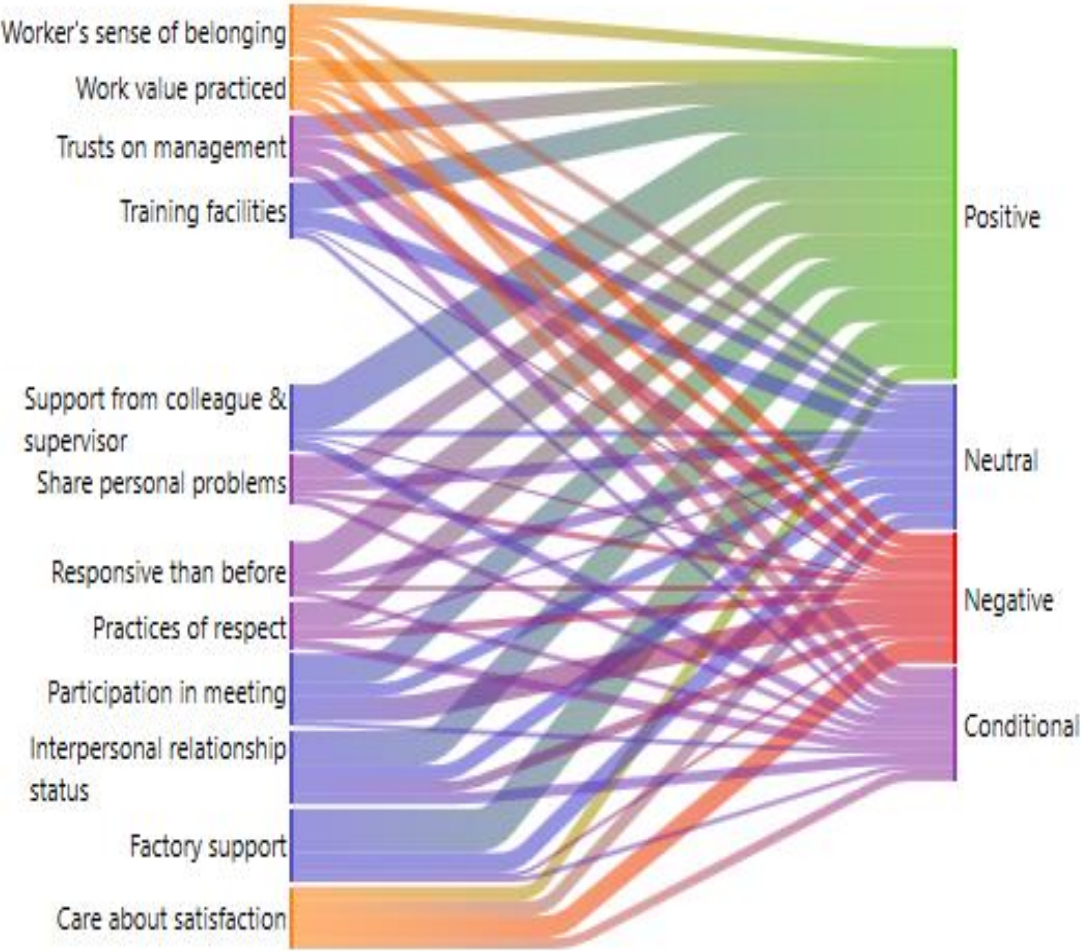
Appendix from KII Part

Appendix-11:

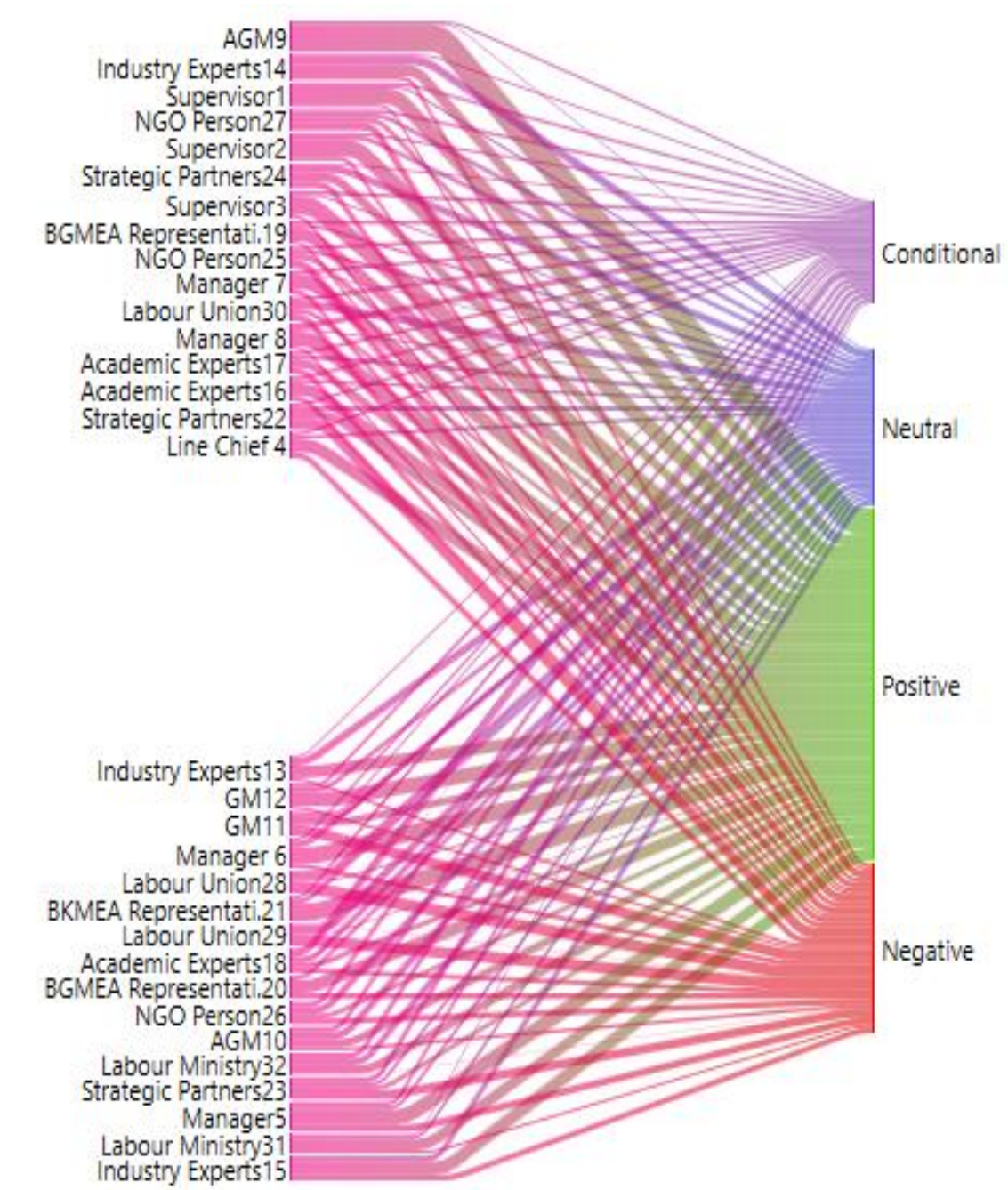
Overall Perception of Social Capital with KII Respondents



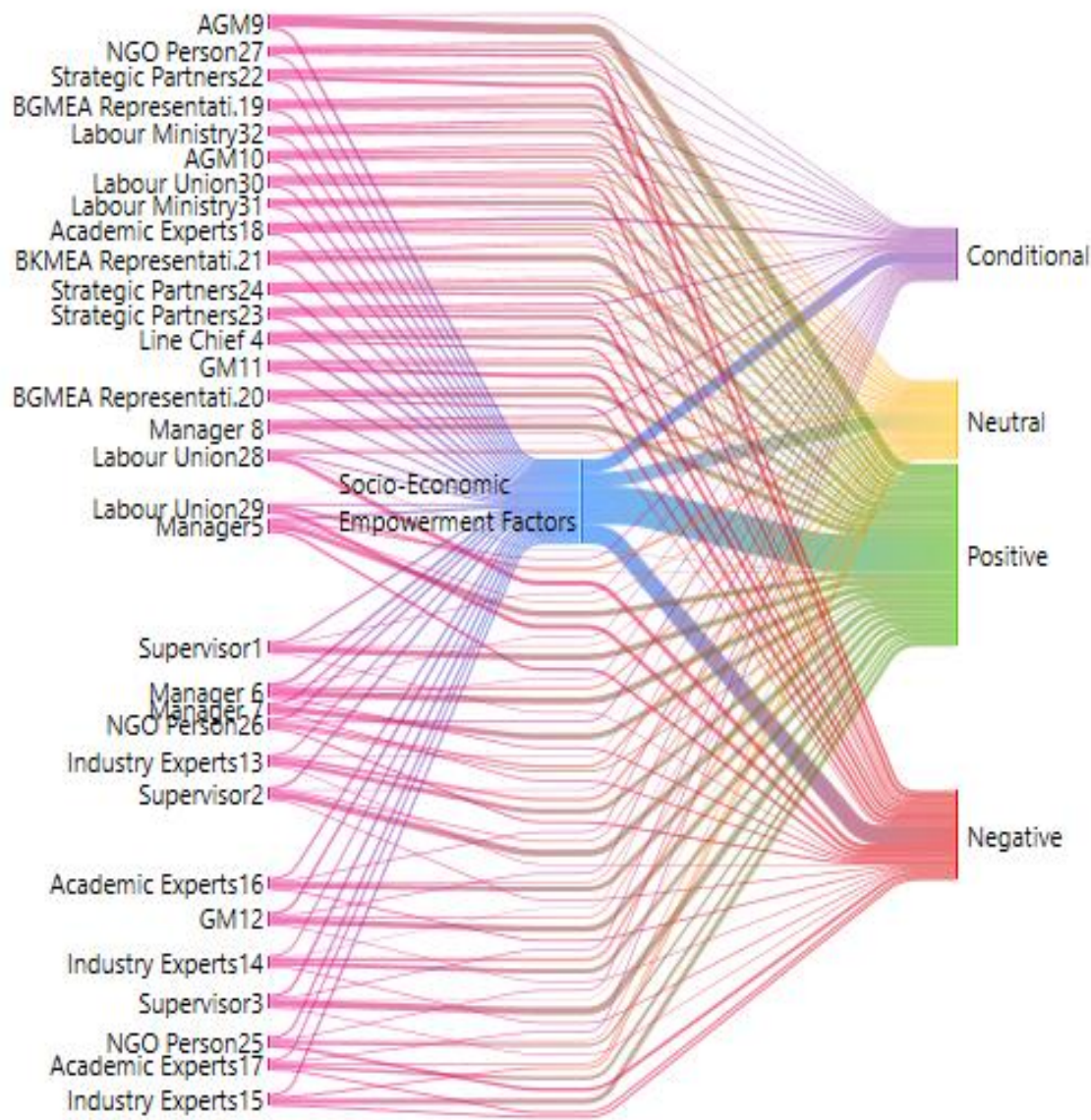
Appendix-12:
Overall Sentiment of Social Capital based on Questions and Codes



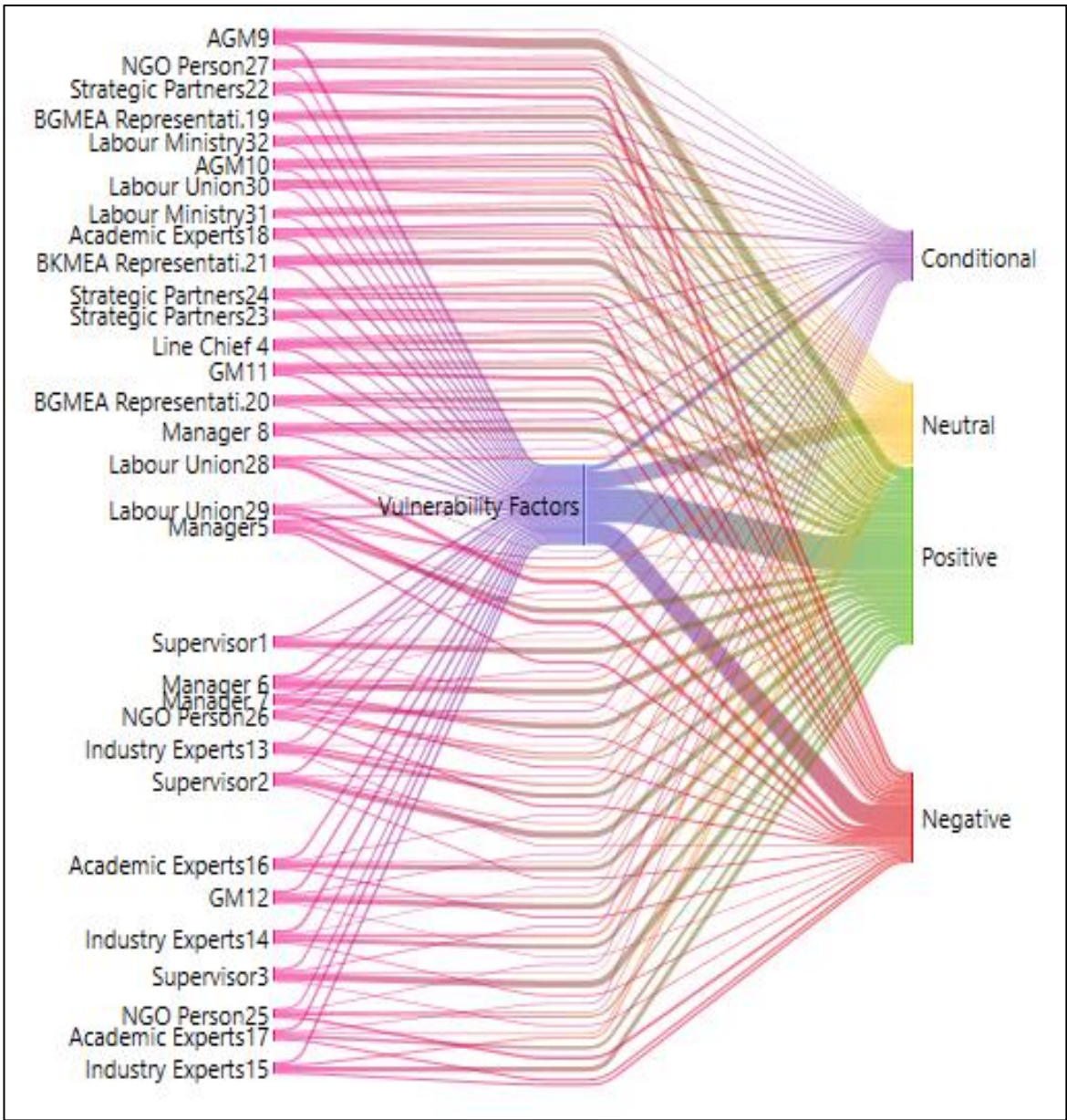
Appendix-13:
Overall Sentiment of Social Capital based on Participants and Codes



Appendix-14:
Overall Sentiment of Socio-Economic Empowerment factors based on Participants and Codes

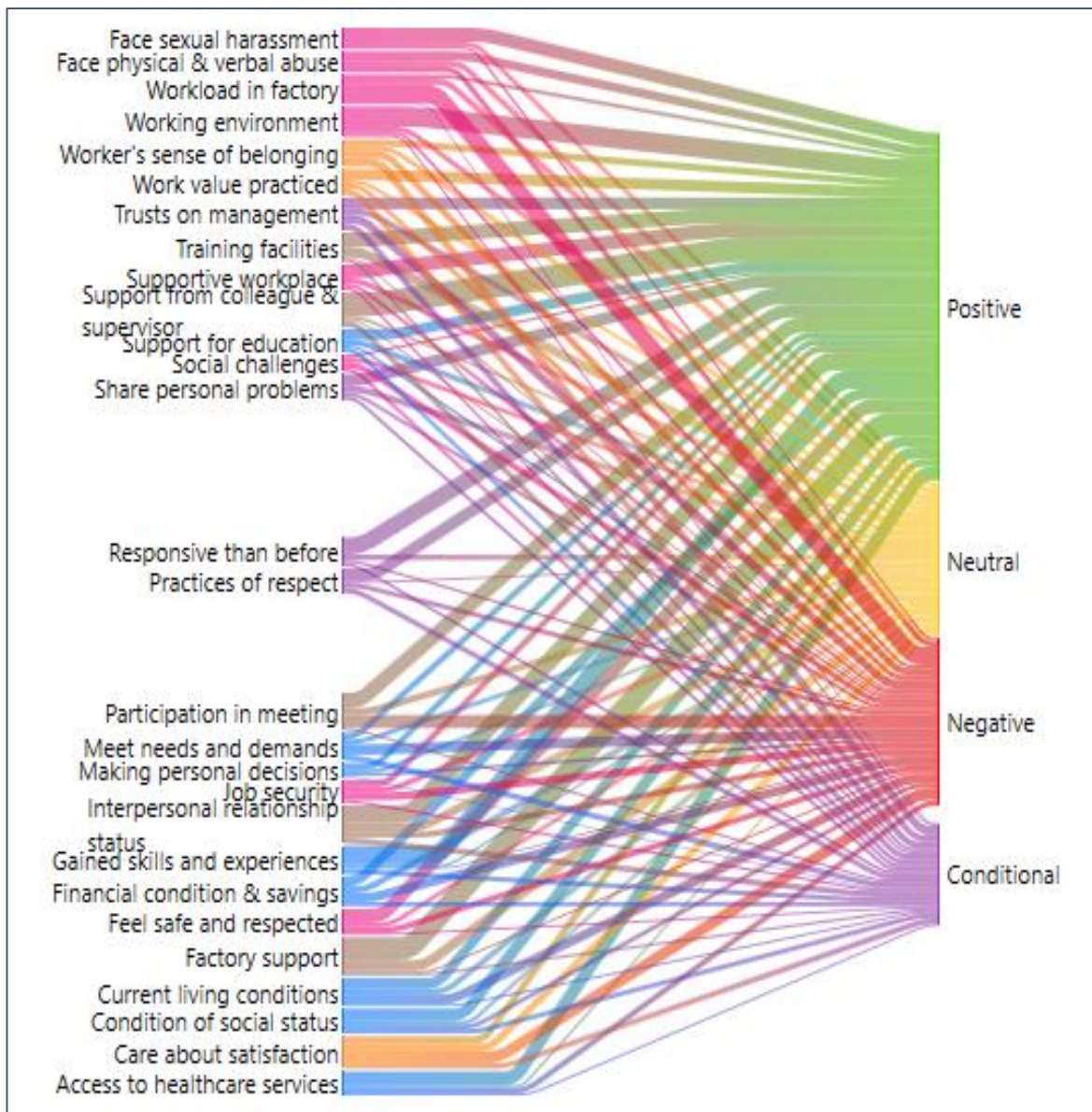


Appendix-15:
Overall sentiment of Vulnerability factors based on Participants and Codes



Appendix-16:

Overall Sentiment of Social Capital, Socio-Economic Empowerment and Vulnerability factors based on Questions and Codes



Appendix-17: Case Study Respondents' Answers

Social Capital

#	Question	Respondents	Answer	Sentiments/Theme	Key words/Quotations
Dimension-1: Structural Social Capital Factors					
1	Do you get proper support from your colleagues to do work if needed?	Worker ¹	Yes, my co-workers are very helpful. If I have too much workload, they support me to complete it on time.	Positive	Very helpful, Supportive to complete task
		Worker ²	Yes, my colleagues help me by sharing their work experiences when I worked with difficult work process in my factory.	Positive	Sharing work experiences, Assist in difficult work
		Worker ³	No, I don't get support from my colleagues because when I ask for help, some co-worker pretend too busy to assist.	Negative	Not supportive, Colleagues remain busy
		Worker ⁴	No, When I ask for help, some colleagues respond rudely, making me hesitate to ask again because they are new comer at work.	Negative	Respond rudely, Fear of asking again
		Worker ⁵	Yes, I get support most of the time from my colleagues. They help me on production related issues.	Positive	Support from colleagues, Helpful
		Worker ⁶	My co-worker support me to fulfil my factory target and they help me in my family crisis also.	Positive	Supportive, Helpful
		Worker ⁷	Yes, my colleagues are always approachable and willing to help, especially during tight deadlines or complex tasks.	Positive	Approachable, Willing to help
		Worker ⁸	My colleagues show integrity and positive attitude to me when I want to support from them.	Positive	Show integrity, Positive attitude
		Worker ⁹	When I become frustrated due to heavy work load and high responsibility, my co-workers help me mentally.	Positive	Mental support
		Worker ¹⁰	Though my colleagues are from different districts of Bangladesh but they respect me. When I face any problem they cooperate me.	Positive	Respectful, Cooperative
		Worker ¹¹	Yes, my colleagues are always help me. If I need any advice or assistance, they make sure to understand the task and help me to complete it efficiently.	Positive	Always helpful, Assist to understand the task

	Worker ¹²	Absolutely my team is fantastic. We regularly help each other, whether it's sharing knowledge, taking on extra tasks.	Positive	Fantastic team, Sharing knowledge, Taking on extra tasks
	Worker ¹³	Yes my co-workers shows positive attitudes toward me. They helps me to achieve the target some times. They are supportive in nature	Positive	Supportive, Positive
	Worker ¹⁴	I always feel support. It may be work tasks or personal problems, my colleagues are always there with a kind word or a helpful hand.	Positive	Helpful hand, Support in personal problems
	Worker ¹⁵	My colleagues are not supportive. When I asked them for help, they don't shows any interest in my words. I have to do my own work in my pressure time.	Negative	Not Supportive, Don't show interest, Pressure time
	Worker ¹⁶	No, I don't receive much help at all. When I need support, it's like I'm bothering them, and it makes me reluctant to ask for help in the future.	Negative	Don't receive much help
	Worker ¹⁷	I do get support, but doesn't take too much of their time. If the workload is heavy for all, everyone seems to focus on their own tasks and avoids helping.	Conditional	Getting support, Own tasks, Avoids helping
	Worker ¹⁸	I only get support if I'm working with certain colleagues. Some people are very helpful, but others are either too busy or unwilling to lend a hand.	Conditional	Someone very helpful, Too busy, Unwilling to help
	Worker ¹⁹	Yes, but it depends on the situation. If it's a critical project or a big issue, my colleagues are always there to assist.	Conditional	Depends on situation, Assist in critical situation.
	Worker ²⁰	I get much support from my colleagues. Sometimes it feels like they're getting involved in helping.	Positive	Much supportive, Getting help
	Worker ²¹	Yes, I've learned a lot from my co-workers' experience. They don't hesitate to share tricks to make work easier.	Positive	Share easier work
	Worker ²²	Once my child was hospitalized. I was crying quietly during lunch, and share with my co-worker then she offered and support to finish my task. So that I could leave early.	Positive	Support to finish the task, Could leave early
	Worker ²³	To be honest, when I ask for help, most of the co-workers intent to help me.	Positive	Intend to help
	Worker ²⁴	It depends on the day. If they're in a good mood or less stressed, they help. But when they are in pressure, they ignore it.	Neutral	Depend on mood, Depend on pressure

		Worker ²⁵	Sometimes I feel hesitate to ask support from others, in that case my co-workers encourage me and guided to receive the support that can help to complete my production target.	Positive	Guided to finish production target
		Worker ²⁶	There's too much competition here. Everyone is chasing targets. So, everyone is busy to fulfil their personal tasks.	Neutral	Everyone is chasing targets, Busy in personal tasks
		Worker ²⁷	Most of the co-workers are known to me. So, we get support in different issues from our colleagues.	Positive	Get support in different issues
		Worker ²⁸	Definitely. I work in a line where we look out for each other. If I struggle with something new, we helps each other to understand.	Positive	Look out for each other, Help with struggles, Support in learning
		Worker ²⁹	I always get support. It can be personal problems, my colleagues are always there with a helpful hand.	Positive	Helpful hand, Support in personal problems
		Worker ³⁰	Some of my female colleagues, are from my own district they are supportive, others are not that much.	Conditional	Supportive village colleagues, Limited support from others
2	Do you think your supervisor is helpful to you in your factory?	Worker ¹	Yes, my supervisor is kind and always help me with problems.	Positive	Kind, Helpful in problems
		Worker ²	Yes, he encourages me to learn new skills and grow. In the last month, he sent me for training to improve my sewing skills in Flat lock machine.	Positive	Encourage, Learn
		Worker ³	Yes, my supervisor shows a positive attitude and values my contributions.	Positive	Positive attitude, Values contributions
		Worker ⁴	No, when I asked to reduce my workload, he ignored my request.	Negative	Ignored request, Ask to reduce workload
		Worker ⁵	Yes, he gives clear instructions while requires.	Positive	Gives instructions
		Worker ⁶	Yes, my supervisor discuss my job performance and provide feedbacks regularly.	Positive	Provide feedback, Discuss job performance
		Worker ⁷	Yes, I think my supervisor is helpful.	Positive	Helpful
		Worker ⁸	No, because sometime my supervisor does no communicate well which confuses me.	Negative	Communication is not proper
		Worker ⁹	Yes, my supervisor often checks on us to see if we are okay during our busy shift when workloads increases.	Positive	Check on us
		Worker ¹⁰	No, I got no response when I asked for help with a difficult task. Even he charge for why I am not able to do the job.	Negative	No response

	Worker ¹¹	Yes, my supervisor is always there when I need help. He makes sure to explain things clearly and provides the support I need to complete my work.	Positive	Helpful, Supportive to finish work
	Worker ¹²	Yes, my supervisor is very proactive in helping us grow. He recently introduced me the new techniques and tools, which have been useful for improving my work.	Positive	Proactive support, Introduced new techniques
	Worker ¹³	Yes, he regularly offers helpful advice, and his feedback helps me perform better. I feel appreciated for his efforts, which motivates me.	Positive	Helpful advice, Feel appreciated
	Worker ¹⁴	Yes, he is an excellent leader. He makes sure we have all the resources that we need and encourages us to ask questions if we don't understand something.	Positive	Excellent leader, Provides resources, Encourages questions
	Worker ¹⁵	I think my supervisor is very helpful. He rarely engages with us.	Neutral	Rarely engages
	Worker ¹⁶	When I ask for guidance on difficult tasks, he tends to help. I feel supported in different situations.	Positive	Guidance on difficult tasks, Feel supported
	Worker ¹⁷	He listen when I ask for help and thinks I should handle everything on my own.	Positive	Listen request, Supportive
	Worker ¹⁸	It depends. If the task is easy, he's quick to help. But if it's something complicated, he tends to be too busy to assist.	Conditional	Helps with easy tasks, Too busy for complex ones
	Worker ¹⁹	My supervisor is helpful when available, but sometimes he's too busy, and I have to wait for help.	Conditional	Helpful when available, Have to wait for help
	Worker ²⁰	Yes, my supervisor is always kind and calm. Even if I make a mistake, he explains things patiently instead of shouting. That makes me feel safe at work.	Positive	Kind and calm, Patient explanations, Feel safe
	Worker ²¹	My supervisor gives clear instructions when we get new styles. That helps me avoid mistakes and complete my work with confidence.	Positive	Clear instructions, Support to avoid mistakes, Work with confidence
	Worker ²²	Sometime my supervisor are busy in their own work but he try to support all the workers on time.	Positive	Busy but supportive, Timely support
	Worker ²³	To fulfil our targets, supervisors always try to support in a good way.	Positive	Supportive to fulfil the targets
	Worker ²⁴	In most cases we get proper support from our supervisor. But he often abuse the workers by using slang language.	Neutral	Support from supervisor, Verbal abuse, Slang language

		Worker ²⁵	Yes, my supervisor tells us to never hesitate to ask questions. That attitude makes it easier for me to try new tasks without fear.	Positive	Encourages questions, Reduces fear, Try new tasks
		Worker ²⁶	Sometimes he's very helpful, especially when he's in a good mood. But if he's busy or stressed, it's hard to even approach him.	Conditional	Helpful sometimes, Depends on mood, Hard to approach when stressed
		Worker ²⁷	Yes, my supervisor tells us to never hesitate to ask questions. That attitude makes it easier for me to try new tasks without fear.	Positive	Helps with problems, Encourages learning, Shares resources
		Worker ²⁸	My supervisor not only helps with work problems but also encourages me to keep learning.	Positive	Helps with simple tasks, Ignores complicated tasks
		Worker ²⁹	It depends. If I ask something simple, he helps right away. But sometimes use slang language.	Neutral	Helpful for major issues, Use slang language
		Worker ³⁰	My supervisor is helpful, but only when there's an issue that directly affects the factory's output. If it's a small problem, he tends to let us handle it ourselves.	Conditional	Helpful for major issues, Leaves small problems to us
3	Do you get support from your factory? How does the factory support you?	Worker ¹	Yes, my factory provides four months of paid maternity leave, allowing me to take care of my baby without worrying about income	Positive	Paid maternity leave, Safe working environment
		Worker ²	Yes, whenever I have any health issues, the factory organizes free health check-ups. I recently went for a check-up through the factory, and they also gave me advice on staying healthy while working	Positive	Free health check-ups, Health advice, Wellness for workers
		Worker ³	Yes, my factory has supported me financially in difficult times. When I faced a financial emergency.	Positive	Financial support, Emergency assistance
		Worker ⁴	No, when my mother passed away, I couldn't get any leave from the factory. I had to take unpaid leave, which made a tough time even harder	Negative	Unpaid leave, Lack of support
		Worker ⁵	Yes, my factory provide me transportations support while I came from long distance.	Positive	Transportation support, Long-distance travel
		Worker ⁶	Yes, my factory provides regular training sessions to help us improve our skills. I've learned how to operate new machines and improve my efficiency, which has helped me grow professionally and increase my earnings.	Positive	Skill improvement training, Support for professional growth

	Worker ⁷	No, my factory doesn't provide any financial support in emergencies. When I faced a financial crisis, I had to manage everything on my own effort, with no help or assistance from the factory.	Negative	No emergency support
	Worker ⁸	Yes, my factory provides free health check-ups in every six months, which helps us catch any health issues early. They also have a small clinic on-site, so if we feel unwell during work, we can get immediate treatment.	Positive	Free health check-ups, On-site clinic support, Provide immediate treatment
	Worker ⁹	My factory provides a very few healthcare support. When I fell ill, I had to manage my medical expenses on my own, as there are no health insurance facilities.	Neutral	Few health support, No health insurance
	Worker ¹⁰	Yes, my factory support my professional development and growth by arranging several training programme.	Positive	Professional development training, Training for skill growth
	Worker ¹¹	The factory provides regular training sessions to improve our skills. This helps us become more efficient and earn better.	Positive	Skill improvement training, Better earnings support
	Worker ¹²	Our factory support us by giving rewards based on best performance.	Conditional	Performance based rewards, Recognition, Motivation
	Worker ¹³	The factory supports us during festivals by giving bonuses, which helps us celebrate with our families.	Positive	Bonus during festivals, Family support, Celebration aid
	Worker ¹⁴	Yes, factory support for us if we face an accident at work. They arrange immediate medical treatment and bear the further treatment costs.	Positive	Support in accident, Immediate treatment, Provide bear treatment costs
	Worker ¹⁵	In the last month, our wages were delayed for a week. It created a lot of stress because we depend on that money to cover our bills and expenses.	Negative	Wage delay, Financial stress
	Worker ¹⁶	It depends on the factory management, I do not get any support without salary but some of my colleagues who are connect with management in good relation, they can get.	Conditional	No support beyond salary, Favouritism
	Worker ¹⁷	During Eid, the factory gives us a special bonus and extra days off. This support helps us celebrate with our families without financial worry.	Positive	Holiday bonuses, Financial support during celebrations
	Worker ¹⁸	No, the factory doesn't support us by giving a safe work environment, they doesn't always maintain safety standards, and we work in cramped spaces. The factory building is too old.	Negative	Unsafe workplace, Poor safety standards, Cramped spaces

		Worker ¹⁹	Yes, The factory provide us transportation facilities and don't make any charge over it.	Positive	No charge for transportation facility
		Worker ²⁰	Yes, the factory support us by providing salary on time and bonuses. That's why we don't have to fall in a financial complexity.	Positive	Timely salary, Financial stability
		Worker ²¹	Yes, my factory has a day care facility, which helps me focus on work without worrying about my baby's safety.	Positive	Day care facility, Work-life support
		Worker ²²	No, I asked for a shift change due to my child's school timing, but the management didn't even consider it.	Negative	Denied shift change, Lack of flexibility
		Worker ²³	Yes, our factory helps us to open the savings accounts in banks and encourages us to save a small portion of our salary.	Positive	Encouraged saving, Financial planning
		Worker ²⁴	Yes, during the winter, they gave us warm clothes and blankets. That small gesture meant a lot, especially for workers who come from villages.	Positive	Winter clothing, Warmth support
		Worker ²⁵	No, I once got sick at work, but instead of helping me, the manager told me to finish my task first.	Negative	No support during illness
		Worker ²⁶	My present factory provides some support like transport, lunch etc. but my previous factory was not cooperative.	Neutral	Some are cooperative
		Worker ²⁷	Yes, they offered a free eye check-up camp and even gave spectacles to those with poor eyesight, which helped in sewing accuracy.	Positive	Free eye check-up, Spectacles provided to improved accuracy
		Worker ²⁸	Yes, when my husband lost his job, I asked for an advance salary. The HR approved it without any hassle.	Positive	Advance salary, Support during crisis, Quick HR help
		Worker ²⁹	They support workers during peak seasons with snacks and overtime bonuses, but during regular times, there is very little engagement or help.	Conditional	Seasonal support, Snacks and bonuses, Little regular support
4	Are you a member of any workers' welfare group or union? Can you	Worker ³⁰	Yes, I get support from my factory through the super shop.	Positive	Super shop support, Factory provide services
		Worker ¹	Yes, I can participate in discussion meeting of my factory. I know some rights, but afraid of losing my job if I claim them.	Positive	Fear of job loss, Knows some rights, Afraid to claim
		Worker ²	No, I am not member of any welfare group. I don't know about our all rights and our management is not helpful. They emphasis only on production, not our different rights.	Negative	Lack of rights awareness, Unhelpful management

participate in group discussion or meeting in your factory and claim your rights.	Worker ³	No, I am not active member of labour union. I don't know about my rights clearly.	Negative	Lack of awareness, No knowledge of rights
	Worker ⁴	I am a member of PC committee. I know some issues through PC committee. I can claim but not satisfactory to implement.	Positive	Member of PC committee, Can claim rights
	Worker ⁵	Yes, I know by participating different training sessions. But supervisors do not support to claim our problems and rights to the management properly.	Neutral	Rights awareness through training, Lack of supervisor support, Difficulty in claiming rights
	Worker ⁶	Yes, I know some rights, but it is so problematic to claim. Because there is no committee of labour union.	Neutral	Awareness of rights, Difficulty in claiming, Barriers to access
	Worker ⁷	Yes, I know about maternity leave policy, harassment policy and others. My factory have anti-harassment committees, PC committee, and welfare committee. We can talk through these committee. But I am not the member of any committee.	Positive	Know maternity leave, Talk through committees
	Worker ⁸	Yes, I learned my rights. We can raise our voice because I participate in the meeting of labour union programs.	Positive	Know rights awareness, Can voice raise
	Worker ⁹	I know some issues especially regarding pay related, benefits related, etc. Management of my factory is helpful, they try to implement our rights.	Positive	Know about pay and benefits, Supportive management, Implemented most of the rights
	Worker ¹⁰	In my factory, there have a Workers' participation Committee (WPC), this committee arrange different training session for workers and we can participate and discuss our issues to the management.	Positive	Arrange training sessions, Arrange worker management dialogue
	Worker ¹¹	There is no union in my factory, for this reason it is hard to talk or claim some rights to the management, even when we face problems.	Conditional	Lack of union, Communication barriers, Difficulty claiming rights
	Worker ¹²	I know my rights, but I would only claim them if I'm sure the management will listen to me without punishing me.	Conditional	Workers have rights knowledge, Fear of punishment, Lack of trust
	Worker ¹³	Yes, I know some of my professional rights, like getting paid on time, receiving maternity leave, and working in a safe environment. But claiming these rights is not always easy.	Conditional	Professional rights, Pay, Maternity leave, Safe work, Claiming difficulty
	Worker ¹⁴	I'm not aware of my all rights and it is difficult to claim to the owners. We can inform only to our boss.	Neutral	Limited awareness, Difficult to claim, Boss-only reporting

	Worker ¹⁵	There is no trade union in my factory, we can talk with our supervisor but supervisor don't convey the voice to the management.	Neutral	No union, Supervisor bottleneck, Management inaccessibility
	Worker ¹⁶	We have heard about my rights, but we could not claim for fear losing jobs.	Neutral	Fear of job loss, Inability to claim
	Worker ¹⁷	Yes, If there's a problem, I can talk to the PC committee for support.	Positive	Problem resolution, PC committee, Support access
	Worker ¹⁸	I know my rights well through participating in different discussion meeting. I feel safe claiming them when necessary through welfare committee.	Positive	Know the Rights, Welfare committee
	Worker ¹⁹	I have no idea what rights I have because I am not a member of any labour union. I cannot claim.	Conational	No awareness, No membership
	Worker ²⁰	I am familiar with my rights. The managers respect me, and I've never had a problem claiming them.	Positive	Management respect, Claim easily
	Worker ²¹	Yes, I've attended in a training session about workers' rights, and I feel confident speaking up if anything goes wrong.	Conditional	Arrange training session, Provide workers' rights
	Worker ²²	Yes, we have a female representative who helps us to understand our rights. I've already approached her twice regarding leave issues, and she was supportive.	Positive	Have female representative, Supportive management
	Worker ²³	No, I don't really understand what my rights are. No one ever explained them clearly to me.	Negative	Lack of awareness, No explanation
	Worker ²⁴	Yes, the factory HR explained our rights during onboarding. I feel safe reaching out to them if anything happens.	Positive	Rights explanation, Feel safe, Access to help
	Worker ²⁵	Yes, we can report problems through a complaint box anonymously. It gives me confidence to speak up.	Positive	Anonymous complaint box, Reporting mechanism
	Worker ²⁶	I know some rights, but I try not to create conflict. If something serious happens, I might speak up with PC committee.	Conditional	Limited knowledge, Conflict avoidance
	Worker ²⁷	Yes, I know, but not all the issues. I can claim but not supportive.	Neutral	Partial awareness, Lack of support
	Worker ²⁸	No, even though I've heard of my rights, it feels risky to bring them up. There's fear among all of us.	Negative	Rights awareness, Risk of speaking up
	Worker ²⁹	Yes, I know about my rights, and we can raise our voice by different committees in our factory.	Positive	Know the rights, Voice raising

		Worker ³⁰	Yes, I think, I know some issues, but management handle the situations that are helpful for the organization but not for the helpful for workers.	Neutral	Partial awareness, Avoid worker demands
5	How does your factory management provide different training facilities for female workers to know the job related new skills, fire safety and other issues?	Worker ¹	Our factory regularly arranges skill development training. Last month, I attended a sewing efficiency course where they showed new stitching techniques.	Positive	Regularly arrange sewing efficiency training, Provide regular support
		Worker ²	Every three months, we are called into a training hall where professional trainers teach us about updated machine handling.	Positive	Quarterly training, Training by professional trainers
		Worker ³	The management organizes mandatory fire drills. Now, I know how to evacuate the building safely.	Positive	Mandatory fire drills, Safety training
		Worker ⁴	Training sessions feel rushed and just a formality. Last time, they finished a ‘fire safety’ session in just 15 minutes without practical drills.	Negative	Rushed training, Fire safety, Lack of practical drills
		Worker ⁵	Last Eid season, they provided a special training session on handling high production loads efficiently without feeling overwhelmed.	Positive	Special training session
		Worker ⁶	We barely get time for training. Management says production targets come first.	Negative	No training time, Emphasis on Production pressure
		Worker ⁷	There’s an assigned room for new workers where they learn the basic of machine maintenance and garment quality standards.	Positive	Assigned room for training, Orientation for new workers, Training on Machine maintenance
		Worker ⁸	Training is available, but sometimes it’s rushed when production deadlines are tight.	Neutral	Training availability, Avoid training in rushed sessions, Deadline pressure
		Worker ⁹	The safety officer personally showed us how to use fire extinguishers during a practical workshop.	Positive	Training by safety officer, Practical workshop
		Worker ¹⁰	Management often arranges health and hygiene training sessions, especially for women’s wellness and menstrual health awareness.	Positive	Health training, Hygiene, Women’s wellness
		Worker ¹¹	Basic safety training is given, but deeper job-specific training is sometimes missing.	Neutral	Basic training, Lack of job-specific skills
		Worker ¹²	I joined a program last winter where they taught us first aid practices, which made me feel more confident at work.	Positive	Provide first aid, Provide practical training, Arrange winter program

	Worker ¹³	Skill development sessions are optional, and many skip them if they're tired after work.	Neutral	Optional sessions, Worker fatigue, Low participation
	Worker ¹⁴	We are taught proper lifting and carrying techniques to avoid injuries, which is very useful in daily tasks.	Positive	Lifting techniques, Practical training
	Worker ¹⁵	In my factory, many workers don't know how to use fire extinguishers properly.	Negative	Fire safety, Lack of fire extinguisher use
	Worker ¹⁶	During real emergencies, people panic because we never had enough practical rehearsals and other safety issues.	Negative	Emergency preparedness, Panic, Practical drills, Safety training gaps
	Worker ¹⁷	Some big factory must go through a 2-week orientation session for workers where they teach critical sewing issues, factory rules, and health and safety issues.	Positive	Orientation, 2-week training, Factory rules, Training for critical sewing skills
	Worker ¹⁸	Fire safety training is common in every factory but in some factory it is not in appropriate way. In most of the cases they ignore other training session.	Neutral	Fire safety training, Inappropriate training, Ignored sessions
	Worker ¹⁹	When I switched the sections, the management provided a week long special training so I could learn the new work faster.	Positive	Special training, Learning support, Management have initiative
	Worker ²⁰	New skills training is rare but most of the factory recruit the workers who are more skilled because some factory have not enough scope for training session. Most of the factory train on health and safety related issues.	Neutral	Rare skill training, Training limitations
	Worker ²¹	When buyer visit the factory, that time all of the factory show different training session and preparation for training.	Conditional	Training only during buyer visit, Cosmetic training, Lack of consistency
	Worker ²²	Most of the factory provide the training in a hall room, but many workers don't fully understand them due to large gathering. So it should be in small number with various sessions.	Neutral	Hall training, Training for large groups, Training effectiveness
	Worker ²³	There is no training schedule in my factory. It actually depends on the management willingness.	Conditional	No specific schedule, Lack of planning, Irregular training
	Worker ²⁴	Management updates safety signs every few months and provides training on understanding the workers.	Positive	Ongoing training
	Worker ²⁵	To avoid fire incidents, most of the factory arrange regular fire safety sessions but they cannot arrange other issues	Positive	Provide regular training, Lack of other training

		Worker ²⁶	Most of the renowned factory they regularly arrange different training sessions and meeting sessions with different experts.	Positive	Regular training in renowned factories
		Worker ²⁷	Training timing isn't always convenient. Sometimes, they cannot schedule it during busy production hours.	Neutral	Inconvenient timing, Production pressure, Scheduling issues
		Worker ²⁸	Fire safety training is common but other training like health and hygiene, labour laws, reduction of mistake etc. training is rare.	Neutral	Training on fire safety, Health and hygiene, Labour laws, Skill improvement
		Worker ²⁹	Factory management is not bound, if they want then they provide.	Conditional	No obligation, Inconsistent training
		Worker ³⁰	Training sessions are flexible. Sometimes they are held during working hours, and sometimes after hours.	Positive	Flexible timing, Training sessions, During work, After work

Relational Social Capital

#	Question	Interview	Answer	Sentiments /Theme	Key words/Quotations
Dimension-2: Relational Social Capital Factors					
6	Do you think there are high level of trusts between management and female workers in your factory? How and where?	Worker ¹	Yes, I do. My manager always appreciates our hard work and never ignores our opinions. It feels good to be seen and heard.	Positive	Appreciation, Valued opinions, Supportive management
		Worker ²	Yes, but not all workers, who are working for more than 5 years they are more nearest with the management rather than less work experience workers.	Neutral	Long-term workers, Unequal treatment
		Worker ³	Yes, I once faced a personal issue that HR handled it with care. That made me feel respected.	Positive	HR support, Personal respect, Compassionate management
		Worker ⁴	Yes, I've seen that the management treat male and female workers equally.	Positive	Gender equality, Equal treatment, Management fairness
		Worker ⁵	Most of the factory try to train the female workers if they are new in RMG sector and it creates the correlation among them.	Positive	Training for female workers, Support for new workers
		Worker ⁶	No, supervisors always keep an extra eye on workers, if they make a mistakes and supervisor inform to the management. That creates sometime misunderstanding between management and workers.	Negative	Work pressure, Misunderstandings

	Worker ⁷	It is not a big factory, they always focus on production only. Workers are not satisfies. Worker turnover is high.	Positive	Production pressure, Low satisfaction, High turnover
	Worker ⁸	Yes, my factory is green factory and it maintains most of the rules and regulations. Management are so co-operative and show good manners with all workers.	Positive	Green factory, Maintain Compliance, Co-operative management
	Worker ⁹	No, once I reported harassment, and instead of helping me, they made me feel like it was at fault.	Negative	Lack of support
	Worker ¹⁰	Yes, working environment is good in my factory. We feel good relation and supportive from our boss.	Positive	Good working environment, Supportive boss, Positive relations
	Worker ¹¹	Yes, our line manager trusts experienced female workers like me than newcomers. That shows they value our skills.	Positive	Trust, Skill recognition
	Worker ¹²	Management listens the problems of male and female workers seriously.	Positive	Listen seriously
	Worker ¹³	When foreign buyers visit our factory that time company show everything in good position but after that it is not actually maintain all issues related with labour rights.	Neutral	Buyer visits, Implement labour rights, Misrepresentation
	Worker ¹⁴	Yes, because my factory provide the salary on time.	Positive	On-time salary, Satisfaction
	Worker ¹⁵	When the behaviour of my supervisor is good then I am happy but if the other supervisor show rough behaviour then workers fell.	Conditional	Good supervisor, Worker happiness
	Worker ¹⁶	We're getting more support than before. They now ask for our opinions, but it's still limited.	Neutral	Supportive than before
	Worker ¹⁷	Yes, I feel trust because the management regularly discuss the different issues with us and inspire for working motivation.	Positive	Regular discussion with workers, Inspiration, Management support
	Worker ¹⁸	No, because sometimes the management sack us for silly matters and my management is not supportive the workers.	Negative	Job insecurity, Lack of support, Unfair dismissal
	Worker ¹⁹	My factory management is supportive to the workers and provide the benefits. For these reasons we can trust the management.	Conditional	Supportive management, Worker trust, Provide benefits
	Worker ²⁰	Yes, my factory provide training and recognition for our performance. It motivates us to do even better.	Positive	Provide training, Recognize the worker
	Worker ²¹	No, management call us only when there's a problem, not to appreciate us or involve us in decisions.	Negative	Lack of appreciation, Not involvement in decision

		Worker ²²	Yes, It was allowed the flexible hours during my pregnancy. That support meant a lot to me. We can trust because they provide the maternity leave with full payment.	Positive	Flexible hours, Maternity leave with full payment
		Worker ²³	Management always emphasis on production as sewing and finishing, but for the benefits for us. They always focus on their earning not to our life satisfaction.	Neutral	Production pressure, Management focus on earning, Worker well-being ignored
		Worker ²⁴	I feel the trust among us but management always overlook the workers.	Neutral	Peer trust, Management overlook the workers
		Worker ²⁵	No, they assume we can't handle anything beyond basic tasks. It's discouraging.	Negative	Underestimation, Discouragement
		Worker ²⁶	We're respected for being punctual and hardworking, but decisions are made without involving us.	Neutral	Respected for hardworking, Exclusion from decisions
		Worker ²⁷	Yes, we always gets positive feedback from the management. They know we're reliable.	Positive	Positive feedback, Reliability, Recognition
		Worker ²⁸	No, whenever I apply for emergency leave, they question me a lot. It feels humiliating.	Negative	Emergency leave, Mistrust, Humiliation, Lack of empathy
		Worker ²⁹	Yes, especially when we have health problems or emergencies, they respond quickly and without doubt.	Positive	Health support, Emergency response, Management responsiveness
		Worker ³⁰	Yes, we are able to talk with the PC committee members regarding our issues and problems. If the members are co-operative then we can get the support.	Conditional	PC committee, Issue resolution, Conditional support
7	Do you think your factory management is now more responsive to worker needs and demands than before? Why or why not?	Worker ¹	Yes, they now respond to our complaints faster than before, especially when it's about broken machines or safety.	Positive	Responsiveness, Management improvement
		Worker ²	There have a suggestion box, different committee to solve the worker problems.	Positive	Suggestion box, Problem solving mechanism
		Worker ³	Yes, when someone fall in sick, management care of them seriously.	Positive	Health support, Careful management
		Worker ⁴	No, some factory still delays our salary sometimes. That's very frustrating.	Neutral	Salary delay, Financial stress
		Worker ⁵	Yes, management conducts monthly feedback sessions with us. It help workers to know about their efficiency.	Positive	Feedback sessions, Worker engagement, Performance evaluation

	Worker ⁶	Yes, now they regularly ask about our workplace comfortability. Because buyers always visit the factory.	Positive	Buyer pressure, Workplace comfort, Monitoring
	Worker ⁷	No, they only serious to listen and betterment for workplace during visiting time of buyers.	Negative	Superficial compliance, Temporary improvements, Lack of sincerity
	Worker ⁸	Now they act faster when problems are serious, but smaller issues are still delayed.	Neutral	Selective response, Prioritization, Partial improvement
	Worker ⁹	Yes, before we were scared of HR, now they're more friendly and cooperative.	Positive	Good HR behaviour, Trust building
	Worker ¹⁰	Yes, they respond quickly to our health concerns now. Recently, they even provided sanitary napkins at work. Buyers always create pressure to the factory.	Positive	Good response in health and hygiene, Buyer compliance, Female-friendly initiative
	Worker ¹¹	Yes, there's more empathy. Last month a co-worker's house got flooded and the factory helped her. Some factory are trying to practice the CSR.	Positive	Empathy, CSR practice, Provide worker welfare benefits
	Worker ¹²	No, there are no proper systems to raise issues, we just keep quiet.	Negative	Lack of grievance mechanism
	Worker ¹³	Yes, now we can request shift changes if needed. That flexibility helps a lot.	Positive	Flexibility, Work-life balance
	Worker ¹⁴	Yes, after we demanded clean drinking water, they installed a new purifier.	Positive	Responsive to worker voice, Responsiveness
	Worker ¹⁵	No, safety issues are still not fixed, even though we've reported them multiple times.	Negative	Safety neglect, Unaddressed complaints
	Worker ¹⁶	Yes, I think management are more responsive to our need and demands than before.	Positive	Management responsiveness
	Worker ¹⁷	Management are not resinous about salary improvement issue of RMG workers.	Negative	Wage dissatisfaction, Economic vulnerability
	Worker ¹⁸	Yes, this year they provided winter clothes to all workers, which they didn't do last year. Some factory provide some items to workers.	Positive	Welfare improvement, Seasonal support, Partial inclusiveness
	Worker ¹⁹	Yes, now we can share our problems without fear. Because most of the factory build PC committee, Welfare committees to practice CSR.	Positive	Psychological safety, Fear reduction, CSR practice

		Worker ²⁰	I've seen changes in the last year, but only for things that cost less.	Neutral	Cost-based prioritization, Partial change
		Worker ²¹	Yes, when we had a wage confusion, they arranged a team meeting to clarify.	Positive	Team coordination
		Worker ²²	Yes, I recently received maternity benefits on time. That didn't happen with my first child. Now, factory are getting support from buyers, pressure groups, ILO etc.	Positive	Maternity benefit, Policy enforcement
		Worker ²³	Yes, they give more recognition now, small rewards for punctuality, good work, etc.	Positive	Motivation, Recognition, Workplace morale
		Worker ²⁴	Yes, when I complained about harassment from a male worker, action was taken the next day.	Positive	Harassment reporting, Gender sensitivity
		Worker ²⁵	They listen more than before, but big changes still take a long time.	Neutral	Partial responsiveness, Incomplete reform
		Worker ²⁶	They show effort when audits happen, but regular days still feel the same.	Conditional	Superficial compliance, Audit culture, Authenticity gap
		Worker ²⁷	No, when I asked for a leave during an emergency, they didn't grant it.	Negative	Denied leave, lack of empathy, rigid management
		Worker ²⁸	No, harassment complaints are ignored unless many workers protest together.	Negative	Lack of justice, Fear culture
		Worker ²⁹	They've improved some things like health support, but wage issues are still ignored.	Neutral	Partial improvement, health support, ignored wage rights
		Worker ³⁰	Yes, most of the factory are providing many more facilities to the workers than before. Because buyers are always creating pressure on them.	Positive	Increased facilities, buyer pressure
8	Have you ever share the personal problems with your co-workers, supervisors or management staffs? If so, do	Worker ¹	Yes, I can freely share my feelings with my closest co-workers. Sometimes after work, we sit together and talk about family and other issues.	Positive	Emotional sharing, Post-work bonding
		Worker ²	There's a senior worker on my floor who listens to me like an elder sister. I can always go to her when I feel stressed.	Positive	Peer support, Mentorship, Emotional comfort
		Worker ³	No, I don't feel safe sharing personal problems here because I think everyone is not equally helpful.	Negative	Unsafe, Distrust, Lack of support
		Worker ⁴	My supervisor is very much understanding and my colleagues also helpful with all.	Positive	Supervisor support, Helpful environment, Trust

	they help you and show the integrity (with you).	Worker ⁵	Our HR officer is approachable. Once, I cried in her office over some financial issues, and she helped me apply for an advance salary.	Positive	HR support, Financial help, Emotional care
		Worker ⁶	I feel afraid to say something with my colleagues and management.	Negative	Isolation, Communication barrier
		Worker ⁷	Yes, they are always helpful and supportive in the factory.	Positive	Supportive environment, General satisfaction
		Worker ⁸	I can share with co-workers, but not with supervisors. They are mostly focused on work only.	Neutral	Peer support, Emotional barrier
		Worker ⁹	There's a real sisterhood among the women here. We can share our personal issue like divorce related, financial problem related, children education related etc.	Positive	Good female bonding, Peer counselling, Personal support
		Worker ¹⁰	During the busy time, it is not possible but others time it may possible.	Neutral	Time constraints, Occasional support
		Worker ¹¹	We can share by grievance box or complain box and welfare officer etc.	Positive	Formal channels, Grievance box, Structured support
		Worker ¹²	There's no platform or safe space here for us to discuss personal problems officially.	Negative	Lack of safe space, Emotional suppression
		Worker ¹³	If the work environment and other condition is good then we can share our personal issues, otherwise it is impossible.	Conditional	Depends on environment, Conditional sharing
		Worker ¹⁴	The factory nurse is very friendly. I often talk to her not only about health issues but also about personal stresses.	Positive	Nurse support, Health and emotional care
		Worker ¹⁵	It's safe to share small issues like transportation problem or food troubles, but I wouldn't share personal problems with management.	Neutral	Limited trust, Management distance
		Worker ¹⁶	In my section, whenever someone face family problem then other members discuss the issue and take necessary initiative to solve the problem.	Positive	Peer initiative, Group support, Collective action
		Worker ¹⁷	Due to heavy workload we cannot talk with others regarding our personal problems timely.	Negative	Time constraints, Communication barrier
		Worker ¹⁸	My supervisor once shared his own struggles when I opened up about my financial difficulties.	Positive	Supervisor empathy, Shared experience, Emotional support

		Worker ¹⁹	I cannot share with others and I feel it is my family issue.	Negative	Personal boundary, Emotional isolation
		Worker ²⁰	The floor managers are strict about work, but personally, if we knock on their door politely, they do listen.	Positive	Management responsiveness, Formality, Conditional access
		Worker ²¹	Management arranged a counselling session in every year. We could talk about both work and personal stresses openly.	Positive	Counselling, Mental health
		Worker ²²	Sometimes we can get emotional support from our floor in-charge. Someone is not supportive. There's always work to be done.	Neutral	Inconsistent support, Workload pressure
		Worker ²³	We can easily share any issue with our supervisor, he takes initiatives properly.	Positive	Supervisor support, Open communication
		Worker ²⁴	If it's health-related, they listen. But if it's about difficult issue then they ignore it.	Conditional	Partial support, Selective attention
		Worker ²⁵	My co-workers are very much supportive, they listen and help me to solve the problem.	Positive	Peer support, Problem solving, Emotional care
		Worker ²⁶	We can share personal problems during breaks but not during work hours. There are some complain box to share the issues.	Neutral	Informal sharing, Break-time only, Share through complaint box
		Worker ²⁷	My supervisor once said, If there's any family trouble, don't carry it alone. We are here. That touched me deeply.	Positive	Supervisor compassion, Emotional reassurance
		Worker ²⁸	In my factory, there have a female welfare officer who is very kind. We can talk to her about our health related and other issues.	Positive	Support by welfare officer, Safe support
		Worker ²⁹	Among close friends, it's easy to talk. But with management, it feels risky sometimes.	Neutral	Peer trust, Informal bonds
		Worker ³⁰	I had a miscarriage once, and my supervisor quietly offered emotional support and reduced workload during recovery.	Positive	Supervisor empathy, Female health support, Emotional care
9	How do you feel the practices of respect to each other in your factory?	Worker ¹	Yes, I feel there's a good level of respect. We are always greet each other, and we help one another when someone is struggling to finish work on time.	Positive	Mutual respect, Show cooperation, peer support
		Worker ²	We try to maintain a respectful environment. Even during busy hours, no one raises their voice unnecessarily, especially in our sewing line.	Positive	Respectful environment, No voice raise

		Worker ³	My supervisor shouts at us like we are machines. Last month, he yelled at me in front of everyone just because I couldn't complete a task on time.	Negative	Shouting by supervisor, humiliation by supervisor
		Worker ⁴	I fell respect in my factory, because the management in my factory is very much cooperative.	Positive	Fell respect, Cooperative management
		Worker ⁵	Our supervisor encourages respectful communication. Once, when a new worker joined and felt nervous, we try to treat her kindly and help her learn.	Positive	Respectful communication, Help new workers
		Worker ⁶	I see respect mostly in my team, but some higher-ups don't acknowledge our work or say thank you.	Neutral	Team Respect, Lack of recognition from Higher-Ups
		Worker ⁷	In my factory, supervisor always use verbal abuse and misbehave with the workers when the female worker make mistake in the work process.	Negative	Use verbal Abuse, Misbehaviour
		Worker ⁸	Yes, especially during lunch breaks. We eat with our supervisors.	Positive	Lunch with supervisors
		Worker ⁹	I see workers from different districts here, and still we all eat together during breaks without discrimination. That's respect to me.	Positive	Eat together during breaks, No discrimination
		Worker ¹⁰	Respect is there as long as things are smooth. When errors happen, people get blamed quickly.	Neutral	Respect smoothly, Blamed quickly
		Worker ¹¹	My line chief always listens when I speak. Once, I had an issue with a machine, and he stopped his own work to help me. That felt respectful.	Positive	Quick help, Felt respectful
		Worker ¹²	The factory floor has a rule: no mocking or teasing allowed. I appreciate this because it creates a safe space.	Positive	No teasing allowed
		Worker ¹³	Once I had a serious family emergency, my child was sick and I requested early leave. Instead of understanding, the supervisor scolded me harshly in front of the whole line and refused to grant leave.	Negative	Supervisor scolded harshly, Refused leave grant
		Worker ¹⁴	Yes, the management recently arranged a meeting where they asked about our opinions. That gesture made me feel respected and included.	Positive	Asked about opinions, Feel respect

	Worker ¹⁵	I feel respected by my peers. Last month, I was sick for two days, and when I returned, my line mates helped me catch up on pending tasks.	Positive	Respected by peers, Helped on pending tasks
	Worker ¹⁶	Even after working here for five years, I'm still treated like a new recruit. No recognition, no promotion, no small appreciation, just endless pressure and disrespect.	Negative	No recognition, No appreciation, Endless pressure, Disrespect
	Worker ¹⁷	We celebrate birthdays and special occasions together, even during lunch breaks. That makes me feel valued.	Positive	Celebrate birthdays together, Feel valued
	Worker ¹⁸	Yes, respect is there. Even when mistakes happen, we are corrected calmly, not shouted at.	Positive	Mistakes happen but respect, Corrected calmly, No shout
	Worker ¹⁹	Most of the time supervisor and line in charge create pressure to fulfil the many more task.	Negative	Create pressure, Many more task
	Worker ²⁰	Yes, sometimes older workers give advice gently, and younger workers respect them. It's like a family atmosphere.	Positive	Older advice gently, Respect Younger, family atmosphere
	Worker ²¹	There is no freedom and good behaviour in my factory.	Negative	No freedom, No good behaviour
	Worker ²²	In our floor, no one uses harsh language. If someone is upset, we let them cool down and talk it out later.	Positive	No harsh language
	Worker ²³	I see respect mostly in my factory.	Positive	Respectful environment
	Worker ²⁴	There's a lot of favouritism. For example, one girl who is close to the line chief always gets lighter work, while the rest of us struggle to meet tough targets without any support.	Negative	Favouritism, Tough targets, No support
	Worker ²⁵	It depends. We are friendly, but some supervisors behave rudely that upset me.	Conditional	Some are friendly, rudely behave, Feel upset
	Worker ²⁶	In training sessions, the trainer always says 'apni' instead of 'tumi', which makes us feel like adults and professionals, not just cheap labor.	Positive	'Apni' instead of 'tumi'
	Worker ²⁷	Sometimes respect is shown, but during shipment weeks, the pressure leads to shouting and less patience.	Neutral	Work pressure leads shouting
	Worker ²⁸	My colleagues are always respectful rather than our supervisor.	Positive	Colleagues are respectful than supervisor
	Worker ²⁹	I feel respected when I can fulfil my production target and my supervisor appraise my performance in front of others.	Conditional	Fulfil the production target, Appraise supervisor

		Worker ³⁰	Most of the time, my line manager speaks to me politely and listens when I'm confused. One day, my needle broke and I got panicked, but instead of shouting, he calmly helped me fix it and told me to stay careful. That felt very respectful.	Positive	Speaks politely and listens, Helped calmly

Cognitive Social Capital

#	Question	Interview	Answer	Sentiments /Theme	Key words/Quotations
Dimension-3: Cognitive Social Capital Factors					
10	How do you feel about being part of your work team, and what makes you proud (or not proud) to work with them?	Worker ¹	Working with my team motivates me. I feel proud when we achieve production targets and the supervisor praises our group.	Positive	Feel proud, Achieve the production targets, Praises the supervisor
		Worker ²	I feel happy because my team members always help me when I need it.	Positive	Feel happy, Helpful team members
		Worker ³	I am not proud because no one supports me during tough times.	Negative	Not proud, No support
		Worker ⁴	We share tasks when someone is struggling, and that makes me proud to work with them.	Positive	Sharing tasks, Makes proud
		Worker ⁵	My teammates encourage me when I feel stressed.	Positive	Encourage teammates, Feel stressed
		Worker ⁶	Sometimes I feel proud, sometimes I don't. It depends on the situation and how the team behaves on that day.	Neutral	Sometimes feel proud, sometimes not
		Worker ⁷	I cannot say I am proud because sometimes harassment or shouting happens in front of the team, and no one stands up for each other.	Negative	Harassment or shouting happens, No one stands up
		Worker ⁸	I am proud because we complete our targets together on time.	Positive	Fell proud, Complete targets together
		Worker ⁹	I feel very happy to be part of my work team because everyone cooperates with each other.	Neutral	Everyone cooperate
		Worker ¹⁰	My team is average; we work together but not closely.	Neutral	Work together, Not closely
		Worker ¹¹	I feel proud because they help new workers learn quickly.	Positive	Help new workers, learn quickly

	Worker ¹²	I would feel more proud if workers were treated equally, but sometimes favouritism makes it hard.	Conditional	Sometimes treated equally, Sometimes favouritism
	Worker ¹³	My teammates are not supportive; they only think about finishing their own work. That makes me feel lonely and not proud.	Negative	Not supportive, Feel lonely, No proud
	Worker ¹⁴	Being part of this team gives me confidence. We respect one another, and whenever there is pressure, we handle it together. That teamwork makes me proud.	Positive	Respect one another
	Worker ¹⁵	I am proud to work with my team because they treat me like family. We celebrate small successes together, and that gives me a sense of belonging.	Positive	Proud to work, Celebrate together, Sense of belonging
	Worker ¹⁶	If everyone cooperates, I feel proud. But if there is fighting, I don't.	Conditional	Everyone cooperates, Feel proud
	Worker ¹⁷	I feel proud to work with my team because we stand by each other during both good and difficult times. That unity gives me strength.	Positive	Stand by each other, Good unity
	Worker ¹⁸	My teammates are supportive, and they never make me feel alone. I feel respected, and that is what makes me proud to be one of them.	Positive	Supportive teammates, Never feel alone, Feel respect
	Worker ¹⁹	If targets are met, I feel happy; if not, I feel frustrated.	Negative	Feel happy, Feel frustration
	Worker ²⁰	I enjoy being part of my team because we work in harmony. Even if mistakes happen, no one blames each other harshly, and that makes me proud.	Positive	Harmony workplace
	Worker ²¹	There is too much pressure and no cooperation. I don't see any pride in working with them.	Negative	Much pressure, No cooperation
	Worker ²²	The teamwork we show during busy times is amazing. We finish work together faster, and that makes me proud to belong to them.	Positive	Together faster
	Worker ²³	I feel respected and cared for by my team. They notice if I am upset and support me, which makes me proud to be with them.	Positive	Feel respect
	Worker ²⁴	I am not proud because some workers don't share workload.	Negative	Don't share workload
	Worker ²⁵	I feel proud when the supervisor appreciates our team's work. Without that recognition, the pride is missing.	Conditional	Feel proud, Appreciates team work

		Worker ²⁶	I feel comfortable because my team values my opinion. When I give suggestions and they are accepted, it makes me feel proud.	Positive	Feel comfortable, Values opinion, Accept suggestions
		Worker ²⁷	I feel proud only when we solve problems together.	Neutral	Solve problems together
		Worker ²⁸	I like that we support each other like a family.	Positive	Support each other
		Worker ²⁹	I am proud when my team supports me during personal problems, but otherwise I feel just normal.	Conditional	Supportive in personal problems
		Worker ³⁰	I am proud because we share our food, stories, and even personal problems with each other, which makes the workplace less stressful.	Positive	Share food, Share personal problems, Less stressful
11	What values or principles do you think are truly practiced in your factory, and how do they shape the way you and your team work together?	Worker ¹	The principle of cooperation is strong. When one worker struggles, others step in to help. This builds unity.	Positive	Builds unity
		Worker ²	Our factory practices equality. Men and women get the same opportunities, which makes us feel valued.	Positive	Practices equality, Same opportunities
		Worker ³	Fairness in decision-making is maintained, so workers feel their voices matter.	Positive	Fairness in decision-making
		Worker ⁴	In our factory, respect and teamwork are truly practiced. Everyone supports each other, and this makes our work more efficient and less stressful.	Positive	Respect, Practice teamwork, Supports each other
		Worker ⁵	Honesty is valued here. Supervisors are fair about wages and overtime, so we feel secure and motivated.	Positive	Honesty, Fair wages and overtime
		Worker ⁶	Discipline is practiced, though it sometimes feels too strict.	Neutral	Disciplined, Sometimes strict
		Worker ⁷	Workers practice cooperation, but management focuses only on production.	Neutral	Practice cooperation, Focuses only on production
		Worker ⁸	Discipline is respected. Workers follow rules properly, which keeps production smooth.	Positive	Respect discipline, Follow rules properly
		Worker ⁹	Safety rules are written, but not always followed in practice.	Neutral	Safety
		Worker ¹⁰	Equality is visible in tasks, but not in promotions.	Neutral	Equality in tasks, Not in promotions
		Worker ¹¹	Responsibility is practiced by both workers and management, so tasks are completed on time.	Positive	Responsibility, Tasks completed on time.
		Worker ¹²	Respect exists among workers, but not always from management.	Neutral	Respect exists

	Worker ¹³	We don't feel respected; workers are treated like machines.	Negative	Don't feel respect, Workers treated as machines
	Worker ¹⁴	Unity and harmony are practiced. Conflicts are solved quickly, which strengthens teamwork.	Positive	Unity and harmony practiced, Conflicts solved quickly, Strengthens teamwork
	Worker ¹⁵	Equality is encouraged; both men and women get similar tasks.	Positive	Equality is encouraged
	Worker ¹⁶	If workers' committees are active, fairness and cooperation improve.	Conditional	Workers' committees, Cooperation improve
	Worker ¹⁷	The principle of mutual trust is visible. We trust supervisors, and they also trust us to do our jobs.	Positive	Mutual trust is visible
	Worker ¹⁸	The value of continuous learning is practiced through training programs, making us more skilled.	Positive	Continuous learning, Training programs
	Worker ¹⁹	Teamwork suffers because supervisors encourage competition rather than unity.	Negative	Encourage competition
	Worker ²⁰	Hard work and dedication are rewarded, so workers are encouraged to give their best.	Positive	Reward for hard work and dedication
	Worker ²¹	Supervisors say they respect us, but they often shout and insult workers.	Negative	Shout and insult workers
	Worker ²²	If the line chief is good, then values like teamwork and respect are maintained.	Conditional	Teamwork and respect are maintained
	Worker ²³	When targets are realistic, teamwork and cooperation flourish.	Conditional	Realistic targets, teamwork
	Worker ²⁴	There's a culture of fear instead of trust.	Negative	Fear instead of trust
	Worker ²⁵	Respect is shown only to senior or permanent workers, not to new ones.	Conditional	Respect is shown
	Worker ²⁶	Safety rules are taken seriously, which makes us feel secure.	Positive	Safety rules, taken seriously.
	Worker ²⁷	Respect exists among workers, but not always from supervisors.	Neutral	Respect among workers
	Worker ²⁸	If supervisors are kind, teamwork is strong, but with strict supervisors, it breaks down.	Conditional	Some are good supervisor, Some are not
	Worker ²⁹	Values like fairness are practiced only when audits or inspections happen.	Conditional	Practiced fairness when audit happen
	Worker ³⁰	Supportiveness is valued, colleagues guide each other with new skills.	Positive	Help each other

12	How do you feel a sense of belonging in your factory, and what makes you feel emotionally connected (or disconnected) to your workplace?	Worker ¹	I have been working in my factory for many years, so I am emotionally attached to my factory.	Positive	Emotionally attached to factory
		Worker ²	Honestly, yes. It feels like a second home here because my co-workers always stand by me. We even share food during lunch breaks like family.	Positive	Belonging, Peer support, Family-like environment, Shared meals
		Worker ³	The friendly environment keeps me happy and connected to my factory.	Positive	Friendly environment
		Worker ⁴	Our manager sometimes claps us during team meetings when we hit our target. Those small moments make me feel like I truly belong.	Positive	Recognition, Appreciation, Motivation
		Worker ⁵	When my mother was hospitalized, I begged for a day off. My request was coldly denied. I had to choose between risking my job and visiting my sick mother.	Negative	Lack of empathy, Family emergency, Strict policy, Emotional hurt
		Worker ⁶	During Pohela Boishakh, we dress up and celebrate together. It feels like being part of a big family, not just workers.	Positive	Festival celebration, Cultural bonding, Family feeling
		Worker ⁷	If they opened more chances for promotion, then we would feel a stronger connection to the factory.	Conditional	Career growth, Lack of opportunity, Conditional belonging
		Worker ⁸	Festivals bring us together, but otherwise, there's very little feeling of family or belonging.	Neutral	Inconsistent bonding, Conditional togetherness
		Worker ⁹	My factory arranged a free health check-up regularly for us. I felt they really cared for us, not just for the work we do.	Positive	Wellbeing, Support beyond work
		Worker ¹⁰	When I received some benefits for good performance, I felt recognized. It was a proud moment for me.	Positive	Recognition, Provide rewards
		Worker ¹¹	During Ramadan, we get free iftar boxes every day. It's these small things that show they think about our happiness too.	Positive	Religious accommodation, Kindness, Worker happiness
		Worker ¹²	In any incidents, the supervisor grant leave instantly and even arranged colleagues to cover my shift. It touched my heart.	Positive	Empathy by supervisor, Emergency support
		Worker ¹³	We face too much pressure; no one has time to care for each other.	Negative	Face too much pressure
		Worker ¹⁴	We often gather, sitting together and laughing over small jokes. That bond makes the factory feel less lonely.	Positive	Sit together, Feel less lonely
		Worker ¹⁵	Sometimes the factory gave us some gifts and other supports that gesture made us the good feelings.	Positive	Appreciation, Emotional connection, Morale boost

	Worker ¹⁶	When the supervisor is kind, I feel respected. But one rude comment can ruin that feeling quickly.	Neutral	Supervisor behavior, Respect, Emotional fragility
	Worker ¹⁷	When there's no overtime pressure, the atmosphere feels positive. Otherwise, it's very mechanical in my factory.	Conditional	Workload, Pressure
	Worker ¹⁸	Last year, I had a family emergency, and my HR manager allowed me flexible working hours. That support made me feel valued.	Positive	Flexibility, Emergency support, Humanized management
	Worker ¹⁹	Our factory provides us the rewards for perfect attendance. Holding it made us feel proud and attached to this place.	Positive	Recognition, Attendance reward
	Worker ²⁰	Sometimes management ask for the improvement way of our production, and when they try to implement our ideas, it feels like our voices matter.	Positive	Participatory decision-making, Empowerment
	Worker ²¹	My relative who worked here for six years was fired overnight after a minor issue. Seeing that, I realized we are easily replaceable.	Negative	Job insecurity, Lack of job protection
	Worker ²²	The factory planted trees around the building. Working here feels fresh, and management support us in most of the aspects. So, I feel the part of something positive.	Positive	Management support, Sustainability
	Worker ²³	Our annual picnic brings everyone together. Playing games and dancing, it feels like we are all one big team.	Positive	Team bonding, Unity
	Worker ²⁴	Whenever a machine has a problem, the maintenance team helps without blaming. It makes us feel supported.	Positive	Support, Cooperation, No blame culture
	Worker ²⁵	We celebrate national days with pride, decorating the factory. It builds a strong bond among us.	Positive	National pride, Unity, Group identity, Cultural bonding
	Worker ²⁶	Most of the time, our floor in-charge shout by using slung language in front of everyone. That is humiliating.	Negative	Shouting and use slung language
	Worker ²⁷	We had a grand Eid gathering inside the factory. Management sat with us and shared a meal. It felt like true unity.	Positive	Eid gathering inside the factory, Management share meal
	Worker ²⁸	When I came back from maternity leave, they reduced my workload at first. That thoughtful action built my trust.	Positive	Sometimes reduce workload
	Worker ²⁹	When someone fall in severe sickness, the factory nurse take care personally. That kindness showed me I am not just a worker to them.	Negative	Factory nurse take care

		Worker ³⁰	There is always big orders in my factory from the buyers that made me very proud and feel job continuation in my factory.	Positive	Reputed factory
13	How does your factory care (or not care) about workers' satisfaction, harmony, and well-being?	Worker ¹	I enjoy because my salary is good in this factory with overtime.	Positive	Enjoyment, Good salary, Financial satisfaction
		Worker ²	Yes, my factory provides rewards according to performance (pay money).	Positive	Performance-based rewards, Monetary incentive
		Worker ³	My factory is well-known factory. Rules regulation of this factory is very good. Factory support us and the working environment is very good.	Positive	Well-known factory, Good rules, Supportive environment
		Worker ⁴	The management of my factory show equal respects with us.	Positive	Equal respect, Fair treatment, Good management attitude
		Worker ⁵	There is excessive workloads. We are always stressful because everyone always cares about finishing targets.	Negative	Excessive workloads, Job stress, Overburden
		Worker ⁶	Yes, my factory provides different facilities to the female workers.	Positive	Female worker support, Facilities
		Worker ⁷	The supervisor force to work with high target and their behaviour is not good.	Negative	High target pressure, Poor supervisor behaviour, Forced work
		Worker ⁸	My work environment is very good and colleagues are supportive to work here.	Positive	Good environment, Supportive colleagues, Workplace satisfaction
		Worker ⁹	The owner of my factory provide healthy environment to work; It has green facilities like trees and plants which provides fresh air.	Positive	Healthy environment, Green facilities, Owner support
		Worker ¹⁰	There is no alternative way for me without the working in RMG. Here work load is very high but salary is comparatively good than other sectors of Bangladesh.	Conditional	No alternatives, High workload, Better salary
		Worker ¹¹	I don't like working here. It's tiring, and the pay is too low.	Negative	Dislike work, Low pay, Dissatisfaction
		Worker ¹²	No, the work pressure is very high. I have to work till 9 pm in night. It is difficult to take care the children.	Negative	High work pressure, Long hours, Work-life conflict, Family impact
		Worker ¹³	I'm stressed. The hours are long, and there's no time to rest. I could not enough time for family members even I have to work two Friday in a month before Eid vacation.	Negative	Stress, Long hours, Family time affected, Work on holidays

	Worker ¹⁴	When work pressure is high then it creates the frustration but when the work pressure is not high then I feel some relaxation.	Conditional	Fluctuating workload, Frustration, Occasional relief
	Worker ¹⁵	I don't love my job in RMG and I don't hate. I have to work for my family. So there is no relax, just work.	Neutral	Lack of relaxation
	Worker ¹⁶	The work environment of my previous factory was very good but the present factory is not satisfactory level.	Neutral	Comparative dissatisfaction
	Worker ¹⁷	The behaviour of all supervisor in my factory is not same, my supervisor is not helpful. He always use slang language with me for any cause.	Conditional	Poor supervisor behaviour, Verbal abuse, Lack of support
	Worker ¹⁸	My factory is reputed factory around the world. It follows all the rules and regulations of accord and alliance. So I am happy because they provide different facilities and benefits but all the factories do not maintain the same things.	Conditional	Reputed factory, Maintain compliance, Provide facilities
	Worker ¹⁹	Yes, I'm satisfied here. The salary is enough for my family, and the work is not too hard.	Positive	Job satisfaction, Adequate salary, Manageable work
	Worker ²⁰	Yes, my factory provides transportation services for workers, free meal in lunch period, gifts items, arrange annual picnic etc.	Positive	Worker benefits, Transportation facilities, Arrange picnic annually
	Worker ²¹	Yes, I like this factory because it provides us with protective equipment and ensures to follow safety guidelines.	Positive	Provide safety guidelines, Workplace protection
	Worker ²²	I enjoy here because the management treats us with respect and listens to our concerns.	Positive	Respectful management, Listening to concerns, Positive environment
	Worker ²³	I am getting the salary according to the government rules, but it is not sufficient for my family members though I also receive some benefits from my factory like bonuses during Eid, festival gift, medical support, and many more.	Neutral	Insufficient income, Bonuses, Medical support, Festival gifts
	Worker ²⁴	I don't enjoy in my factory because there's constant pressure to meet targets and not enough appreciation.	Negative	Constant pressure, Target stress, Lack of appreciation
	Worker ²⁵	Yes, my co-workers are friendly, they help each other inside and outside the factory. So my working environment is more enjoyable in terms of colleague perspectives but not the factory perspectives.	Neutral	Supportive co-workers, Friendly environment, Factory dissatisfaction

		Worker ²⁶	I am always busy in my factory, there is no scope to take rest and gossiping with other colleagues. Sometimes, during the lunch time I have to continue my work to fulfil the target.	Negative	Overwork, No rest, Target pressure, Missed breaks
		Worker ²⁷	I am happy now because I work in a factory and earn money to support my family. Before this, it was difficult when I worked as a house servant.	positive	Financial improvement, Family support, Better job than previous
		Worker ²⁸	The management of my factory provide the rewards for punctuality and good performance with small gifts or recognition, which feels nice.	Positive	Punctuality rewards, Gifts, Encouragement
		Worker ²⁹	It's okay. My job is stable, I am working here for 15 years. I have a good relation with my supervisor, colleagues and management also.	Positive	Job stability, Long tenure, Good relations
		Worker ³⁰	I like my factory because it takes safety issue seriously and I feel safe here.	Positive	Safety measures, Feeling safe, Positive factory perception

Socio-Economic Empowerment Factors

#	Question	Interview	Answer	Sentiments /Theme	Key words/Quotations
Part-B (Socio-economic empowerment Factors)					
1	What is your opinion about the current living conditions of you and your family members?	Worker ¹	Before this job, I was a housemaid with no fixed salary. Now I know my monthly income. My living condition has been improved.	Positive	Improved living condition
		Worker ²	After joining the factory, I was able to rent a small tin-roof room for my family. Before, we were living with relatives in one room in the village. Now we have our own space, even though it's not big	Positive	Own space, Rent a tin-shade
		Worker ³	Earlier we couldn't afford proper food. Now we eat three meals a day and even buy fruits for nutrition. It feels good to feed my family.	Positive	Afford proper food.
		Worker ⁴	Even after working for 5 years, we still live in a tin-shed room. Rent keeps going up, but salary doesn't.	Negative	High living cost, Lower Salary

	Worker ⁵	I can send my daughter to a nearby government school now. Before this job, we couldn't even afford her books or school dress.	Positive	Afford children education
	Worker ⁶	Our living standards have improved a lot since I started working in the RMG sector. We now live in a rented room with electricity and running water.	Positive	Education, Financial support, Children's schooling
	Worker ⁷	Though I work hard, my income isn't enough to ensure proper food and rent.	Negative	Low income, Food insecurity
	Worker ⁸	After joining the industry, I've been able to send money home regularly. My children can now go to school, which wasn't possible before	Positive	Financial support, Support to children's schooling
	Worker ⁹	The factory helps with some benefits, but they don't cover our actual living costs.	Neutral	Limited support, Cost mismatch
	Worker ¹⁰	Earlier we struggled for food, but now we can afford three meals a day and basic healthcare.	Positive	Food security, Healthcare, Basic needs
	Worker ¹¹	Before this job, I had no steady income. Now we can plan for the future. I have opened a fixed deposit in the previous year.	Positive	Stable income, Fixed deposit
	Worker ¹²	Life is much better now. I can pay the rent on time and keep some savings too.	Positive	Savings, Timely rent
	Worker ¹³	Living costs are rising faster than my salary, so things are still very tight.	Negative	Income gap
	Worker ¹⁴	Our family used to rely only on my husband's income. Now we both earn and live better. I used to save my complete salary.	Positive	Dual income, Family support
	Worker ¹⁵	We are living better than before, recently we bought a refrigerator last year, and it has made food storage easier.	Positive	Home appliance, Better living
	Worker ¹⁶	I was able to get my younger brother admitted into college using my salary and it's become possible for my job.	Positive	Sibling education, Financial capability
	Worker ¹⁷	I feel like the RMG job brought some change, but village life was mentally more peaceful.	Neutral	Mental peace
	Worker ¹⁸	Though our financial condition has improved but still we have to live in Tin-Shade. As we are seven in our family and the rental cost is high for flats.	Neutral	High rental, Comparatively low income.

		Worker ¹⁹	We are six members in our family. Even though I work long hours, we still live in a tin-shed house with poor hygiene	Negative	Poor shelter
		Worker ²⁰	After joining the factory we are living better than before, recently we bought some land in my village last year.	Positive	Brought land, Better living
		Worker ²¹	After joining the factory, I can manage daily expenses, but saving is difficult.	Neutral	No savings
		Worker ²²	Joining the factory helped me become more independent. I now contribute equally to our household. And it has helps us to improve our living condition.	Positive	Improved living condition
		Worker ²³	Our living conditions haven't changed much. We still live in a crowded, noisy area.	Negative	Overcrowding, Poor living environment
		Worker ²⁴	After joining the job, I can afford rent and food, but the environment around is very unhealthy.	Neutral	Basic needs met, Unhealthy surroundings
		Worker ²⁵	After joining the RMG sector helped us move to Dhaka where we now access better facilities.	Positive	Urban migration, Better facilities
		Worker ²⁶	I feel proud to support my family. This job gave me the ability to help my village home, usually I send money in every month.	Positive	Support family
		Worker ²⁷	Our living condition depends on overtime. Without it, we face difficulty.	Neutral	Income depends on overtime
		Worker ²⁸	In the earlier we lived in a shared room, but now we have a separate space for ourselves. We live in two bedrooms flat now. As me and my husband both are working.	Positive	Improved privacy, Improved living condition
		Worker ²⁹	As the rent keeps increasing but our salary stays the same. Life is getting harder.	Negative	Static wages
		Worker ³⁰	Things are slightly better than before, but we still face many struggles. As we have loans, sometimes the salary is not well enough for us.	Neutral	Minor improvement, Ongoing struggle
2	How has your access to healthcare services after joining the garment factory	Worker ¹	I've learned about hygiene, nutrition, and family health from the awareness sessions organized by the factory.	Positive	Awareness sessions organized by factory, Learning about hygiene and nutrition
		Worker ²	After joining the factory, I can visit the health clinic whenever I feel sick, which helps me recover quickly and continue working without losing pay.	Positive	Access to factory health clinic

influenced your ability to manage your own health and support the well-being of your family?	Worker ³	The factory doctor gives free check-ups and basic medicine, so I don't have to spend extra money at private clinics.	Positive	Free medical check-ups, Basic medicine provided, No extra healthcare cost
	Worker ⁴	My health has not improved; I still get tired and weak due to heavy workload.	Negative	No improvement in health, Tiredness and weakness, Heavy workload impact
	Worker ⁵	My factory provides maternity support, which helped me stay healthy during pregnancy and return to work safely.	Positive	Maternity support provided, Safe return to work
	Worker ⁶	I no longer have to depend on expensive private hospitals; the factory clinic provides affordable treatment.	Positive	Factory clinic access, Affordable treatment
	Worker ⁷	The factory clinic helps with small illnesses, but for serious cases, I still have to go outside.	Neutral	Factory clinic treats minor illnesses, Limited healthcare scope
	Worker ⁸	My family members feel safe knowing that I have access to healthcare while working.	Positive	Family feels safe, Access to healthcare at work
	Worker ⁹	When the factory clinic is open and staffed, I get good help; otherwise, I have to go outside.	Conditional	Good assistance when staffed
	Worker ¹⁰	Regular health check-ups at the factory have improved my awareness about diseases and self-care.	Positive	Regular health check-ups, Increased awareness of diseases, Improved self-care practices
	Worker ¹¹	The healthcare service at my factory has reduced stress and improved my overall quality of life.	Positive	Reduced stress, Improved overall quality of life
	Worker ¹²	I use the healthcare service sometimes, but I mostly rely on local pharmacies for quick medicine.	Neutral	Reliance on local pharmacies, Quick access to medicine
	Worker ¹³	I often continue working while sick because getting leave for treatment is difficult.	Negative	Working while sick, Difficulty obtaining leave
	Worker ¹⁴	The factory's medical room provides free treatment, so I save money that I can use for my children's healthcare.	Positive	Factory medical room access, Free treatment
	Worker ¹⁵	When there is overtime work, I save extra money that helps with family medical expenses.	Conditional	Supports family medical expenses
	Worker ¹⁶	Earlier I had to ignore my sickness, but now I can get medicine immediately from the factory medical centre.	Positive	Immediate access to medicine, No longer ignoring sickness
	Worker ¹⁷	I can't manage my family's health well because my earnings go to medical costs outside the factory.	Neutral	Can't manage family treatment

		Worker ¹⁸	I get basic treatment from the factory, but I still prefer local doctors for better advice.	Neutral	Basic treatment from factory
		Worker ¹⁹	Even after joining, I still have to spend my own money for proper medical treatment outside.	Negative	Limited factory healthcare coverage
		Worker ²⁰	The factory doctor checks our blood pressure and health conditions, it has made me more conscious about my health.	Positive	Factory doctor check-ups, Monitoring blood pressure and health
		Worker ²¹	My health awareness has improved, but practical medical support is still limited.	Neutral	Improved health awareness, Limited practical medical support, Need for better healthcare services
		Worker ²²	My family depends on me, and because I stay healthy, I can support them without interruption.	Positive	Staying healthy enables support, Consistent family assistance
		Worker ²³	I can't afford good treatment for my family even though I'm learning from the factory.	Negative	Inability to afford quality treatment
		Worker ²⁴	The service is not bad, but it could be more organized and accessible.	Neutral	Not bad service
		Worker ²⁵	I feel more confident now because I know I can get medical help anytime inside the factory.	Positive	Increased confidence, Access to medical help anytime
		Worker ²⁶	Having access to health services reduces my stress and keeps me mentally and physically well.	Positive	Access to health services, Stress reduction
		Worker ²⁷	I can manage my own health to some extent, but it hasn't made a big change in my family's situation.	Neutral	Partial self-health management, Limited impact on family's health
		Worker ²⁸	The factory's health care system has taught me good habits like drinking clean water and maintaining hygiene.	Positive	Focus on hygiene and clean water
		Worker ²⁹	The healthcare service hasn't improved my situation, I still face the same problems as before.	Negative	Healthcare service ineffective, No improvement in situation
		Worker ³⁰	My awareness about health improved, though the medical support is still limited.	Neutral	Improved health awareness, Limited medical support
3	How has the income you earn from the	Worker ¹	Yes, with the little I earn, I manage to pay my son's school fees. It's such a proud moment seeing him in his uniform every day, knowing I'm contributing to his future.	Positive	Child's education, Parental pride

garment factory affected your ability to support the education of your family members?	Worker ²	I wasn't able to complete my own schooling, but now I'm determined to make sure my little sister does. Every taka I earn goes towards her education, and it's worth every sacrifice.	Positive	Educational aspiration, Intergenerational support
	Worker ³	I barely earn enough to cover food and rent. Spending on education is nearly impossible. My children's are getting primary education from govt. school	Neutral	Financial hardship, Inadequate wage, Barriers to education
	Worker ⁴	My husband also helps with the family expenses, but my salary allows both of our children to attend school without worrying about missing a term.	Positive	Dual income, Education affordability
	Worker ⁵	My income only covers food and rent, not education. It's hard to balance the expenses.	Negative	Cannot afford education expenses
	Worker ⁶	Yes, but only if I do overtime. Without that extra pay, school fees would be too much.	Neutral	Extra income helps cover school fees, Regular salary insufficient for education
	Worker ⁷	I used to feel guilty that my niece wasn't in school because of financial struggles. But now, she's enrolled, and seeing she in school every day is a reminder of the change my work has brought.	Positive	Positive change due to work
	Worker ⁸	As my husband I both working in factory, he helps to manage the family and I pay for children's education.	Positive	Funding children's education
	Worker ⁹	I used to send money every month for my brothers education in village.	Positive	Monthly financial support, Brother's education, Responsibility toward family
	Worker ¹⁰	Even though I don't earn a lot, I make sure my son's tuition is paid. It's a small sacrifice, but watching him learn makes it all worth it.	Positive	Ensuring son's tuition, Limited income
	Worker ¹¹	My income helps a little, but not enough for all education costs.	Neutral	Income provides partial support, Insufficient for full education costs
	Worker ¹²	My income has given my husband the motivation to keep our daughter in school. It's so easy for people to give up on girls, but now she's studying with pride.	Positive	Income supports daughter's education
	Worker ¹³	When there's overtime in my factory, I can afford to pay all school fees.	Conditional	Ability to pay full school fees

	Worker ¹⁴	My younger brother is now preparing for his SSC exams. I feel a sense of pride every time I think about how my earnings are helping him get a good education.	Positive	Supporting brother's education, Earnings enable academic progress
	Worker ¹⁵	I help when I can, but most of the burden is still on my father or husband.	Neutral	Partial financial contribution, Family support shared
	Worker ¹⁶	I helped my sister pay for her nursing course, and she just passed her exams. That was the best reward I could ask for.	Positive	Financial support for sister's education, Sister completed nursing course
	Worker ¹⁷	My kids haven't missed a school term for three years. I'm proud of that consistency, and I know it's because of my stable job	Positive	Children's consistent school attendance, Pride in children's education, Stable job enables educational support
	Worker ¹⁸	I had to stop my daughter's schooling because the fees are too high.	Negative	Daughter's schooling stopped, High education fees
	Worker ¹⁹	I only went to school up to class 8, but my dream is to see my younger brother become a teacher one day. Every penny I earn goes towards his education to make that happen.	Positive	Supporting younger brother's education
	Worker ²⁰	It's possible to support education, but it requires strict budgeting. Sometimes I cannot afford to do.	Neutral	Supporting education is possible
	Worker ²¹	I was able to buy my child books and a schoolbag and others by myself after joining the job. It's helping me to do for my children education.	Positive	Buying school supplies for children, Supporting children's education
	Worker ²²	Good education is unaffordable for me. I can only afford to send my kids to a very basic school.	Conditional	Good education unaffordable, Children attend basic school, Financial limitation on education
	Worker ²³	My daughter had to stop schooling this year because I couldn't keep up with her tuition fees.	Negative	Daughter's schooling stopped, Unable to pay tuition fees
	Worker ²⁴	I don't have to rely on anyone else now to pay for my children's education. That independence brings me so much relief.	Positive	Financial independence for children's education, No reliance on others
	Worker ²⁵	No, I can't able to help for educational cost of my family member as I have joined recently my salary is not well enough.	Negative	Unable to support family education

		Worker ²⁶	My family depends on me to manage the educational costs, and the job helps me to do so.	Positive	Enables family education
		Worker ²⁷	Sometimes when it possible I tries to send amounts in my village for my sister's education.	Neutral	Sending money to village, Supporting sister's education
		Worker ²⁸	My income is too little to bare educational expenses with all others. As we are six members in our family.	Negative	Income too low for education, Difficulty covering multiple expenses
		Worker ²⁹	I can manage both my household and my children's study expenses.	Positive	Supporting children's education
		Worker ³⁰	My daughter attends a private tutoring centre. I didn't have that chance, but I'm so proud that she's learning English faster than me.	Positive	Daughter attends private tutoring, Learning English, Pride in child's progress
4	What is your financial condition and savings status after joining in RMG factory?	Worker ¹	Recently I've been able to open a savings account and regularly deposit money each month. And my financial condition has improved.	Positive	Regular deposits
		Worker ²	Since I have joined the industry my financial condition has improved then before. Currently I am building a Tin-Shade house in my village home on my father land.	Positive	Improved financial condition, Investment in family property
		Worker ³	It's around sixty years I am working in this sector, my financial condition is stable now and in the last year I managed to buy a piece of land in my village with my savings.	Positive	Stable financial condition, Purchased land with savings
		Worker ⁴	I have joined the factory two month ago and getting a small salary which is not enough to live in.	Negative	Insufficient for living expenses
		Worker ⁵	My husband is suffering from several diseases from last six month. Almost full of salary goes to his treatment and now it's become tough to handle.	Conditional	Majority of salary spent on treatment, Difficult for managing expenses
		Worker ⁶	It's only five an half year now I have joined the factory. Within the salary and overtime my family is stable now. There is nothing special that I have saved but in the last year I have brought some gold ornaments it could be a savings for future.	Positive	Family financially stable through salary and overtime, Purchased gold ornaments as future savings
		Worker ⁷	Working for years, I have no savings. Everything goes into rent, food, and medicine.	Negative	No savings

	Worker ⁸	Thus I am financially strong I don't think this salary is enough to save for future. If my salary increases in the future then after I will think about saving.	Conditional	Financially strong, Current salary insufficient for savings
	Worker ⁹	The salary is not well enough for our four members family. It's becoming hard to fulfil the basic needs. I need minimum 20% increment to handle the situation.	Negative	Insufficient salary for family of four, Difficulty meeting basic needs
	Worker ¹⁰	I live here alone, my whole family live in the village. After the expenses I sent an amount per month to my brother to invest in our cow farm.	Positive	Living alone, family in village Monthly financial support to brother, Investment in family cow farm
	Worker ¹¹	Till of my joining in the factory I have cleared almost all of our family debts. Now I have opened a fixed deposit of two thousand taka per month.	Positive	Cleared family debts, Opened fixed deposit, Monthly savings of 2,000 Taka
	Worker ¹²	It's hard to fulfil the basic needs. I have never saved anything before, I am thinking of saving and hope so if my salary increases then after a few year I can also able to save some money for the future.	Neutral	Difficulty meeting basic needs, No prior savings
	Worker ¹³	No improvement, It's nearly similar to my life before joining the factory. Financial condition is as same as it was.	Neutral	No improvement in financial condition
	Worker ¹⁴	My overall financial condition has been improved. Thus I don't have any savings We are living a peaceful life by fulfilling our basic needs.	Positive	Improved overall financial condition, No savings yet Basic needs are being met
	Worker ¹⁵	Financially I am stable now but still I am not able to save some money for the future. Don't know how much time I need more to start my savings.	Neutral	Financially stable, Unable to save for the future
	Worker ¹⁶	My financial has been improved by a little. I recently joined a cooperative where I deposit 500 taka monthly.	Positive	Slight financial improvement, Monthly deposit of 500 Taka
	Worker ¹⁷	I have cleared all my debt in my village home, now I am trying to buy some farm land in my village.	Positive	Cleared all debts, Planning to buy farmland, Investment in village property
	Worker ¹⁸	Though my financial condition is improved after joining in RMG but I cannot save money.	Conditional	Improved financial condition, Unable to save money

	Worker ¹⁹	Our family financial has improved, last year I have brought a rickshaw for my husband and he is earning similar to me.	Positive	Improved family financial condition, Purchased rickshaw for husband
	Worker ²⁰	I am happy with my financial condition as me and my husband both are working in factory. We try to save almost full of my money and looking forward to buy some land within next two years.	Positive	Active savings efforts, Plan to buy land
	Worker ²¹	I joined a local NGO which will give a jump to the next year. Also as I am single I am living in a sub late with my other colleague in a flat.	Positive	Shared flat with colleague
	Worker ²²	I and my husband has jointly brought a small land and we are looking forward to build a Tin-Shade on it.	Conditional	Jointly purchased small land, Planning to build a tin-shade house
	Worker ²³	Most of my income goes to repaying a loan I took for my father's treatment.	Negative	Loan taken for father's medical treatment
	Worker ²⁴	Overall situations have improved. As we are seven members in our family and we have three children large amount of money now goes to their education.	Positive	Overall financial improvement, Significant expenses on children's education
	Worker ²⁵	I lost my savings during COVID. I never recovered from that loss. Still I am trying to clear those loans. Soon after clearing the loans I will start saving.	Neutral	Lost savings during COVID, Ongoing loan repayment, Plan to start saving
	Worker ²⁶	Now I am helping my parents in my village to cultivate crops in our land. I am happy with my work.	Positive	Helping parents cultivate crops
	Worker ²⁷	I am financially stable now, Alhamdulillah; Also I have two different fixed deposits one is 1500 per month and another is 1000 per month	Positive	Financially stable, Two fixed deposits, Active savings practice
	Worker ²⁸	Recently I have brought a rickshaw by my savings and now I am withdrawing rent from those rickshaws.	Positive	Purchased rickshaw with savings, Earning rental income from rickshaw
	Worker ²⁹	I am now financially stable, all of my debt loans has been cleared now hope so sooner I will start savings.	Positive	Financially stable, Cleared all debts, Plan to start savings soon
	Worker ³⁰	After joining in RMG factory, my financial condition has improved then before. In every month, I try to save some small amount in my bank account.	Positive	Improved financial condition, Monthly savings in bank account Effort to save regularly

5	How do your earnings to meet your essential needs and demands as well as your family members?	Worker ¹	Yes, I think it's not enough with my salary. My monthly costing is more to maintain my family members.	Neutral	Salary insufficient, High monthly expenses for family, Difficulty maintaining household
		Worker ²	My husband drives a van, and I work in the factory. Together, we manage everything like rent, groceries, and our children's needs. It's hard, but we're doing okay.	Conditional	Managing family expenses together
		Worker ³	We live in a small room, but it's clean and safe. With my salary, I can pay the rent and fulfil my basic needs only but cannot fulfil my essential needs and demands	Neutral	Salary covers rent and basic needs, Unable to meet all essential needs and demands
		Worker ⁴	No, I am the only earning person in my family consist of five peoples. The financial support is not well enough for us.	Negative	Sole earner in a family of five, Insufficient financial support, Struggling to meet family needs
		Worker ⁵	This job changed my life. I can pay for my mother's medicine and send my daughter to school. It's not a lot, but it's enough for us.	Positive	Job improves life, Able to pay for mother's medicine, Support daughter's education
		Worker ⁶	My earnings are not sufficient to meet your essential needs and demands as well as your family members but we are living in a good position than before.	Positive	Supports family members partially, Improved living situation
		Worker ⁷	No, the earning is not well enough for till now. I am suffering with my little income.	Negative	Financial struggle, Earnings insufficient for needs
		Worker ⁸	When I do overtime with my regular earning then I can support my family or I am not able to send money.	Neutral	Supports family financially
		Worker ⁹	Yes, I think so, as me and my husband both earn our income is now sufficient for the family.	Conditional	Income sufficient for family needs, Financial stability achieved
		Worker ¹⁰	When there is only one income source it was difficult to maintain the pressure. After joining the factory now our situation is stable.	Positive	Improved financial stability, Household situation now stable
		Worker ¹¹	Yes, I earn more than before but we can fulfil only basic demands.	Positive	Increased earnings, Able to meet only basic demands
		Worker ¹²	My family is now well stable only for joining my job. I am financially supporting my family from last two years. And they are happy about that.	Positive	Job provides family financial stability, Family satisfaction with support
		Worker ¹³	I can fulfil my basic needs but it's tough to support my family.	Neutral	Met basic needs, Financial strain on family support

	Worker ¹⁴	Before, I had to borrow from others, but now I can manage on my own. I feel proud that I can take care of my family with my own earnings.	Positive	Borrowing from others, Pride in supporting family
	Worker ¹⁵	Comparatively before joining the factory, now I can use my earning to fulfil my demands. And I always try to contribute to my family.	Positive	Improved ability to fulfil personal demands, Using earnings effectively, Contributing to family
	Worker ¹⁶	Now I am going through a tight situation, As my husband is sick for few months. I am fully supporting my family with my income. For that reason I can't able to fulfil my own needs.	Neutral	Fully supporting family alone, Unable to meet personal needs
	Worker ¹⁷	In the beginning when I just had joined the salary was very low. But now I can support my needs also my families.	Positive	Support personal needs, Able to support family as well
	Worker ¹⁸	I can't even bear my son's educational cost with my salary.	Negative	Salary insufficient, Financial limitation
	Worker ¹⁹	Recently my salary has improved, Now I can easily fill my basic needs also I am started saving a little for our future. As my husband is also supportive.	Positive	Meeting basic needs
	Worker ²⁰	I earn more than before and I have to bear tuition fees of my brothers	Positive	Supporting family education
	Worker ²¹	If I can earn more than usual by doing overtime then I can support my family or I am not able to send money or others to them.	Neutral	Supports family financially
	Worker ²²	Yes, I can support my family members, I sent around 5000 taka per month to my village for my parents.	Positive	Supporting family financially, Sending 5,000 Taka per month to village, Providing for parents
	Worker ²³	No the salary is not well enough to support my family.	Negative	Insufficient salary, Unable to support family
	Worker ²⁴	I have to earn more by doing overload. I have to send money to my family per month and I have admitted my little younger sister in school.	Positive	Sending money to family monthly, Supporting younger sister's education
	Worker ²⁵	My earnings is slightly good to maintain my family cost. I can meet our basic and emergency needs and demands.	Positive	Earnings slightly sufficient for family, Financial stability for household

		Worker ²⁶	Some of months it's ok and sometimes it hard to send money in my village home.	Neutral	Inconsistent ability to send money, Supporting family in village
		Worker ²⁷	Yes now I can support my family as well as I can complete my own needs.	Positive	Able to support family, Meeting personal needs, Financial self-sufficiency
		Worker ²⁸	Before joining the factory the situation was like We can't even afford a good meal in a month but now Alhamdulillah, we are capable of having good food.	Positive	Able to afford good meals, Improved food affordability, Better household living standard
		Worker ²⁹	No, Barely I sent money to my village family. It's getting difficult for us to live here in Dhaka. As we are six members in my family.	Negative	Barely able to send money to family, Financial difficulty living in Dhaka
		Worker ³⁰	Yes I think so, my earning is well than before. But it is not sufficient.	Neutral	Income still insufficient, Financial limitation
6	What is the condition of your social status after joining in RMG sector?	Worker ¹	When I join in RMG to work and send money home, my family respects me more.	Conditional	Increased family respect
		Worker ²	People in my village now see me as someone who's responsible and hard-working. Now they are giving value to my opinions in society.	Positive	Gained respect in village, Opinions valued in society
		Worker ³	People used to mock me as a 'city girl.' Now they say it with admiration. Their view point now has change as I am earning a standard amount.	Positive	Previously mocked as a 'city girl', Now admired for earnings, Changed societal perception
		Worker ⁴	I don't rely on anyone anymore, and that's changed how people treat me.	Positive	Financial independence, Changed treatment from people
		Worker ⁵	Most of the village people don't respect equally, some literate people respect more.	Conditional	Unequal respect from village people, Literate individuals show more respect
		Worker ⁶	Before, I was barely noticed at family gatherings. Now I'm welcomed and included.	Positive	Increased family recognition
		Worker ⁷	Neighbours don't value my work as much as other professions.	Negative	Work undervalued by neighbours
		Worker ⁸	My village people still taught me by calling look she is work in a garments with other male workers.	Negative	Village people remarks garment work
		Worker ⁹	People of my village now respect me because I earn money now.	Positive	Gained respect in village, Improved social status

	Worker ¹⁰	My opinion is now valued during family decisions because I contribute financially.	Positive	Increased influence and respect
	Worker ¹¹	People now introduce me as ‘a working woman,’ and that feels good.	Positive	Recognized as a working woman, Positive social identity
	Worker ¹²	People acknowledge me but don’t treat me like a high-status worker.	Neutral	Acknowledged by others
	Worker ¹³	This job is blessings for me, from burden to the most valuable person. Now peoples in my village respect me, many of us comes toward me to ask for job in factory.	Positive	Gained respect in village
	Worker ¹⁴	As a female I am earning and contribution to my family which helps a lot to my husband. Most of our relatives give us good wishes.	Positive	Positive recognition from relatives
	Worker ¹⁵	I have joined a local women’s group, and they respect me because I have a stable job.	Positive	Respected due to stable job, Recognition within community group
	Worker ¹⁶	After joining the RMG sector, I feel like a role model for other village girls. Many of my village girls already joined factories via me.	Positive	Encouraged others to join RMG, Influence in community employment
	Worker ¹⁷	People always talk either its good or bad. Now it’s seems that they are positively thinking about us.	Positive	Perception now more positive, Improved social image
	Worker ¹⁸	As we are financially independent now we can add values to our family and society.	Positive	Adding value to family, Contributing to society
	Worker ¹⁹	There are lot of changes happens after joining the factory, initially peoples used to call us garments workers in a negative meaning now a days the meaning has changed we are living with respect in our family and society.	Positive	Changed societal and family respect, Improved social status after joining factory
	Worker ²⁰	In our factory colleagues and co-workers respect each other and outside of the factory the society view point has improved than before.	Positive	Mutual respect among colleagues, Improved societal perception
	Worker ²¹	My social status has improved, compared to before when I started the job.	Positive	Improved social status, Enhanced recognition in community

		Worker ²¹	When people ask about my job, I proudly say I work in a garment factory. That is related with main earning of foreign remittance.	Positive	Proudly identifies as garment worker, Sense of pride in contribution to economy
		Worker ²²	People in my village respect me more since I started working in the factory.	Positive	Gained respect in village, Improved social recognition
		Worker ²³	I have more independence and decision-making power at home.	Positive	Increased independence, Greater decision-making power, Enhanced household influence
		Worker ²⁴	My social status hasn't improved; I'm still treated the same.	Negative	No improvement in social status, Lack of recognition
		Worker ²⁵	Now I am respected in my village, many of female workers are asking me to help them to get a job in the RMG industry.	Positive	Increased personal respect, Helping others access RMG jobs
		Worker ²⁶	My opinion is now valued during family decisions because I contribute financially. It's better than before.	Positive	Increased influence in family decisions, Financial contribution enhances respect
		Worker ²⁷	I feel proud to be working and supporting my parents. That gave me a better place in the family.	Positive	Enhanced family status and pride
		Worker ²⁸	My social status improved as I now help relatives in need.	Positive	Improved social status, Helping relatives in need, Recognition within community
		Worker ²⁹	Working in the RMG sector has helped me earn a good image in society.	Positive	Improved social status, Helping relatives in need, Better societal image
		Worker ³⁰	My social status improved in the family but not much in the wider community. Still peoples in my surrounding area doesn't like female works in garments industry.	Negative	Improved family social status
7	Can you describe how the skills and experiences you have gained at	Worker ¹	I have learned many new sewing techniques that made me more confident in my job.	Positive	Learning new sewing techniques, Increased job confidence
		Worker ²	I can now communicate better with others and express my opinions clearly.	Positive	Learning new sewing techniques, Increased job confidence, Improved communication and self-expression

	the garment factory, have influenced your personal and professional growth?	Worker ³	I can now teach and guide new workers, which makes me feel valued.	Positive	Ability to teach and guide new workers, Feeling valued at work, Skill sharing and mentorship
		Worker ⁴	I do the same simple task daily, so my skills remain limited.	Negative	Ability to teach and guide new workers, Feeling valued at work, Limited skill growth due to repetitive tasks
		Worker ⁵	The experience of handling daily work pressure has made me mentally stronger and more patient.	Positive	Handling daily work pressure, Increased mental strength, Improved patience
		Worker ⁶	My teamwork and coordination skills have improved a lot.	Positive	Improved teamwork skills, Enhanced coordination skills
		Worker ⁷	I've lost interest in learning because the work pressure is too high.	Negative	Improved teamwork and coordination skills, High work pressure
		Worker ⁸	The job taught me how to stay calm under pressure, a skill I also use in my family life.	Positive	Improved stress management
		Worker ⁹	If the supervisors are supportive, I get to learn more and feel more motivated.	Conditional	Staying calm under pressure, Applying work skills in family life
		Worker ¹⁰	Working in the garment factory has taught me discipline, teamwork, and time management. I have become more confident and organized in my personal life.	Positive	Increased personal confidence, Better organization in personal life
		Worker ¹¹	I've learned how to operate complex machines and meet production targets, which has improved my technical and problem-solving skills.	Positive	Increased confidence, Problem-solving skill development
		Worker ¹²	When supervisors are supportive, I learn faster that help me to develop in my personal life.	Conditional	Faster skill development, Personal life improvement through work skills
		Worker ¹³	I have not learned much because the factory doesn't provide proper training.	Negative	Lack of proper training, Limited learning opportunities, Minimal skill development
		Worker ¹⁴	I feel proud that my hard work has improved not only my skills but also my position and respect in the workplace.	Positive	Skill improvement through hard work, Enhanced workplace position, Increased respect at work

	Worker ¹⁵	When the factory provides proper training, I feel like I'm growing personally and professionally.	Conditional	Personal growth, Professional development
	Worker ¹⁶	I've improved my social communication and learned how to deal with different types of people respectfully.	Positive	Improved social communication, Respectful interaction with others, Enhanced interpersonal skills
	Worker ¹⁷	I've learned some basic skills, but nothing very advanced.	Neutral	Learned basic skills, Limited advanced skill development, Minimal professional growth
	Worker ¹⁸	The experience has made me more responsible, though my professional growth is average.	Neutral	Increased responsibility, Average professional growth
	Worker ¹⁹	The factory doesn't value workers' ideas or suggestions, so I don't feel empowered.	Negative	Increased responsibility through experience, Average professional growth
	Worker ²⁰	I can now communicate better with supervisors and co-workers, which has built my confidence in expressing myself.	Positive	Improved communication skill, Increased confidence, Better self-expression
	Worker ²¹	I feel a little improvement in my confidence, but not in my career.	Neutral	Increased confidence, Limited career advancement
	Worker ²²	Before joining, I didn't know how to manage money, but now I can budget and save regularly for my family.	Positive	Regular savings for family support
	Worker ²³	I feel more physically tired than mentally developed.	Negative	Ability to save for family
	Worker ²⁴	I have learned some new things, but not very much overall.	Neutral	Learned some new things, Limited overall learning, Skill and knowledge growth
	Worker ²⁵	I've learned leadership skills while managing a small production line, it helps me guide others and handle responsibilities better.	Positive	Leadership skills development
	Worker ²⁶	I've developed self-respect and independence; now I make my own decisions without depending on anyone.	Positive	Ability to guide others responsibilities, Enhanced self-independence
	Worker ²⁷	My work experience is helpful, but it's limited to factory tasks only.	Neutral	Helpful work experience, Narrow skill application
	Worker ²⁸	The training sessions on quality control and safety have helped me understand professionalism and factory standards.	Positive	Work experience in factory

		Worker ²⁹	I have gained some confidence, but I still have more to learn.	Neutral	Gained some confidence, Partial skill and knowledge development
		Worker ³⁰	I've learned how to deal with people at work, but not many technical skills.	Neutral	Gained some confidence, Interpersonal skills at work, Limited technical skill development
8	How has working in the garment factory influenced your confidence in making personal decisions and your understanding of your rights and responsibilities at work?	Worker ¹	When I attend awareness sessions, I understand my rights better.	Conditional	Better understanding of rights, Increased worker awareness
		Worker ²	Working in the garment factory has made me much more confident than before. Earlier, I used to depend on my parents for every decision, but now I can decide for myself, what to buy, how to spend my income, and how to help my family. I also understand my rights better, like maternity leave, working hours, and safety measures.	Positive	Increased self-confidence, Improved financial decision-making, Improved awareness of rights
		Worker ³	The training and awareness sessions have helped me understand my duties and rights as a worker. I feel more empowered to ask questions or raise concerns without fear.	Positive	Empowerment through training and awareness, Confidence to ask questions and raise concerns
		Worker ⁴	After joining the factory, I learned about labor laws and workers' rights from meetings and training. It has built my confidence to speak up when something is wrong. I can also help other workers understand their rights.	Positive	Increased confidence to speak up
		Worker ⁵	When supervisors behave well, I feel more confident and respected; when they are rude, my confidence drops.	Conditional	Confidence decreases with rude treatment
		Worker ⁶	This job has given me financial independence, which made me realize that my opinion matters. I can now make personal choices about my life, and I'm aware that workers have the right to be treated fairly and respectfully.	Positive	Financial independence, Increased decision-making power, Awareness of workers' rights and fair treatment
		Worker ⁷	I'm not aware of my full rights as no one ever explained them properly.	Negative	Lack of awareness of full rights, Limited understanding of entitlements
		Worker ⁸	We don't have a platform to discuss our problems, so I feel helpless rather than confident.	Negative	Lack of awareness about rights, Less confident
		Worker ⁹	Working here helped me learn discipline and responsibility. I now understand how teamwork, time management, and	Positive	Improved personal decision making status

			following rules contribute to a better workplace. My decision-making in personal matters has improved as well.		
		Worker ¹⁰	The factory environment taught me how to handle pressure and communicate better. I now have the courage to stand for myself and make personal and financial decisions confidently.	Positive	Confidence in personal and financial decisions
		Worker ¹¹	I've gained confidence from earning my own income. I no longer wait for others to decide for me. I also learned that I have rights, like the right to rest breaks, respectful behavior, and safe working conditions.	Positive	Independence in decision-making, Awareness of workplace rights
		Worker ¹²	I can make decisions about my work tasks, but personal matters still depend on my parents or husband.	Neutral	Decision-making at work, Limited autonomy in personal matters, Dependence on family for personal decisions
		Worker ¹³	Being employed has increased my respect within my family. I now take part in family decisions and can also discuss workplace issues with confidence.	Positive	Participation in family decisions, Confidence in discussing workplace issues
		Worker ¹⁴	I know some of my rights but not all of them.	Neutral	Partial knowledge of rights
		Worker ¹⁵	I feel proud that I can manage my personal life and work life independently. My sense of responsibility has grown, and I know what behavior is acceptable or not at work.	Positive	Increased sense of responsibility, Awareness of acceptable workplace behaviour
		Worker ¹⁶	If the factory provides training or awareness programs, I feel more knowledgeable about my rights and duties.	Positive	Increased knowledge of rights and duties, Enhanced worker confidence
		Worker ¹⁷	I feel more confident making decisions for myself and my family now.	Positive	Confident in decision making
		Worker ¹⁸	I've learned about my rights through training sessions at the factory.	Positive	Empowerment through knowledge
		Worker ¹⁹	When I work under supportive management, I feel empowered; when management is strict, I lose motivation.	Conditional	Empowerment under supportive management, Loss of motivation under strict management
		Worker ²⁰	I learned how to communicate better with both co-workers and management. I understand the importance of cooperation, following rules, and also demanding fair treatment when necessary.	Positive	Increased job confidence

	Worker ²¹	I've become more aware of gender equality and fair treatment.	Positive	Awareness of gender equality understanding fair treatment Increased workplace awareness
	Worker ²¹	I still depend on my husband or family for most personal decisions; this job hasn't changed that much.	Negative	Family decision by husband
	Worker ²²	Through my job, I've become aware of the laws that protect workers. I feel more capable of making decisions that affect my safety, savings, and family's well-being.	Positive	Increased awareness of gender, Enhanced decision-making for savings
	Worker ²³	I have become stronger and more self-assured. Before, I couldn't express my thoughts freely, but now I can talk with supervisors confidently about issues at work. I also know that I deserve fair pay and safe working conditions.	Positive	Increased self-confidence and assertiveness
	Worker ²⁴	My confidence hasn't improved because I often face harsh behaviour from supervisors. It makes me feel small and unimportant.	Negative	Low confidence, Feeling unimportant
	Worker ²⁵	I feel somewhat aware of my role and duties, but I still hesitate to raise my voice about unfair treatment.	Neutral	Hesitation to speak up, Concern about unfair treatment
	Worker ²⁶	I feel empowered to decide how to use my earnings.	Positive	Financial empowerment, Control over personal earnings, Decision- making autonomy
	Worker ²⁷	I have gained some confidence, but not fully. I can make small decisions, but big ones still depend on my family.	Neutral	Partial confidence gained, Ability to make small decisions, Big decisions still dependent on family
	Worker ²⁸	I understand a few of my rights and duties, but not all. We learn mostly through experience.	Neutral	Partial understanding of rights and duties, Learning through experience
	Worker ²⁹	I now know that I have the right to work in a safe environment.	Positive	Awareness of right to safe work environment, Improved knowledge of personal safety
	Worker ³⁰	I feel I have responsibilities at work but no power to make decisions. Everything is decided by management.	Negative	Responsibility at work, No decision-making power

Vulnerability Factors

#	Question	Interview	Answer	Sentiments /Theme	Key words/Quotations
Part-C (Vulnerability Reduction Issues)					
1	How do you evaluate the working environment of your factory e.g.; working condition, health status, workplace safety etc.	Worker ¹	The working environment in my factory is good. The air is fresh, and the temperature is comfortable. Factory also provide health check-ups facilities for all workers and employees.	Positive	Clean working environment, Comfortable temperature, Health Check-ups facilities
		Worker ²	The factory is clean, and safety measures like fire alarms are checked regularly. I feel safe.	Positive	Factory is clean, Safety measures checked regularly
		Worker ³	The work area is well-net and clean. The factory takes care of our health and safety.	Positive	Net and clean, take care of health
		Worker ⁴	We get proper safety equipment like gloves and masks. Supervisors address any safety concerns quickly.	Positive	Provide safety equipment, Gloves, Mask
		Worker ⁵	The workstations are clean, and we get breaks. There's also medical help available in case of an emergency.	Positive	Medical help
		Worker ⁶	The workspace is small, and it gets very hot. The ventilation is poor.	Negative	Small workspace, Poor ventilation
		Worker ⁷	I don't feel safe. The emergency exits are not clearly marked, and the fire extinguishers aren't checked enough.	Neutral	Not safe
		Worker ⁸	We don't get enough breaks, and the environment is stressful. It affects our health.	Negative	Stressful environment, Affects health.
		Worker ⁹	The lighting is good, working condition and safety issues is enough.	Positive	Good lighting
		Worker ¹⁰	The washrooms area are clean, and the work areas is also good.	Positive	Washrooms are clean,
		Worker ¹¹	The working environment is good. The factory provides clean and safe conditions, and I feel comfortable.	Positive	Good environment, Feel comfortable
		Worker ¹²	I'm satisfied with the working environment. The factory is clean, and we have good safety measures in place	Positive	Good safety measures
		Worker ¹³	The factory is clean, and we have good safety measures. I feel healthy and safe working here.	Positive	Healthy and safe working place
		Worker ¹⁴	My factory is not healthy. There's a lack of proper sanitation, and sometimes I feel unwell after work.	Negative	Lack of proper sanitation
		Worker ¹⁵	The working environment is good, but we need more rest time between shifts to improve our health and comfort.	Conditional	Environment is good

	Worker ¹⁶	The factory has good safety measures, but I expect more health check-ups for better peace of mind	Conditional	Good safety measures
	Worker ¹⁷	I don't have much to say. The factory is fine, but it could be better.	Neutral	Could be better
	Worker ¹⁸	The working environment is acceptable. It's not perfect, but it's not bad either.	Neutral	Environment is acceptable
	Worker ¹⁹	I feel good about the working environment. The air is fresh, and the factory is regularly cleaned.	Positive	Fresh air
	Worker ²⁰	I think the working conditions are great. The workplace is clean, and we have safety protocols.	Positive	Clean workplace, Safety protocols
	Worker ²¹	The working conditions of my factory are very good. There is good teamwork and cooperation among the workers	Positive	Good teamwork, Cooperative environment
	Worker ²²	I am now working in a small factory, the factory is not much concerned about their work environment. They think about their production.	Negative	No work environment concern, Focus only on production
	Worker ²³	I am working in a good factory, and the working environment is good.	Negative	Working environment is good
	Worker ²⁴	Overall my factory condition is good. They are giving us health check-up.	Positive	Good condition, Regular health check-up
	Worker ²⁵	The work environment of my factory is good, we have air suction system in our machines. That's why there is no dust and also keep it clean.	Positive	Air suction system, Dust-free, Clean environment
	Worker ²⁶	The working environment in my factory is good and well-maintained, the factory is clean, well-ventilated, and comfortable to work in.	Positive	Good and well-maintained
	Worker ²⁷	My factory has a good environment, but inside the production floor there are lot of noise, sound of machines which is creating health issues.	Conditional	Green surroundings, Machine noise, Health issues
	Worker ²⁸	The management regularly checks safety measures and equipment, Toilets and wash areas are clean and hygienic.	Positive	Regularly checks safety measures
	Worker ²⁹	The factory is clean. There are small dust in our production area.	Positive	Clean production area, Health safety issues
	Worker ³⁰	Our factory building is well decorated. We feel safe for us.	Positive	New building, Feel safe

2	How safe and respected do you feel at your workplace and in the surrounding areas?	Worker ¹	I feel very safe in my factory; management ensures a respectful environment.	Positive	Feel very safe condition, Respectful environment
		Worker ²	I feel emotionally safe because my supervisor listens when I have any issue, and co-workers support each other.	Positive	Feel emotionally safe, Co-workers support each other
		Worker ³	The management takes quick action if any incident happens.	Positive	Quick action
		Worker ⁴	I feel quite safe in my factory because there are clear rules, security guards, and CCTV monitoring. Supervisors and co-workers treat me with respect, and I can work without fear.	Positive	Feel quite safe, Clear rules, security guards, CCTV monitoring
		Worker ⁵	The factory ensures proper lighting, separate toilets for women, and a clean environment. I feel respected by both male and female colleagues.	Positive	Proper lighting, Separate toilets, Clean environment
		Worker ⁶	Some supervisors shout and use bad language with workers.	Negative	Supervisors shout and use bad language
		Worker ⁷	The workplace is mostly safe, but sometimes there is shouting or pressure from supervisors.	Neutral	Workplace is mostly safe, Shouting or pressure from supervisors
		Worker ⁸	Some line chiefs use harsh words and blame workers unfairly.	Negative	Use harsh words
		Worker ⁹	The factory has a women's welfare committee that helps us feel protected and supported.	Positive	Women's welfare committee, Feel protected and supported
		Worker ¹⁰	Security personnel are always present at the gates, and the entry and exit are well-controlled.	Positive	Strong security
		Worker ¹¹	I feel comfortable even during overtime shifts because the area around the factory is well-lit and safe.	Positive	Feel comfortable during overtime
		Worker ¹²	I am proud to work here because we are treated fairly and without discrimination.	Positive	No discrimination
		Worker ¹³	My co-workers act like a family; we care for each other both inside and outside the factory.	Positive	Co-workers act as family
		Worker ¹⁴	I don't feel safe at all; supervisors often shout and humiliate us in front of others.	Negative	Don't feel safe, Supervisors often shout and humiliate
		Worker ¹⁵	If I am alone walking home at night, the surrounding area is unsafe to me.	Conditional	Surrounding is not safe
		Worker ¹⁶	When the supervisor is kind and understanding, I feel respected and safe.	Conditional	Feel respected when supervisor is good

		Worker ¹⁷	I haven't faced problems personally, but I've seen others being disrespected.	Neutral	Haven't faced problems
		Worker ¹⁸	Safety is okay, but respect could be improved.	Neutral	Safety is okay
		Worker ¹⁹	The factory provides a helpline and training about workplace harassment that makes me feel safe.	Positive	Factory provides helpline and training
		Worker ²⁰	The factory has clear rules against harassment, and they are followed.	Positive	Factory has clear rules
		Worker ²¹	There is zero tolerance for harassment, and management takes complaints seriously, this makes me feel valued.	Positive	Zero tolerance for harassment
		Worker ²²	There are no complaint systems that actually work; workers fear losing their jobs if they speak up.	Negative	Good compliance system
		Worker ²³	I don't feel valued; our opinions don't matter in decision-making.	Negative	Don't feel valued
		Worker ²⁴	I feel respected because I am treated as an equal and my contributions are recognized.	Positive	Feel respected, Equal treat
		Worker ²⁵	I can walk home safely after work because there are streetlights and security patrols nearby.	Positive	Good security
		Worker ²⁶	The factory environment is peaceful, and I have never faced any disrespect or harassment.	Positive	Peaceful environment, No harassment
		Worker ²⁷	During night shifts, I only feel safe if transportation is arranged by the factory.	Conditional	Factory provides transportation
		Worker ²⁸	I feel respected by my supervisors because they praise my hard work.	Positive	Feel respected
		Worker ²⁹	The surrounding community respects garment workers, so I don't face verbal or social abuse.	Positive	No verbal or social abuse
		Worker ³⁰	I feel safe inside the factory, but not always outside on the streets.	Neutral	Feel safe environment
3	How supportive is your workplace when you face personal or work-related difficulties.	Worker ¹	Whenever I face any personal or family problem, my supervisor and co-workers always help me. They sometimes even contribute money or let me take time off.	Positive	Always helpful
		Worker ²	The management is very understanding. When I was sick, they allowed me to rest and supported me with medical assistance.	Positive	Allowed for rest
		Worker ³	My workplace feels like a family. If I have any issue, I can share it with my team, and they always try to find a solution together.	Positive	Problem sharing is possible, Try to find a solution
		Worker ⁴	The factory gives us the flexibility to take short leave during emergencies, which reduces stress.	Positive	Flexibility, Short leave during emergencies

	Worker ⁵	When I had a financial crisis, my line chief and HR department helped me arrange an advance salary.	Positive	Advance salary
	Worker ⁶	I don't feel comfortable discussing my problems with anyone at work.	Negative	Don't feel comfortable
	Worker ⁷	The HR department listens, but outcomes are slow and not always helpful.	Neutral	Not always helpful
	Worker ⁸	Supervisors shout at workers even when they're going through personal difficulties.	Negative	Supervisors shout with workers
	Worker ⁹	During personal difficulties, management allows us to take leave without cutting our wages.	Positive	Approve leave without cutting wages
	Worker ¹⁰	When I faced a workplace issue, I could talk to HR freely, and they took action quickly.	Positive	Good HR support
	Worker ¹¹	We have a worker's representative who stands by us in case of disputes or harassment.	Positive	Worker response
	Worker ¹²	When father of someone were hospitalized, then we collected donations to help him/her that touched my heart.	Positive	Help by donations
	Worker ¹³	I trust my workplace because they genuinely care about workers' well-being.	Positive	Care about workers' well-being
	Worker ¹⁴	My co-workers are good people, but management doesn't care about us.	Negative	Management doesn't care
	Worker ¹⁵	I feel some moral support from my team, but not from higher authorities.	Neutral	Moral support from team, Not from higher authorities
	Worker ¹⁶	If the supervisor is kind, we can expect some help; otherwise, they ignored.	Conditional	Expect some help
	Worker ¹⁷	The workplace provides some support, but not consistently for everyone.	Neutral	Support from workplace
	Worker ¹⁸	Sometimes they help, but it depends on who you talk to.	Neutral	Sometimes help
	Worker ¹⁹	Supervisors listen and try to help when I have any difficulties.	Positive	Supervisors try to help
	Worker ²⁰	The factory has a welfare officer who listens to our problems and provides guidance.	Positive	Welfare officer provides guidance
	Worker ²¹	I always feel comfortable sharing my problems because people here are kind and understanding.	Positive	Feel comfortable sharing

		Worker ²²	The management only focuses on production, not on workers' problems.	Negative	Focuses on production, Not on workers' problems
		Worker ²³	My co-workers are also busy, so no one offers support.	Negative	Co-workers are busy, No one offers support
		Worker ²⁴	My co-workers are supportive, if I am late or unwell, they help me complete my work without complaint.	Positive	Co-workers are supportive
		Worker ²⁵	The factory allows leave for emergencies without any trouble.	Positive	Allow leave for emergencies
		Worker ²⁶	The factory gives financial help in serious family situations.	Positive	Financial help
		Worker ²⁷	If the problem affects production, management reacts faster.	Conditional	Management is helpful
		Worker ²⁸	My colleagues and supervisors encourage me when I feel stressed.	Positive	Supervisors encourage the workers
		Worker ²⁹	I feel emotionally supported here; even when I feel down, my colleagues encourage me.	Positive	Emotionally supported, colleagues always encourage
		Worker ³⁰	Co-workers are friendly, but management support is limited.	Neutral	Co-workers are friendly, Management support is limited
4	What is your workload in your factory? Do you feel it is burden or excessive to you? If yes, then what kind of problem do you face e.g.; work stress, depression, insufficient time to family members etc.?	Worker ¹	My workload is manageable. I can finish my tasks on time and still have time for my family. I don't feel stressed at work.	Positive	Manageable
		Worker ²	The workload is not okay. I feel pressured, and I cannot rest during breaks.	Negative	Workload is not okay
		Worker ³	The management is supportive. I finish my tasks on time and feel good at the end of the day.	Positive	Feel good
		Worker ⁴	I don't have too much work. The factory gives me time to rest, and I'm able to manage my tasks easily. I feel respected here.	Positive	Feel respect
		Worker ⁵	The workload is too much. I feel stressed or overworked.	Negative	Excess workload
		Worker ⁶	The workload is too heavy. I feel stressed and don't have time for my family. I'm thinking about quitting because of the pressure.	Negative	Heavy workload
		Worker ⁷	There is a lot of pressure at work. I feel like I can't keep up, and I'm often exhausted. I can't spend time with my family.	Negative	Pressure at work
		Worker ⁸	The workload is too much, and I'm always stressed.	Negative	Thinking leave the job
		Worker ⁹	There is too much work, and I feel tired all the time. The work pressure is too much for me.	Negative	Feel tired
		Worker ¹⁰	The workload is very heavy, and I feel overwhelmed. I don't have time for my family, and the stress is affecting my health.	Negative	Affecting health

	Worker ¹¹	The workload is fine. I can keep up with the pace, and I always have time for breaks. I'm happy with my job.	Positive	Workload is fine
	Worker ¹²	I feel the workload is not just right. No time to rest, and I leave work feeling satisfied but with tired.	Neutral	Feeling satisfaction but tired
	Worker ¹³	My workload isn't heavy at all. I manage everything on time, and there's no pressure. I feel positive about working here.	Positive	No pressure
	Worker ¹⁴	I feel the workload is too much. The constant pressure is draining, and I don't have time for myself or my family. I'm considering quitting.	Negative	workload is too much, Considering quitting
	Worker ¹⁵	The workload is heavy, and I'm constantly stressed. It's affecting my health, and I feel like quitting soon because I don't get time for my family.	Negative	Heavy workload, Constantly stressed,
	Worker ¹⁶	My workload is fine, but if we don't get enough rest or support during busy seasons, it could become a problem.	Conditional	No rest
	Worker ¹⁷	It's manageable for now, but if the pace picks up too much, I might feel pressured and less able to balance work and family.	Conditional	Feel pressure
	Worker ¹⁸	For now, everything is fine, but if the factory keeps adding more tasks or demands, I could start feeling stressed and want to leave.	Conditional	Feeling stress
	Worker ¹⁹	The workload is steady, but I occasionally feel a little pressure when there are tight deadlines.	Neutral	Workload is steady
	Worker ²⁰	It's not too bad, but sometimes I feel like I don't have enough time for breaks or to relax.	Neutral	No relax time
	Worker ²¹	I can get my work done, but there are days when I feel a little rushed. It's okay most of the time.	Neutral	Feel a little rushed
	Worker ²²	In our factory there is no overtime. We are working 10 hours a day. And its feels pressure.	Negative	No overtime, 10-hour shift, Pressure-free work
	Worker ²³	The work is now overloaded, we have do overtime every day for three to four hours. And for this overloaded work we cannot even get proper rest.	Negative	Overloaded work, 3–4 hours overtime, No proper rest
	Worker ²⁴	I am working in a small factory, they are not aware of workers heath, or pressure feel they just wants production. We have do overtime every day.	Negative	No health concern, Only want production, Forced daily overtime

5	How do you feel the security of your job in this factory?	Worker ²⁵	Sometimes the workload become high and sometimes it become low. The pressure depend on work load.	Conditional	Workload varies, Pressure depends on workload
		Worker ²⁶	There's too much work, and supervisors don't understand how difficult it is to maintain the speed.	Negative	Too much work
		Worker ²⁷	In my factory the workload is not too much, we can do overtime by our own choice.	Positive	Low workload, Voluntary overtime
		Worker ²⁸	The supervisor of my factory always tell us to achieve targets, which is more than our capacity. Sometime its feel us pressurised.	Conditional	Unrealistic targets, Supervisor pressure, Beyond capacity
		Worker ²⁹	In our factory we have to do 2 hours of overtime daily. The work load is average and I don't feel that much pressure during my workhour.	Positive	2-hour overtime, Average workload, Manageable pressure
		Worker ³⁰	The workload is too heavy, and I often feel exhausted by the end of the day.	Negative	Heavy workload, Feel exhausted
		Worker ¹	I feel secure my job in this factory.	Positive	Secure job
		Worker ²	If I perform any criminal activity, I will get a permanent job suspension.	Negative	Criminal activity, Job suspension
		Worker ³	If I perform well at work I will get reward.	Positive	Reward for good performance
		Worker ⁴	If any worker is involved in any kind of theft then they will be fired.	Negative	Theft, Punished
		Worker ⁵	Management isn't supportive in my factory if any one criticise against the management then he/she will be fired.	Negative	Criticize against the management
		Worker ⁶	Yes, feel secure and I am satisfied in my job.	Positive	Secure, Satisfied
		Worker ⁷	My factory sacks almost 70 employees recently without notice and who were directly involved in the worker strike.	Negative	Sacked, Worker strike
		Worker ⁸	If I take more leave for different reasons then authority will sack my job	Conditional	More leave, Job sack
		Worker ⁹	I have a good relation with my supervisor and he is supportive to me. So I feel my job is secured.	Positive	Good relation
		Worker ¹⁰	Private job isn't secured to me.	Negative	No security
		Worker ¹¹	I feel secure in my job. As long as I do my work well, there's no reason to worry about losing it.	Positive	Feel secure in job

	Worker ¹²	My job feels secure because the factory has long-term employees who are treated well. I'm confident that as long as I follow the rules, my job is safe.	Positive	Feels secure, Long-term employees
	Worker ¹³	I feel confident in my job security because there are clear guidelines and policies for everyone. If I keep performing well, I don't worry about my position.	Positive	Confident in job security, Performing well
	Worker ¹⁴	I feel my job is secure as long as I continue to meet expectations. The management is fair, and there are clear rules about job performance.	Positive	Management is fair
	Worker ¹⁵	I don't feel secure in my job. There's always a threat of being laid off without warning, especially when business slows down.	Negative	Not secure, Business slows down
	Worker ¹⁶	Job security feels unstable. Recently, many workers were dismissed with no explanation or notice, so I'm constantly worried.	Negative	Job security feels unstable
	Worker ¹⁷	My job feels somewhat secure, but there are no guarantees. Sometimes I feel safe, but there's always a little worry in the back of my mind.	Neutral	No guarantees, Feel safe
	Worker ¹⁸	My job seems stable, but I know that things can change quickly. As long as I continue doing my job well, I think it will be fine.	Neutral	Job seems stable, Change quickly
	Worker ¹⁹	I feel secure in my job, but if I ever face performance issues or go against company policies, I know I could be at risk.	Conditional	Not against company policies
	Worker ²⁰	My job feels secure at the moment, but if there's a change in management or if I miss too many days, I could lose it.	Conditional	Feels secure
	Worker ²¹	I feel secure in my job because the factory has been running for many years and treats workers fairly.	Positive	Feel secure, Running many years, Treats workers fairly
	Worker ²²	My job feels somewhat secure, but there are no guarantees.	Neutral	Somewhat secure, No guarantees
	Worker ²³	I am working in this factory for 8 years. And I feel that my job is secure here. Everyone respects me.	Positive	8 years in factory, Job secure, Respected
	Worker ²⁴	Yes, I feel secure my job at this factory.	Positive	Job secure
	Worker ²⁵	I am going through training period, If I can do well than they will they the factory will hire otherwise they will sac my job.	Conditional	Training period, Job depends on performance
	Worker ²⁶	The authority always insure us if we don't violate any rules, then they will not sack our job.	Conditional	Rule-based security, Not sacked if rules followed
	Worker ²⁷	Many workers were fired during slow production, so I can't trust that my job is safe.	Negative	Workers were fired, Slow production

6		Worker ²⁸	No there is no security I think, because HR can sack my job any time by giving a reason.	Negative	No job security, HR can sack anytime
		Worker ²⁹	If I do anything wrong or violate any rules then they will get me out from the factory, Otherwise I feel my job is secure.	Neutral	Rule-based security, Otherwise job secure
		Worker ³⁰	After the student revolution of 2024, job security has become very uncertain; I always fear losing work.	Negative	Not secure, Fear losing the job
	Do you face any physical and verbal abuse by your colleagues and supervisors?	Worker ¹	No, I did not face any physical and verbal abuse by my colleagues and supervisors.	Positive	Abuse, Propose for sexual activities
		Worker ²	Yes, my supervisor usually use slang words with me in the factory.	Negative	Use slang words
		Worker ³	No, my colleague and supervisor so respectful to me.	Positive	Respectful, Tease
		Worker ⁴	Yes, my supervisor verbally abused me due to simple mistake in my factory.	Negative	Verbally abused, Simple mistake
		Worker ⁵	No, I didn't face but my supervisor usually rough behaviour.	Positive	Rough behave
		Worker ⁶	No, I didn't see anything.	Positive	Didn't see
		Worker ⁷	Yes, sometimes supervisors shout at us and use bad language when we make small mistakes.	Negative	Shout, Use bad language
		Worker ⁸	I haven't seen anything abusive, but if I ever face any harassment, I would report it immediately.	Conditional	Face harassment
		Worker ⁹	Everyone behaves professionally, and I feel safe inside and outside the factory.	Positive	Professional behaves, Feel safe, Not face
		Worker ¹⁰	I haven't faced any abuse yet, but if things get worse or if my supervisor starts becoming more aggressive, I might feel uncomfortable.	Conditional	No facing abuse, Uncomfortable
		Worker ¹¹	No, I have never faced any physical or verbal abuse. I work in a respectful environment, and everyone treats each other well.	Positive	Never faced abuse, Respectful environment
		Worker ¹²	I haven't experienced any abuse, either physically or verbally. The supervisors are professional, and my colleagues are friendly and supportive.	Positive	Experienced about abuse, Supervisors are professional
		Worker ¹³	There is no abuse in my workplace. My supervisor is always respectful, and I have never had issues with colleagues or anyone else.	Positive	No abuse in workplace, Supervisor is respectful
		Worker ¹⁴	There are cases of verbal abuse by supervisors, and some male workers make inappropriate comments toward female workers.	Negative	Inappropriate comments toward female workers

	Worker ¹⁵	Yes, I have faced verbal abuse from my supervisor for small mistakes. It makes me feel uncomfortable.	Negative	Faced verbal abuse, For small mistakes
	Worker ¹⁶	I haven't experienced any abuse personally, but I've heard of a few instances of verbal teasing from male workers outside the factory.	Neutral	Teasing from male workers
	Worker ¹⁷	I haven't faced any harassment, but sometimes I hear of situations where co-workers make inappropriate jokes or comments outside the factory.	Neutral	Bad comments outside the factory
	Worker ¹⁸	I haven't experienced any abuse directly. However, I've seen some male workers tease young female colleagues some times.	Neutral	Haven't experienced, Seen some teasing
	Worker ¹⁹	I don't experience any verbal or physical abuse, but I know some female workers have faced comments outside the factory.	Neutral	Don't experience
	Worker ²⁰	I haven't been harassed yet, but I would feel uncomfortable if anyone made sexual remarks or inappropriate proposals to me in the future.	Conditional	Haven't been harassed, Feel uncomfortable, sexual remarks or inappropriate proposals
	Worker ²¹	My factory environment is peaceful, rough behaviour is prohibited by the authority, though some line supervisors sought on us if we cannot fulfil the target.	Neutral	Peaceful environment, Rough behaviour prohibited, Shouting for target
	Worker ²²	I didn't face any abuse but I have seen many of my colleagues became sexually abused by male co-workers.	Negative	No personal abuse, Witnessed sexual abuse by co-workers
	Worker ²³	Yes, my supervisor sometimes use bad words with me in the production floor.	Negative	Verbal abuse, Supervisor uses bad words
	Worker ²⁴	No there is no physical abuse I have faced in my factory.	Positive	No physical abuse
	Worker ²⁵	I personally haven't faced abuse, but I have seen others being shouted at.	Neutral	Haven't faced but shouted
	Worker ²⁶	My factory work environment, and everyone treats each other well. I have never faced any physical or verbal abuse.	Positive	Good environment, No physical or verbal abuse
	Worker ²⁷	No, there is no physical or verbal abuse in my factory.	Positive	No physical or verbal abuse
	Worker ²⁸	Our factory work environment is good, supervisor and co-workers are respectful to each other, until we make a big mistake.	Conditional	Respectful environment, Respect until big mistake
	Worker ²⁹	Yes, my supervisor verbally abused me due to simple mistake during my working time in the factory.	Negative	Verbal abuse by supervisor, Simple mistake
	Worker ³⁰	It doesn't happen often, but when production pressure is high, some supervisors lose their temper.	Neutral	High production pressure, Supervisors lose their temper.

7	How does female workers face sexual harassment inside and outside the factory?	Worker ¹	In our factory sometimes we have to face supervisors' toxic behaviour.	Negative	Toxic behaviour by supervisor
		Worker ²	Our factory inside environment is good. Though we face harassment like teasing while going to home from the factory.	Neutral	Teasing
		Worker ³	I have neither faced any sexual harassment inside or outside of the factory.	Positive	Not faced sexual harassment
		Worker ⁴	Sometimes male colleagues in our factory tease us by bad words. But nowadays it's a punishable offense that's why it's become lowering day by day.	Neutral	Tease by bad words, Decreasing harassment
		Worker ⁵	Our factory authority is strict. I have never seen any type of cases in our factory.	Positive	Strict the authority, No harassment
		Worker ⁶	There are small number of sexual harassment cases happening nowadays in the RMG industry. Thus I didn't faces any.	Neutral	Small cases
		Worker ⁷	Especially male colleagues make inappropriate comments during breaks.	Negative	Inappropriate comments
		Worker ⁸	Outside of the factory in public transport, we often face unwanted touching or staring.	Negative	Public transport, Unwanted touching or staring.
		Worker ⁹	Most of the time factory supervisor use disrespectful language that feels harassing.	Negative	Disrespectful language
		Worker ¹⁰	In the working hour, some co-workers try to get too close or ask personal question without permission.	Negative	Try to be close, Ask personal question
		Worker ¹¹	When I was working in a small factory. There was not good female safety measures.	Negative	Not good safety measures
		Worker ¹²	Outside of the factory the roads are narrow, many of our colleagues became teased by local boys.	Negative	Teased by local boys
		Worker ¹³	Sometimes male co-workers stand too close which feels us bad.	Negative	Co-workers stand too close, Feed bad
		Worker ¹⁴	Some supervisors make inappropriate comments or try to touch female workers unnecessarily.	Negative	Make inappropriate comments Touch female workers
		Worker ¹⁵	Some factories are safe, but problems happen more in the outside.	Neutral	Problems happen in outside
		Worker ¹⁶	Harassments isn't always physical, mocking and dirty jokes also affects us.	Negative	Mocking, Dirty jokes happen

		Worker ¹⁷	In factory supervisors sometimes use disrespectful language that feels harassing.	Negative	Use disrespectful language, Feel harassing
		Worker ¹⁸	Outside of the factory many women change their walking routes to avoid repeated teasing.	Negative	Walking route, Repeated teasing
		Worker ¹⁹	In my factory, there are no harassment tolerated. We didn't faced any harassment inside of our factory.	Positive	No harassment tolerated. Didn't faced harassment
		Worker ²⁰	If I work under a good supervisor, I feel safe; under rude ones, I feel tense.	Conditional	Good supervisor, Feel safe, Rude ones, Feel tense
		Worker ²¹	In my factory, harassment is not always open, it happens in small, uncomfortable ways. Such as bullying, mocking, bad touch, close behaviour.	Neutral	Bulling, Mocking, Bad touch, Close behaviour
		Worker ²²	Our factories has strong polices, so that we fill protected in work.	Positive	Strong polices, No harassment
		Worker ²³	In my factory during lunch or in any others breaks I have heard unwanted and disrespectful comments.	Negative	Unwanted and disrespectful comments
		Worker ²⁴	I feel that harassment happens less inside the factory than outside, where there's no security.	Neutral	less harassment inside
		Worker ²⁵	I personally haven't faced any sexual harassment inside or outside of the factory.	Positive	No harassment faced
		Worker ²⁶	In our factory I personally haven't faced any sexual harassment inside or outside.	Positive	No harassment faced
		Worker ²⁷	Inside the factory, behaviour is better now. But outside, harassment is still common.	Conditional	Good behaviour inside the factory, Outside harassment is still
		Worker ²⁸	Harassment happens mostly to young or new workers who don't know how to respond.	Conditional	Young or new workers face harassment
		Worker ²⁹	Harassment is not regular but happens occasionally, especially during rush hours or transport time.	Neutral	Harassment happens occasionally, During rush hours or transport time
		Worker ³⁰	I haven't experienced or seen any sexual harassment in my current workplace, it's a safe environment for women.	Positive	Not faced but seen
8	How do you evaluate the social challenges like	Worker ¹	I have seen in our factory some of female workers recently left their job due to bad behaviour of line supervisor.	Negative	Bad behaviour
		Worker ²	There are no issues like that in our factory, the workplace is good to continue the job.	Positive	Good workplace

	mental torture/ distress, teasing, rough behaviour and domination etc. in RMG factory that may lead to frequent changes the workplace?	Worker ³	Even minor disrespect can make female workers think of leaving.	Negative	Minor disrespect
		Worker ⁴	I don't have seen any cases without work over load. But as we are getting overtime there are no tendency to switch job.	Positive	No tendency to switch job
		Worker ⁵	In our factory female workers leave their job due to harassment issues	Negative	Harassment issues
		Worker ⁶	I think if management tolerate such behaviour then workers must leave.	Conditional	Management tolerate such behaviour
		Worker ⁷	I feel these issues are part of the working culture, though they shouldn't be.	Neutral	Part of working culture
		Worker ⁸	Mental distress like work overload, excessive target causes to workplace change of female workers.	Negative	Work overload, excessive target
		Worker ⁹	Yes, I think in RMG factories workload distress, supervisor rough behaviour, teasing may lead a female worker to change the workplace.	Negative	Workload distress, supervisor rough behaviour, teasing
		Worker ¹⁰	The factory authority is strict about it, If any cases take place then most of the workers thinks of leaving the job.	Conditional	Good management
		Worker ¹¹	In my current factory, such mental torture or teasing doesn't happen, the environment is respectful.	Positive	No torture or teasing, Respectful environment
		Worker ¹²	No, our factory environment is good, most of the workers wants to join our factory. Without any personal issue no one wants to leave.	Positive	Good environment, Leave for personal issue
		Worker ¹³	Compared to my past experiences, this workplace feels safer and more mentally peaceful.	Positive	Safe workplace, mentally peaceful
		Worker ¹⁴	Not all factories are the same, some maintain discipline and respect better than others.	Neutral	Not all are same, Some maintain discipline
		Worker ¹⁵	Our supervisor behaviour is toxic, even though I am thinking of quitting the job.	Negative	Rough behaviour by supervisor
		Worker ¹⁶	Many female workers face continuous work pressure and shouting, which makes them want to leave the job.	Negative	Face continuous work pressure, Shouting, Lead to leave the job
		Worker ¹⁷	In factories most of the workers are poor, they can't even afford good life, and sometimes they have no options to leave the job.	Conditional	No options to leave the job
		Worker ¹⁸	Yes, I think distress, rough behaviour, teasing may lead a female worker to change the workplace	Negative	Distress, Rough behaviour, Teasing lead turnover

	Worker ¹⁹	Management now gives training on good behaviour, which has reduced rough behaviour.	Positive	Training on good behaviour, Reduced bad practice
	Worker ²⁰	Some of female workers are very sensitive, they can't even tolerate supervisor toxic behaviour.	Negative	Rough behaviour by supervisor
	Worker ²¹	Now a days factories are concerned about all these things. But if harassment or any other things take places female workers often switch their job.	Negative	Harassment issue
	Worker ²²	I feel mentally distressed when my supervisors scold me in front of others.	Negative	Feel mentally distressed, Supervisors scold
	Worker ²³	Depends on the factory overall condition.	Conditional	Depends on factory condition
	Worker ²⁴	If the factory has a good complaint system, workers can stay longer without changing jobs.	Conditional	Good complaint system, Workers stay longer
	Worker ²⁵	In some factories, I think such rough behaviour like colleagues teasing, mental pressure may lead a female worker to change the workplace	Negative	Colleagues teasing, mental pressure lead turnover
	Worker ²⁶	Now a days we are used to with supervisor behaviour. We can't be able to tolerate it, then we can't even sustain in the RMG industry.	Neutral	Used to with supervisor behaviour
	Worker ²⁷	I feel fine when there's teamwork and mutual respect, but mental pressure grows when there's favouritism.	Conditional	Feel fine teamwork, Mutual respect
	Worker ²⁸	Our factory does not support any harassment or bad behaviour or other things. That's why female workers usually does not change their job.	Positive	Good environment
	Worker ²⁹	It's normal that people get angry during high workload; we try to ignore it.	Neutral	Get angry during workload, Try to ignore
	Worker ³⁰	Nowadays our factory environment is good, there are no issues like that.	Positive	No issues, Good environment

Appendix-18: KII Respomndents' Answers

Social Capital Factors					
#	Question	Respondents	Answer	Sentiments /Theme	Key words/Quotations
Dimension-1: Structural Social Capital Factors					
1	How about the inter personal relationship status of female RMG workers with their colleagues and supervisors?	Supervisor ¹	In the RMG factory, the supervisor always treat female workers with respect. If they make any mistake, they explain and instruct them in proper way to accomplish the task.	Positive	Respectful supervisor, Constructive feedback, Supportive environment
		Supervisor ²	The relationship of female workers with the co-workers and supervisors is very good in my factory. I always try to do cooperate them.	Positive	Positive workplace relationships Cooperation, Mutual respect
		Supervisor ³	I think, most of the co-workers show the supportive behaviour with their co-workers. Most of the supervisor also help the female workers.	Positive	Supportive co-workers, Helpful supervisors, Healthy workplace interaction.
		Line Chief ⁴	Workload is very much common in RMG factories. Due to excessive work pressures, the supervisors unintentionally misbehave with the workers but he/she also guides them to do the work efficiently. Some colleagues are not supportive also.	Negative	Workload pressure, Supervisor misbehaviour, Unsupportive colleagues
		Manager ⁵	Female workers have good relationships with their colleagues and the relationships with their supervisors are not good enough due to work issues, rank, and understanding. Sometimes female workers talk too much, which causes problems. Female supervisors are very much stricter and rigid than male ones.	Neutral	Good peer relationships, Supervisor-worker conflict, Communication problems
		Manager ⁶	I think, most of the female workers have a good relation with their supervisor and their co-workers. They always to support one another.	Positive	Good relationships, Peer support, Mutual cooperation, Positive work culture
		Manager ⁷	Most of the factory are concerned about the behaviour related issues in the factory. Management try to support the workers as well as supervisors, line chief and others. Supervisors and co-workers try to cooperate.	Positive	Behavioral awareness, Organizational care, Collaborative culture

		Manager ⁸	Most of the time supervisors try to show good manner with all workers.	Positive	Show good manner
		AGM ⁹	Female workers have good relationships with their colleagues. But with supervisors that depends on many issues. Most of the supervisors in RMG sector are male, so workers feel shy or uncomfortable for sharing their problems. I think, when the supervisor would be female as major portion, the relationship would be better and more cooperative.	Conditional	Good peer relations, Low representation of female supervisors, Discomfort for sharing with male supervisors
		AGM ¹⁰	Verbal abuse is common in RMG factory, female workers are used to with this behaviour. So, it does not create any relational damages among the workers and the supervisors.	Neutral	Using verbal abuse, Normalization of mistreatment
		GM ¹¹	Most of the large factories arrange different social events, cultural programs and picnics and celebrate different days and events that strengthen bonds among workers and between workers and supervisors. Those programs can helps to build up the inter personal relationship of female RMG workers with their colleagues and supervisors and promote a sense of belongings.	Positive	Social events increasing interpersonal relationships, Programs create workplace unity
		GM ¹²	The interpersonal relationship depends on the supervisor and co-workers because some of them are too good and others are harsh.	Conditional	Some are polite, Some are harsh
		Industry Experts ¹³	Majority of the supervisors in RMG factory is male, though the 70 percent workers are female. As a result, the female workers cannot express their problems freely. On the other hand, most of the male supervisors are not educated. They misbehave with the female workers due to work related issues but co-workers are supportive in some cases.	Negative	Uneducated supervisors often behave disrespectfully, Limited expression for female workers, Supportive co-workers
		Industry Experts ¹⁴	There is few good relationship with newly joined female workers and their co-workers as well as their supervisors.	Neutral	Weak relationships with new workers
		Industry Experts ¹⁵	I think, many garments factories build up the communication channels between workers and their bosses. Factories often provide training programs, arrange regular meeting, feedback sessions and open-door policies that enable workers to express their concerns and issues. These activities enhance the mutual respect, collaboration and inter personal relationships among all workers, supervisors and management of the factories.	Positive	Communication channels, Feedback sessions, Training programs, Mutual respect, Collaborative

	Academic Experts ¹⁶	In some RMG factories, the supervisor always uses harsh language which creates the distance between the workers and their supervisor.	Negative	Harsh language, Emotional distance, Supervisor-worker conflict
	Academic Experts ¹⁷	Though female workers are getting salary monthly and maintaining their family life but a large number of workers are gradually turnover the factory. I think, in this case, the salary is not facts but working atmosphere is important. So, interpersonal relationship is not strongly satisfactory level in the RMG factory.	Neutral	Worker turnover, Interpersonal dissatisfaction, Relational weakness, Retention issues
	Academic Experts ¹⁸	During the peak seasons, the workload is higher than the normal seasons. In the RMG factory, supervisors need to create the work pressure among the workers to accomplish the work timely which always destroys the good relationship among them.	Conditional	Peak season pressure, High workload, Supervisory stress, Damaged relationships
	BGMEA Representati. ¹⁹	The interpersonal relationship of the female RMG workers with their co-workers is very good but the relation between the workers and supervisor is small good because of different work related issues.	Positive	Peer support, Good co-worker relationship, Supervisor conflict, Work-related tension, Interpersonal imbalance
	BGMEA Representati. ²⁰	Female RMG workers often get support networks from their co-workers and supervisors. These relationships provide emotional support, help in managing stress, family support, sharing personal equipment, lend money etc. within the factory and their residence. Such solidarity can enhance the good relationship between the workers and supervisor as well as workers and their colleagues.	Positive	Support networks, Emotional support, Help in managing stress, Family support, Sharing personal equipment, lend money, Mutual aid, Supervisor-worker trust
	BKMEA Representati. ²¹	Factories registered under BGMEA and BKMEA use different motivational tools to encourage good interpersonal relationships among workers. These tools help female RMG workers build positive relationships with their colleagues and supervisors.	positive	Using Motivational tools, Good interpersonal relationship
	Strategic Partners ²²	The RMG of Bangladesh have more than 40 years' experience, so most of the rules and regulation are strictly following in the factories. The management level staff of a factory are mainly floor in charge, floor manager, line manager, supervisor etc., they are close interacted with the workers and their role are determined, they know how to deal with each other. Now, their relationship is much better than before.	Positive	Improved relationships, Close interaction, Professional familiarity, Organizational maturity

		Strategic Partners ²³	Most of the supervisor talk very badly with the female workers when they make any mistake. Workplace turnover is common practices among female workers, so they are not familiar with each other and not supportive with one another.	Neutral	Supervisor misbehavior, Verbal abuse, Workplace turnover, Weak peer support
		Strategic Partners ²⁴	I think, in some cases, most of the workers are too much busy in their personal work. So, there is limited scope to build the better interpersonal relationship among the workers, supervisors and their colleagues.	Positive	Excessive workload, Limited bonding
		NGO Person ²⁵	I think, a significant number of female RMG workers face verbal abuse, such as shouting and insults, inappropriate comments from supervisors. These incidents and unwanted behaviour make a female workers demoralised and disheartened in their factory. After these behaviour how female workers maintain the good inter personal relationship with their colleagues and supervisors.	Neutral	Verbal abuse, Shouting and insults by Supervisor, Demoralised female worker
		NGO Person ²⁶	I think, educated and well trained supervisors can ensure the better respectful environment and the interpersonal relationship in the factory.	Conditional	Respectful behaviour by educated supervisors
		NGO Person ²⁷	Female RMG workers often refrain from reporting abuse due to fear of losing their jobs. Most of the time they want to avoid the misbehaviour with colleagues and supervisors. Their interpersonal relationship is not super position.	Negative	Fear of job loss, Weak interpersonal ties
		Labour Union Representati. ²⁸	The interpersonal relationship of the female RMG workers with their colleagues is very good as like sister and brother, but someone treats their co-workers as their enemy. We can say, the relationship may be better or not due to the excessive workload. Because there is no chance of good relation between workers and supervisor, if the female worker fails to meet the daily target then the supervisor verbally abuse them.	Neutral	Good peer bonding, Workplace conflict, Excessive workload, Supervisor verbal abuse, Target pressure, Relationship fluctuation
		Labour Union Representati. ²⁹	Sometimes, supervisors show the misbehaviour with the female workers to be pleasant of factory management for completing the daily targets. The supervisor always put under pressure and use the abusive language with the female works, which damages the relationship between them.	Negative	Target pressure, Verbal misbehavior, Poor supervisor behavior, Damaged relationships

		Labour Union Representati. ³⁰	If the workers fail to meet the target on time then the supervisor misbehave with the workers which lead to worse relationship.	Conditional	Supervisor misbehave, Worse relationship
		Labour Ministry Representati. ³¹	Interpersonal relationship among female RMG workers and their colleagues can vary widely across different factories. All factory practices is not same as good status.	Conditional	Different scenario of Interpersonal relationship, Variability in factory practices
		Labour Ministry Representati. ³²	In some small factory, their interpersonal relationship is good. On the other hand, it is not good status in all big factory. I think, most of the factory have good relation practices.	Positive	Good interpersonal relationship
2	Do they get proper supports from their colleagues and supervisors to do work if needed?	Supervisor ¹	Yes, they receive the support from their colleagues and supervisor.	Positive	Support, Colleague cooperation, Supervisor assistance
		Supervisor ²	Colleagues and the supervisor provides great guidelines and assistance to the female workers when they ask them.	Positive	Guidance, Assistance, Supportive behaviour
		Supervisor ³	Yes, we, the line supervisor often supports our female workers, especially when workers are new or not feeling well. Their colleague also support the new and old female workers and their relation is very good.	Positive	Supervisor support, Peer support, New worker adjustment
		Line Chief ⁴	Sometime supervisor are busy in their own work so they are rarely available to help the workers.	Conditional	Limited support, Rarely available
		Manager ⁵	Sometimes colleagues help each other to reach their targets and supervisors also cooperate the workers in their routine work or sometime give them suggestions.	Positive	Support from colleagues, Help to meet targets, Supervisor support, Giving suggestions
		Manager ⁶	In most of the RMG factories, female workers can get proper support from their colleagues and the supervisors on how to perform a task correctly or efficiently.	Positive	Get proper support, Task guidance, Skill development
		Manager ⁷	The supervisor are bound to help the workers but the colleague sometimes ignore.	Neutral	Support by Supervisor
		Manager ⁸	Due to excessive workloads the supervisor and the co-workers cannot help the workers in works.	Conditional	Excessive workload, Lack of support, Time pressure, Peer limitations

		AGM ⁹	Colleagues help with work, share food, and stay with them if it's late. Male workers help more during busy times. Supervisors keep some distance but still help with work.	Positive	Peer support, Support in late hours, Help in busy times
		AGM ¹⁰	Supervisors always try to help but the colleagues do not get much time to help the peers due to much pressure.	Neutral	Supervisor support, Peer time limitations, Work pressure
		GM ¹¹	The colleague and the supervisor help the workers to meet the target when they are free.	Conditional	Target assistance, Conditional support, Workload dependency
		GM ¹²	When any female worker struggle with machine handling, complex work procedure, delay in target and other issues, then the colleagues and the supervisor help the worker and support her to do the task properly.	Positive	Task support, Machine handling, Complex procedures, Target delay, Collaborative environment
		Industry Experts ¹³	Female workers get the support from their colleagues rather than the supervisors, they get support like psychological, mental, borrow the money, take care of her children etc. when she works in shifting period. The co-workers sometime helps them to go home at late night for her safety but the supervisor do not try to understand her mental stress.	Neutral	Peer support, Mental support, Financial help, Childcare, Supervisor neglect, Mental stress
		Industry Experts ¹⁴	In most of the cases, supervisors are bound to guidance the female workers in operating machines, help in understanding production tasks, correction of mistakes etc.	Positive	Supervisor guidance, Task assistance, Error correction, Production help
		Industry Experts ¹⁵	In some cases, when a worker wants to go to the washroom then her colleagues or supervisors take over her work briefly if it is possible for them.	Positive	Temporary task sharing, Workplace empathy
		Academic Experts ¹⁶	Most of the time colleagues and the supervisors share important information to avoid mistakes and they also try to collective efforts during busy time.	Positive	Information sharing, Mistake prevention, Collective effort
		Academic Experts ¹⁷	When the workers feel sickness during the working period, the supervisor help to complete the task as much as possible to reduce workload.	Positive	Sickness response, Workload sharing
		Academic Experts ¹⁸	If the supervisor is free then he guides to the workers and cooperate during their working period to meet the target.	Conditional	Supervisor guidance, Target support, Availability-based help

		BGMEA Representati. ¹⁹	It is observed in the RMG factory that colleagues and the supervisors provide the motivational and moral support during the long shifts in the factory or in difficult production time.	Positive	Motivational support, Moral encouragement, Production time
		BGMEA Representati. ²⁰	Supervisors try to understand the worker problem and reduce her workload when a worker suffering in health issue and avoid unnecessary pressure.	Positive	Supervisor empathy, Health sensitivity, Workload reduction, Stress avoidance
		BKMEA Representati. ²¹	Female workers receive support from their senior colleagues and supervisors, especially with information about benefits, workers' rights, and leave or absence-related matters.	positive	Senior colleague support, Information sharing, Workers' rights, Benefits guidance, Leave management
		Strategic Partners ²²	Most of the experienced workers introduce new workers on work related different issues. Supervisor always support them.	Positive	Experienced workers, New worker orientation
		Strategic Partners ²³	I think, when any worker fall in sick or pregnant, then sometimes supervisors and colleagues support them to complete the task on time.	Conditional	Health support, Pregnancy consideration, Task completion support
		Strategic Partners ²⁴	Everyone has fixed target and routine work, so they cannot help each other in any time.	Conditional	Fixed targets, Routine work, Lack of cooperation, Time constraints
		NGO Person ²⁵	Sometimes colleagues and the supervisors reassign the task of a female worker to balance workloads when she is struggling.	Positive	Task reassignment, Workload balancing, Assistance during struggle
		NGO Person ²⁶	Colleagues and the supervisors always demonstrate the female workers to complete production targets, helping in minor errors or rework, encouraging words during stressful work hours.	Positive	Demonstration, Error correction, Encouragement, Stress support
		NGO Person ²⁷	It is the responsibility of a supervisors try to understand the worker problems and issues when she suffer in health related issue and avoid unnecessary pressure.	Positive	Supervisor responsibility, Worker health, Empathy, Pressure avoidance
		Labour Union Representati. ²⁸	In most cases, the female RMG workers do not get proper support from their supervisor. The supervisor often abuse the workers by using slang language, even cursing their parents.	Negative	Lack of support, Supervisor abuse, Verbal harassment, Slang language, Disrespect
		Labour Union Representati. ²⁹	Support from supervisors and colleagues always depends on the person. Few are very helpful, others ignore it. Most of the cases, co-workers help but supervisors are less supportive because they are too busy.	Neutral	Support inconsistency, Peer help, Supervisor busyness, Uneven assistance

3	Do the female RMG workers get various support from the factory? How does the factory support them?	Labour Union Representati. ³⁰	I think, colleagues and the supervisors are always helpful and very much supportive if someone doesn't understand the task.	Positive	Helpfulness, Task support, Supportive environment
		Ministry Representati. ³¹	I think, colleagues and the supervisors are always helpful if the female workers face any difficulty in their task.	Positive	Helpfulness, Problem-solving
		Ministry Representati. ³²	Female workers can get the support like task assistance, skill sharing on new machinery operation or new techniques from their colleagues and the supervisors.	Positive	Task assistance, Skill sharing, Training, Knowledge transfer
		Supervisor ¹	I think, most of the RMG factory provide support to the female workers that is related with compliance issues.	Positive	Compliance facilities, Supportive environment
		Supervisor ²	Yes, female worker get various support from the factory. Especially they get maternity leave facilities, day care facilities, breastfeeding corners, compensation for accidents and illness, separate washrooms etc.	Positive	Female worker support, Maternity leave, Day care, Compensation, Health benefits
		Supervisor ³	Yes, our factory provides health support, including free check-ups and basic medicine with full-time nurse on duty for female workers.	Positive	Health support, Free check-ups, Basic medicine, Full-time nurse
		Line Chief ⁴	Some factories support their workers, but it varies depending on the management.	Neutral	Factory support, Management variation, Inconsistent practices
		Manager ⁵	Female workers receive a range of support from the factory. This includes festival bonuses, maternity leave, earned leave, and free lunch. A day care centre is available for their children. New mothers are allowed to leave work two hours early. Additionally, all workers receive gifts during Eid.	positive	Factory support, Festival bonus, Maternity leave, Free lunch, Early leave for mothers, Eid gifts, Worker benefits
		Manager ⁶	Most of the factory, arrange regular awareness training on health issues, rights, and safety.	Positive	Awareness training, Health education, Safety training
		Manager ⁷	During the inspection visits, the factory behaves supportively, but most of the time it is not same.	Conditional	Temporary support, Lack of genuine support,
		Manager ⁸	It is instructed to the female workers that they will inform any issues to their supervisors or line in-charge when she face any problems with work and there's a grievance box for complaints also.	Positive	Reporting mechanism, Grievance box,

		AGM ⁹	Factory gives sanitary napkins, maternity leave, and has a help desk for women in a separate area. Pregnant workers get support through the "T-With Future Mother" program. They also receive free checkups, basic medicine, and can buy essential goods from the "RENU" shop at fair prices	Positive	Sanitary napkins, Maternity leave, Female help desk, Pregnancy support, Free medical check-up
		AGM ¹⁰	Most of the factory have a strong anti-harassment committee, PC committee, female worker's committee etc. that connect to HR or higher authority of the factory, when need any support for a female worker then immediately management take necessary actions.	Positive	Anti-harassment committee, Participation Committee (PC), HR linkage, Management responsiveness
		GM ¹¹	Financial aid from the factory during family emergencies is not seen from all RMG factory, some of the factory only practice this facilities. But small issues is always supportive in all factory.	Neutral	Financial aid, Family emergencies, Limited emergency help, Small issue assistance
		GM ¹²	Worker support from the factory is available if the supervisors, line in charge, managers, AGM etc. are kind and cooperative. But not all are like that.	Conditional	Conditional support, Depends on relational dynamics
		Industry Experts ¹³	According to Labour Laws, the following support provides by the RMG factory management like- child care, maternity leave, breast feeding, salary against advancement, monthly salary pay before the month, safety according to laws, occupational health, doctor is available in every factory, health check-up of all female workers in every month or in every two months. But these facilities is not same categorise by all factory.	Positive	Child care, Maternity leave, Breastfeeding support, Salary advancement, Occupational health, Doctor availability, Regular health check-ups
		Industry Experts ¹⁴	During emergencies, some factory helps with advance salary, medical loan, menstrual hygiene support, sanitary napkins, mental health counselling etc. for female workers but not all factory in same procedure.	Neutral	Emergency support, Advance salary, Medical loan, Menstrual hygiene, Sanitary napkins, Mental health counselling
		Industry Experts ¹⁵	Any female harassment related complaint or issues is immediately actioned by all factory managements.	Positive	Immediate action, Female worker protection
		Academic Experts ¹⁶	Most of the factory support the female workers through the PC committee, welfare committee etc.	Positive	Factory support, Participation Committee, Welfare committee

	Academic Experts ¹⁷	Support from all factory is not in same category, some factory are good in manner but some are not careful.	Neutral	Differences in factory support
	Academic Experts ¹⁸	Factory management always serious about female worker issues, when they get any complain then they take necessary action without any delay.	Positive	Management seriousness, Responsiveness
	BGMEA Representati. ¹⁹	The factory provides the support to female workers properly when necessary according to some labour law and compliance.	Positive	Female worker support
	BGMEA Representati. ²⁰	Yes, most of the factory provides regular training sessions on different issues to support them and improve their skills and motivation. This help is more efficient and cooperative method.	Positive	Regular training, Skill improvement, Motivation, Cooperative method
	BKMEA Representati. ²¹	Female RMG workers receive support from the factory through compensation and benefits. The factory also has committees like the Participation Committee (PC), Anti-Harassment Committee, Grievance Handling Committee, and Health and Safety Committee to ensure workers' well-being and address their concerns.	Positive	Compensation and benefits, Participation Committee (PC), Anti-Harassment Committee, Health and Safety
	Strategic Partners ²²	Some factory arranges picnic annually, bear the educational expenses of their workers children's, those are the good example of support from the factory but not all the factory are practising these issues.	Neutral	Educational support, Factory welfare, family support
	Strategic Partners ²³	Even though, the policies are exist, but most of the factory are not implemented. For this reason, female workers rarely benefit from them.	Negative	Policy implementation gap, Limited benefit
	Strategic Partners ²⁴	RMG factory always try to support any issue to female workers.	Positive	Factory support, Problem-solving
	NGO Person ²⁵	If workers are united and raise issues together, then the factory listed more seriously. Otherwise, factory always keep silent regarding facilities providing for the workers.	Conditional	Worker unity, Advocacy effectiveness
	NGO Person ²⁶	Support from factory is not same in all factory. Most of the small factory are careless on worker's compensation and benefits, they always emphasis on production.	Neutral	Inconsistent support, Small factory negligence
	NGO Person ²⁷	Small factories are not careful on worker issues but most of the green and platinum factory are serious about female worker issues and son careful.	Neutral	Factory type disparity

		Labour Union Representati. ²⁸	Supervisors always prioritize on production over the problems or well- being, so female workers rarely get proper help in most of the factory.	Negative	Production pressure, Neglect of well-being, Lack of support
		Labour Union Representati. ²⁹	Most of the factory have their policies about different supports related issues of female workers but implementation is irregular in some factories and lacks follow-up also.	Neutral	Policy existence, Irregular implementation, Lack of follow-up
		Labour Union Representati. ³⁰	All of the RMG factory have a medical room or medical centre, but it's not always staffed or functional. As like other issues are in same position. Most of are in good supportive but not all are in same status.	Neutral	Medical facilities, Functionality concerns, Inconsistent healthcare
		Ministry Representati. ³¹	Yes, the workers getting many support like financial, health related and they are getting leave when necessary	Positive	Financial support, Health support
		Ministry Representati. ³²	Yes, inside factory support for all workers are seen like any accident at work. Management arrange immediate medical treatment facilities and bear the full treatment costs. Some factory provides health insurance facilities also.	Positive	Accident support, Immediate medical treatment, Full treatment cost, Health insurance, Worker care
4	Do the female workers participate in group discussion or meeting? How much do they know about their professional rights? Can they claim their rights properly in the factory?	Supervisor ¹	No, in the RMG factories, most of the women don't clearly understand their rights, especially new hires because factory doesn't arrange meeting session. So that they can't claim their rights against violation.	Negative	Lack of rights awareness, Inability to claim rights
		Supervisor ²	Yes, they can participate in meeting. They know about maternity leave, wage laws, safety protection, overtime rules and other issues. They can claim their issues to the management through different committees.	Positive	Rights awareness, Maternity leave, Wage laws, Safety protection, Overtime rules
		Supervisor ³	Factory provides information about professional rights on board and posters that displayed in key areas of the factory. However, we're aware that not all workers retain this information or feel confident applying it in real situations.	Neutral	Know professional rights, Not all are aware, Feel confident
		Line Chief ⁴	Worker welfare committee helps the RMG workers to understand their rights and guides them in claiming. Workers can claim through formal procedures.	Positive	Worker welfare committee, Understand the rights, Claim the rights

		Manager ⁵	Yes, female workers are aware of their professional rights. They learn about their rights through the Welfare Committee, Grievance Committee, and Workers' Participation Committee (WPC). Training sessions, orientation programs, notice boards, and banners also help spread awareness. Since the factory maintains 100% compliance, workers can claim their rights without difficulty.	Positive	Awareness of rights, Right to claim, Supportive system
		Manager ⁶	Most of the factory arrange regular meeting on different issues where they can ask about their rights, rules and benefits.	Positive	Regular meetings, Rights awareness, Rules clarification
		Manager ⁷	Workers generally have a basic understanding of their rights, especially regarding pay, hours, and breaks. Some women do raise concerns, but managements also heard feedback that others are afraid of claim.	Positive	Know basic rights, Working hours, Claim hesitation
		Manager ⁸	Some workers know their rights but many do not know, especially the new ones through discussion session.	Neutral	Some workers known rights, New workers are not aware
		AGM ⁹	Yes, female workers are aware of their rights through the labour rights chart, training sessions, the Participation Committee (PC), and the Anti-Harassment Committee. They can claim their rights by contacting their department supervisor, HR officer, using the grievance box, help desk, or reaching out to the Harassment Committee.	Positive	Rights awareness, Labor rights chart, Training sessions, Participation Committee (PC), Anti-Harassment Committee, Help desk
		AGM ¹⁰	There are some board hanging on most of the RMG factory wall regarding different rules and regulations, rights and others issues. But most of the female workers cannot read or understand what is written as well as they cannot claim properly.	Negative	Rights display on board, Cannot read all workers, Cannot claim
		GM ¹¹	Yes, they know and they can claim their basic rights.	Positive	Know basic rights, Claim the rights
		GM ¹²	Most of the female workers know their rights well, and they can claim when necessary through welfare committee.	Positive	Know rights, Claim through welfare committee
		Industry Experts ¹³	There is a committee in every factory named PC committee who works for the rights of workers as well as representative of workers. They raise the demands of the worker to the management. Some of those demands are marked critical by the owners or	Positive	Raise demands, Delayed response, Immediate action of critical issues

			managements, they solve these issues immediately and others delayed by few years or more.		
		Industry Experts ¹⁴	Workers are told about their rights when they're hired, but over time, it's easy for those details to get forgotten or misunderstood. Also there are is a lack of confidence among them to claim their rights.	Neutral	Initial orientation, Information retention, Lack of confidence, Rights claiming barrier
		Industry Experts ¹⁵	Female workers are more likely to know their rights and claim due to external audits, NGO partnerships, or regular briefings.	Positive	Some organizations help to claim
		Academic Experts ¹⁶	Senior workers know about their professional rights and they can claim their rights confidently. But junior workers often unknown their rights and remain silent on different issues.	Conditional	Senior workers know the rights, Junior workers mostly unknown, Silence on issues
		Academic Experts ¹⁷	While many female RMG workers know about their rights on paper, there is still confusion about the actual process to claim them. Some prefer to stay quiet unless the issue becomes serious. This is a sign that the workplace environment doesn't always feel safe for raising small or early concerns.	Negative	Confusion about claiming process
		Academic Experts ¹⁸	No, most of them are not informed about their rights, they only learn some issues from others unofficially.	Negative	Lack of formal awareness, Informally learn
		BGMEA Representati. ¹⁹	Female workers generally know their basic rights, but the ability to claim them seems to depend on the individual's confidence and support system. Those who have relationships with union members or peers tend to feel more comfortable. Others prefer to remain silent unless a major issue arises.	Conditional	Depends on individual's confidence, Claims who have relation with union members
		BGMEA Representati. ²⁰	Without the small number of big factory, there is no posters, training or meeting about labour rights. So most of them are unaware of their rights and in the same way they can talk about common issue but not all issues.	Neutral	Limited rights awareness, Lack of training, Absence of posters, Partial issue discussion
		BKMEA Representati. ²¹	Yes, female workers are aware of their professional rights. If any issues arise, they can report them to the welfare officers, the HR department, or their immediate supervisors. They also have the option to share their concerns anonymously through a grievance box.	Positive	Awareness of the rights, Report to HR, Share through grievance box

		Strategic Partners ²²	In the RMG factories female workers don't even see their job as a career option. They are not concern about their work rights. They don't even push management to promote their job from category 6 to category 1. For this reason from career point of view they cannot raise their voice about their rights.	Negative	Not concern about the rights, Not push to the management, Cannot raise the voice
		Strategic Partners ²³	Only the educated workers understand some rules of the factory but others are in the dark and most of the female workers are scared to speak up due to fear of losing the job.	Negative	Know the educated workers, Scared to claim, Fear of job loss
		Strategic Partners ²⁴	When female workers complaint to their supervisor, they ignore the complaints and when workers see that, they stop trying. It creates a culture of not to claim rights through supervisors as they are not responding.	Negative	Complaint neglect, Rights claim barrier, Lack of response
		NGO Person ²⁵	The majority of female RMG workers have limited knowledge about their professional rights. Some basic issues are known to them. Sometimes they can claim and some time it is difficult for them.	Neutral	Limited rights awareness, Basic knowledge, Inconsistent claiming ability
		NGO Person ²⁶	The RMG workers have heard about rights, but fear losing their job if they speak up. That fear spreads among them and silences even those who know better.	Negative	Heard about rights, Cannot claim, Fear losing the job
		NGO Person ²⁷	Female RMG workers know about their general rights but they don't know right to refuse unsafe work, legal claim procedures, harassment reporting etc. Male dominated leadership often discourage female workers to speaking up.	Negative	Know general rights, No awareness of legal claims, Harassment reporting, Male-dominated leadership
		Labour Union Representati. ²⁸	Workers cannot bargain with the factory management. The trade union which are responsible for the negotiation with management that is not available in most of the factories as a result; workers cannot even raise voice about their rights. Though the PC committee is existing in most of the factories, sometimes they can negotiate with the management. But those pc committee seems as clown of managements.	Negative	Lack of collective bargaining, Trade union absence, PC committee ineffectiveness
		Labour Union Representati. ²⁹	We can say, some female workers claim their rights, but only when they have a good relationship with HR and different committee members.	Neutral	Relationship-based access, Inequality in support

		Labour Union Representati. ³⁰	There are trade union are not functioning properly in RMG factory. Sometimes the worker unrest is happening in our country because workers cannot raise their voice to their management properly. Though they can claim their rights to the supervisor and line chief but the supervisors and line chief don't convey workers voice to the management.	Negative	Non-functional trade unions, Worker unrest, Rights claim barrier, Don't convey to management
		Ministry Representati. ³¹	Yes, they know about their professional rights and can claim through the PC committee, welfare committee etc. to the management of the RMG factories.	Positive	Aware the professional rights, Worker empowerment
		Ministry Representati. ³²	Female workers know their basic rights, but the process of claiming is complicated in some factories.	Positive	Aware the rights, Claiming barriers
5	How does the factory management provide different training facilities for female workers to know the job related new skills, fire safety and others?	Supervisor ¹	Yes different types of training are provided to the workers yearly.	Positive	Annual training yearly
		Supervisor ²	Only fire safety training is given to the workers in different segments but others trainings are not given.	Neutral	Only fire safety training, Lack of other trainings
		Supervisor ³	Most of the female workers receive skill development training in sewing, cutting, and quality control, which helps improve efficiency.	Positive	Skill development training, Improved efficiency
		Line Chief ⁴	Some factory organizes regular training sessions on new machinery and production techniques for female workers.	Positive	Regularly arrange training sessions
		Manager ⁵	The factory gives some training to female workers, but not always on time or regularly. Some topics are covered well, while others are not. Workers attend when training is available, but not all feel it's enough.	Neutral	Irregular training, Uneven topic coverage, Insufficient training
		Manager ⁶	Most of the RMG factory provide different training facilities for female workers.	Positive	Provide Training to workers
		Manager ⁷	Management of different RMG factories arranges some training programs for the worker in their factory like skill training (sewing, pattern making), technical training, fire safety training, new machine operation training ,training on rights and safety, OSH, labour law by different renowned organizations like BGMEA, BKMEA, BITAC, GIZ, ILO, BWB, BRAC etc.	Positive	Variety of training programs, Skill and technical focus, Supported by renowned organizations

	Manager ⁸	Some factory management collaborates with NGOs to provide workshops on health, hygiene, and soft skills.	Positive	NGO collaboration, Workshops on health and hygiene, Soft skills training
	AGM ⁹	Yes, the factory provides many types of training for female workers. There are 27 different training sessions every month on topics like women empowerment, health, hygiene, labour law, fire safety, AIDS, anti-harassment, and more. They even include new health issues. The factory takes full responsibility for organizing these.	Positive	Multiple monthly training sessions, Wide range of topics
	AGM ¹⁰	Fire safety drills are conducted every few months, and workers are taught how to use fire extinguishers.	Positive	Fire training in every few months
	GM ¹¹	Trainings exist, but they are sometimes short and cannot cover all important topics.	Neutral	Existing trainings, Short duration
	GM ¹²	Yes, the RMG factory arrange training for female workers. The trainings are on fire safety, skill development, maternity rights and labour rights.	Positive	Training arranged, Fire safety and skill development, Maternity and labour rights
	Industry Experts ¹³	Almost 60 percent good factory conduct the induction training for 2/3 days. To fulfil the buyers requirement most other factory arrange health and safety , fire safety training by the HR or compliance department, there are lacking of social norms related training, manner and etiquette, production or productivity related training, professionalism, behavioural, psychological etc.	Neutral	Induction training (2–3 days), Health and safety, fire safety training, Lack of social and behavioural
	Industry Experts ¹⁴	Most of the export oriented RMG factory provide training to their workers in different time by the liaison of different NGO's like Action Aid, SNV Netherlands, CARE, BRAC, GIZ on capacity building, empowerment, soft skills, health , gender equality, workers' rights etc.	Positive	NGOs supported training programs, Variety of training topics, Focus on worker empowerment
	Industry Experts ¹⁵	Sometime the supervisor discuss with the workers for increasing the productivity and safety by many discussion session.	Positive	Short trainings, Productivity and safety discussions
	Academic Experts ¹⁶	Workers get information on safety and skills, but some of it is theoretical rather than practical.	Neutral	Provide safety and skills information
	Academic Experts ¹⁷	Training materials are limited; sometimes we only get verbal instructions without demonstrations.	Negative	Verbal instructions without demonstrations.

		Academic Experts ¹⁸	Some factory arrange training session, when buyer visit the factory, that time the factory show different training session.	Conditional	Buyer visit, Cosmetic training, Showcasing
		BGMEA Representati. ¹⁹	Factory management provide different training facilities for female workers especially they train up the newly joined workers on sewing process. They provides many training on fire safety, health and hygiene. BGMEA has a training institution for skill development of the RMG workers and also provide the training for the workers on different issues.	Positive	Training for newly joined workers, Skill development programs by BGMEA, Training on fire safety, health, and hygiene
		BGMEA Representati. ²⁰	Many female workers don't get any specialized skill training due to time constraints.	Negative	Lack of specialized skill training, Time constraints, Limited training opportunities
		BKMEA Representati. ²¹	Yes, the factory takes full responsibility to arrange training for female workers. The training is held at different times and covers many important topics like health & safety, compensation & benefits, labour rights, and proper behaviour. These sessions help workers improve their skills and awareness.	Positive	Factory arrange training with full responsibility, Skill and awareness improvement
		Strategic Partners ²²	The compliance factory provides different types of training for their own development, especially for minimizing waste, reduction of mistakes, time concentration, safety issues and others. Some factory provides training through WPC. But they do not provide the training on maternity related issue, wage calculation, education, technical skill training.	Positive	Training for efficiency and safety, Training through WPC, Lack of maternity, wage, and technical training
		Strategic Partners ²³	Different organisations and foreign agencies provide the RMG training to the female workers in Bangladesh.	Positive	Foreign agencies provide RMG training
		Strategic Partners ²⁴	Most of the RMG factory gives fire safety training by the HR or compliance department but there are lacking of social norms related training, manner and etiquette related training.	Neutral	Fire safety training provided, Lack of social norms training, Lack of manner and etiquette training
		NGO Person ²⁵	There is no proper monitoring after training to see if workers have actually learned the skills.	Negative	No post-training monitoring
		NGO Person ²⁶	Most of the factory provide training on occasionally, but not consistently throughout the year.	Conditional	Occasional training, Inconsistent throughout the year

		NGO Person ²⁷	Most of the factory have no training schedule. It actually depends on the management willingness.	Conditional	No schedule, Management-dependent
		Labour Union Representati. ²⁸	Fire safety and skill trainings are common, but others are absent.	Neutral	Only fire safety and skill trainings
		Labour Union Representati. ²⁹	Most of the RMG g workers provide training on fire safety and different issues in group of 300 to 500 workers at a time by the help of Accord and RSC but it will be more effective when the training will be given for small number of workers like 20 to 40 people at one time.	Neutral	Occasional training, Large group training, Not small group
		Labour Union Representati. ³⁰	The factory conducts training, but there is no follow-up to measure improvement or learning.	Neutral	No follow-up improvement or learning
		Ministry Representati. ³¹	Yes many types of training are given by the factory like fire safety.	Positive	Provide many types of training
		Ministry Representati. ³²	Some factory arrange training sessions not regularly, so many workers miss out on learning opportunities.	Negative	Not regularly training sessions

Relational Social Capital

#	Question	Interview	Answer	Sentiments/Theme	Key words/Quotations
Dimension-2: Relational Social Capital Factors					
6	Do you think there are high level of trusts between management and female workers in RMG factory? How and where?	Supervisor ¹	Yes, in some good factories, there is a strong trust between management and female workers of workers. The management listens to their problems and solves them quickly, which helps build mutual respect. These workers openly share their concerns without fear. As a result, there are fewer complaints and more discipline on the production floor.	Positive	Strong trust between management and workers, Management listens and resolves problems, Open communication and mutual respect
		Supervisor ²	No, not all factories have good trust between workers and management. In some places, the supervisors scold or pressure the female workers, so they don't feel comfortable raising their issues. This creates a distance. They work only for the salary, not out of loyalty or trust.	Negative	Lack of trust between workers and management, Supervisors scold or pressure workers, Workers motivated only by salary

	Supervisor ³	Trust depends on the behaviour of the management. When management speaks politely, respects the female workers, and doesn't use abusive language, then workers trust them more. In these factories, workers don't hesitate to speak up or report problems. The environment is more peaceful and stable.	Positive	Management behaviour affects trust, Respectful and non-abusive communication, Peaceful and stable work environment
	Line Chief ⁴	In some factories with strong HR departments, female workers have a safe channel to express grievances. Trust is built when their complaints are handled professionally and confidentially. Such systems encourage long-term loyalty.	Neutral	Trust depends on management behaviour, Polite and respectful communication
	Manager ⁵	No, there isn't a strong level of trust between management and female workers in the RMG factory. Many workers feel hesitant to share their concerns openly, especially with higher-level officials. There is a gap in communication, and some workers believe that their voices are not always heard or taken seriously by management.	Negative	Low trust between management and workers, Hesitation to share concerns, Communication gap with management
	Manager ⁶	Trust doesn't come only from speeches. Some factory management actually solves problems like granting leave during emergencies or giving maternity benefits without hassle workers feel supported.	Positive	Trust through actions not words, Problem-solving by management
	Manager ⁷	In some factories, trust is very low. The workers fear being punished or terminated if they complain. So they hide their problems, and it affects their mental health and work quality. This kind of fear destroys the relationship between workers and management.	Negative	Very low trust, Fear of punishment or termination
	Manager ⁸	If management takes immediate action when harassment or misbehaviour happens, the workers gain faith. But if they ignore such issues, female workers lose trust very fast. Trust is very sensitive in such environments.	Conditional	Trust linked to management action, Immediate response builds faith, Ignoring issues leads to rapid loss of trust
	AGM ⁹	As a manager, I believe there is a reasonable level of trust between the management and female workers in our factory. We have made efforts to establish open lines of communication through regular meetings, training sessions, and accessible channels like the grievance and welfare committees. While there may be occasional concerns, we actively listen to our workers and take steps to address	Positive	Trust influenced by management actions, Efforts to maintain a respectful and transparent environment

			issues promptly. Our goal is to maintain a positive, transparent, and respectful environment where workers feel comfortable raising any concerns they may have.		
		AGM ¹⁰	Female workers trust management more now because the factory listens to their complaints and takes quick action.	Positive	Increased trust in management
		GM ¹¹	Management cannot completely relay on workers about the security matter. They must go through necessary steps as like gate pass system, CCTV surveillance, body checking and others to control stealing, workers conflict and others.	Negative	Limited reliance on workers for security, Use of security measures (gate pass, CCTV, body checks), Preventing theft and conflicts
		GM ¹²	There are many factories where trust is visible. Workers address managers respectfully, and managers also treat them kindly. These relationships are not built overnight they come from years of fair treatment and communication.	Positive	Visible trust in some factories, Mutual respect between workers and managers
		Industry Experts ¹³	The female workers who working more than 10 years in the same factory their trust is more to the management. On the other hand, who work only for few years (1/2/3 years), their trust is not more.	Neutral	Long-term workers have higher trust, Short-term workers have lower trust
		Industry Experts ¹⁴	When female workers get better maternity facilities and health care benefits, then they become satisfied to the management and they also may seem management is more empathetic.	Conditional	Trust when get maternity facilities, Health care benefits
		Industry Experts ¹⁵	Trust is built when management recognizes workers' efforts and rewards them for good performance.	Positive	Trust through recognition Management appreciation builds confidence
		Academic Experts ¹⁶	Some factory owners arrange regular meetings where workers can directly share their problems. These open discussions help improve trust. Workers feel their voice matters. This system works well where management is sincere.	Positive	Regular meetings for problem sharing, Open discussions improve trust, Worker voices are valued
		Academic Experts ¹⁷	Trust is high in factories with active welfare officers, but lower where such positions don't exist.	Conditional	Impact of management support on trust
		Academic Experts ¹⁸	Not all the factory maintain their compliance rules properly as like-timely salary , labour rights, solve the problems of workers immediately. Their workers turnover and absenteeism rate is more,	Neutral	High worker turnover and absenteeism, Lack of trust from female workers

			that show the lack of trust from the female workers towards the factory		
		BGMEA Representati. ¹⁹	In some factories when managements address complaint about harassment openly it brings more trust between female workers with them.	Conditional	Openly addressing harassment complaints, Builds trust with female workers
		BGMEA Representati. ²⁰	There is no equal trust in all factories. Large, compliant factories usually have better systems, and the trust level is higher. But in small, subcontracting factories, trust is low because management often avoids responsibilities.	Neutral	Trust varies by factory type, More trust in compliant factories, Low trust in small or subcontracting factories
		BKMEA Representati. ²¹	Both sides have some level of respect, but not full confidence in each other's intentions.	Neutral	Partial mutual respect, Lack of full confidence
		Strategic Partners ²²	In our factories, when the management makes a commitment, they fulfil it. That reliability makes the workers believe in them. When promises are broken, so is the trust.	Conditional	Management fulfils commitments, Reliability builds worker trust, Broken promises reduce trust
		Strategic Partners ²³	Supervisors often behave rudely, which damages trust between workers and higher officials.	Negative	Rude supervisor behaviour,, Damaged trust
		Strategic Partners ²⁴	In factories where salary is given on time, bonuses are paid, and attendance is respected, workers trust the system. They feel the factory is stable and responsible. This emotional security builds their trust over time.	Positive	Timely salary and bonuses, Respect for attendance, Factory stability builds emotional trust
		NGO Person ²⁵	There's a communication gap, management rarely talks directly with workers, so they feel disconnected.	Negative	Workers feel disconnected
		NGO Person ²⁶	If the factory has a history of layoffs or sudden closures, then workers never fully trust the management. They are always afraid and ready to leave. In such places, no matter how good the words are, the actions speak louder.	Negative	Sudden closures reduce trust, Worker fear and job insecurity
		NGO Person ²⁷	Trust grows through small actions. When a worker is sick and gets leave easily, they feel respected. If someone has a family issue and the manager understands, it builds trust. But in some factories, the management is very strict. Workers are afraid to ask for leave. That shows there is no trust.	Conditional	Trust built through supportive actions, Strict management reduces trust

		Labour Union Representati. ²⁸	Where management delays salary or does not provide overtime properly, the trust level is always low. Female workers stop believing in promises and often say, “Management only cares about production.” These factories face more strikes and worker turnover.	Negative	Delayed salary create low trust, Low trust increased strikes and worker turnover
		Labour Union Representati. ²⁹	There is a gap in trust between workers and higher management. That’s why we are seeing workers unrest. If the workers trusts higher authority than the movements should not occurs. As the owners of factories are not close to the workers and they are not interested to set with workers and listen from them, it brings trust gaps with owners & authorities.	Negative	Trust gap between workers and higher management, Worker unrest due to lack of communication
		Labour Union Representati. ³⁰	The factory who arranges different types of sports , give lunch, celebrate different occasions (pohela baishakh, first day of January,eid party) arrange iftar party, provide eid gifts, free transportation and dormitory facilities etc., all of these things enhance the trust among the female workers and they are more dedicated to the production process.	Positive	Recreational and cultural activities, Additional facilities and benefits, Enhanced trust and worker dedication
		Ministry Representati. ³¹	Some of the factories have labour unions and workers can directly communicate with the management regarding the different problems and issues, The workers of these factories are more satisfied than others and they show more loyalty towards the factory.	Neutral	Presence of labour unions, Higher worker satisfaction and loyalty
		Ministry Representati. ³²	When the female workers perceive that their supervisors and managers are supportive and considerate of their needs, they are more likely to develop a sense of belonging to the factory and they are not usually quit the job.	Conditional	Supportive and considerate management, Sense of belonging to the factory
7	Do you think the factory management is now more responsive to worker needs and demands than before?	Supervisor ¹	I think, the factory only takes initiative while the workers raise their voices. In some issues factories takes initiative to fulfil the workers’ demands.	Conditional	Factory responds mainly when workers raise concerns
		Supervisor ²	After the student's movement of 5 th August in Bangladesh, the workers of RMG factories raised their voice and strikes. After that the Govt. and BGMEA has taken a step to reform the different polices of RMG factories regarding leave encashment polices, overtime polices, on-time bonus and others.	Positive	Workers’ protests after 5th August movement, Government and BGMEA policy reforms, Changes in leave, overtime, and bonus policies

	Why or why not?	Supervisor ³	Most of the RMG factory has improved their work environment than before and they have taken lots of initiative through achieving the certification of different agencies like WARP, ISO, ILO etc.	Positive	Improved work environment, Initiatives for better standards
		Line Chief ⁴	Yes, the factory management is now more responsive to worker needs and demands.	Positive	Attention to worker needs, Consideration of worker demands
		Manager ⁵	The factory management has made efforts to become more responsive to worker needs and demands. There have been some improvements, such as the introduction of communication channels and better grievance procedures. However, there is still room for growth. Some workers feel that while changes have been made, more consistency and follow-up are needed to fully address their concerns.	Neutral	Management responsiveness improving, Better communication and grievance systems developed
		Manager ⁶	Different committees like PC committee, Safety committee, Welfare committee, Trade union etc. are working actively in most of the RMG factories than before. Through this committees workers can claim their problems to the managements.	Positive	Create channel to raise problems to management
		Manager ⁷	The medium category factories are not that much responsible about the workers need and demands. Its seem to be as similar as it was in the past.	Negative	Medium factories less responsible, Workers' needs and demands neglected
		Manager ⁸	Yes, management is much more responsive now, they listen to our problems and try to solve them quickly.	Positive	Management listens to problems, Quick problem-solving
		AGM ⁹	Yes, the factory management is definitely more responsive to worker needs and demands than before. Over time, we have implemented better communication channels, such as regular feedback sessions and active participation in committees. We have also introduced programs that directly address workers' concerns, like improved safety measures, better facilities, and a more structured grievance handling process. This approach has helped us build stronger relationships and ensure that worker needs are met promptly.	Positive	Increased management responsiveness, Improved communication channels and committees

		AGM ¹⁰	Management is responsive in formal matters, but not in emotional or personal issues.	Neutral	Responsive in formal matters, Not responsive to personal/emotional issues
		GM ¹¹	Based on the requirements of different buyers, managements are implementing their code of conducts in a right way.	Conditional	Lack of attention to personal/emotional issues
		GM ¹²	At present, factory management is now more responsive to worker needs and demands than before.	Positive	Increased responsiveness, Attention to worker needs, Improvement over time
		Industry Experts ¹³	Most of the RMG factory management are more responsive to female workers than before, because most of the factory follows either PC committee or welfare committee or trade union. Nowadays the PC committee in RMG factory are actively playing their roles to ensure the issues relevant to workers than before.	Positive	Increased responsiveness to female workers, Improved issue resolution for workers
		Industry Experts ¹⁴	Most of the C & D category factories are not improved. They are not much responsible to workers' demands.	Neutral	C & D category factories not improved, Low responsiveness to workers, Neglect of worker demands
		Industry Experts ¹⁵	Compared to before, the HR department now regularly checks on worker needs, especially regarding health and safety.	Positive	Low responsibility to workers' demands, Regular HR checks on health and safety needs
		Academic Experts ¹⁶	Nowadays most of the RMG factories are emphasizing toward green cortication's and they are trying to maintain their standard of their factories to attract the foreign buyers. These certification includes workers need and demands.	Positive	Low responsibility toward workers' demands, Emphasis on green certifications
		Academic Experts ¹⁷	No, most of them are not.	Negative	Most factories are not improved, Limited progress overall
		Academic Experts ¹⁸	There are presence of pressures in RMG of Bangladesh from different stakeholders like Govt., Agencies, Trade Unions, Business organizations, Media and other. These stakeholders work for the betterment of female workers.	Positive	Stakeholder pressure in RMG sector, Focus on female worker betterment
		BGMEA Representati. ¹⁹	When management feels pressure from buyers or labour authorities, they become highly responsive.	Conditional	Management responsiveness under

					pressure, Reactive rather than proactive behavior
		BGMEA Representati. ²⁰	Govt. are emphasizing on implementing the labour rights in RMG industries, for this reason factory owners are becoming more responsible than before about workers demand.	Positive	Management responsiveness under external pressure
		BKMEA Representati. ²¹	The factory management could be more responsive to worker needs, but it depends on the specific situation. In recent years, we have taken steps to improve communication and respond to worker demands, such as through feedback mechanisms and regular meetings. However, during peak seasons or high-pressure times, some worker needs may take longer to address due to operational constraints. Continued efforts are necessary to ensure responsiveness is maintained throughout the year.	Conditional	Improved communication and feedback mechanisms, Operational constraints affect timely response
		Strategic Partners ²²	The factory introduced a complaint box and worker committee, so workers can raise issues easily.	Positive	Complaint box introduced, Worker committee established
		Strategic Partners ²³	Management now gives more attention to female workers' needs, such as maternity leave and day-care facilities.	Positive	Increased attention to female workers' needs, Day-care facilities available
		Strategic Partners ²⁴	Managements of RMG factories are more prioritizing on productivity than workers need and demands.	Negative	Productivity prioritized over worker needs
		NGO Person ²⁵	Workers feel more valued because management appreciates good performance and offers incentives.	Positive	Workers feel valued, Management appreciation
		NGO Person ²⁶	There is no job security of female workers in RMG factories. Some factories follows labour laws regarding termination.	Neutral	Lack of job security, Inconsistent labor law adherence
		NGO Person ²⁷	Most of the RMG factories maintain workers health and safety issues properly as like they have medical officer, emergency ambulance services and medicine corners.	Positive	Health and safety maintained, Emergency and medicine facilities provided
		Labour Union Representati. ²⁸	Few RMG factories have super shops, provide transport facilities, health insurance facilities, dormitories etc. for their works.	Neutral	Super shops and dormitories facilities
		Labour Union Representati. ²⁹	The management now shows more empathy, they grant short leave for emergencies without argument.	Positive	Increased management empathy, Emergency short leave granted,

8					Supportive workplace behaviour
		Labour Union Representati. ³⁰	Factory management is responsive to worker needs and demands than before but not serious.	Neutral	Improved responsiveness of owners, Attention to worker needs, Lack of seriousness
		Ministry Representati. ³¹	Yes, the factory management is now more responsible than before. They are focusing on improvement of factory workers friendly environment.	Positive	Focus on worker-friendly environment
		Ministry Representati. ³²	The change came after compliance audits and buyer monitoring, which made management more worker.	Positive	Change driven by compliance audits
	How do female workers share the personal problems with their co-workers, supervisors or management staffs? If so, do they help them and show the integrity with them.	Supervisor ¹	Some factories arrange discussion session for the workers where they can share their problems.	Positive	Discussion sessions arranged
		Supervisor ²	I know in some factories the workers can easily share their problems with their colleagues and supervisors, but it is impossible to communicate with the top management.	Neutral	Easy communication with colleagues and supervisors, Limited access to top management, Barriers in upward communication
		Supervisor ³	The workers easily share their problems with their supervisor and they help them to solve it.	Positive	Easily share problems with supervisors, Supervisors provide help
		Line Chief ⁴	It is not difficult for the RMG workers to openly discuss their personal problems with their supervisor and colleague.	Positive	Support from supervisors, Support from colleagues
		Manager ⁵	No, many female workers don't share personal problems. They feel shy or scared. Some think the supervisors or management won't understand or care about their issues.	Negative	Hesitation to share personal problems, Lack of trust in supervisors
		Manager ⁶	The workers share their problems by grievance box or by the complaint box.	Positive	Problem sharing through grievance box, Complaint box used
		Manager ⁷	Workers share their problems with their co-workers and supervisor but mostly they ignore it.	Negative	Problems mostly ignored, Ineffective response
		Manager ⁸	Some factory have welfare officer, safety committee, anti-harassment committee where the female workers can easily share their problems.	Positive	Easily share their problems

	AGM ⁹	Yes, female workers feel free to share their personal problems. They talk to their close co-workers and also share issues with supervisors or HR when needed. The factory has a friendly environment, so they don't feel shy.	Positive	Freedom to share personal problems, Communication with co-workers and supervisors
	AGM ¹⁰	Yes, some RMG factories have a corner/room where workers can easily share and communicate their personal problem with the responsible person.	Positive	Supportive environment for workers
	GM ¹¹	Some workers are not willing to share their problems inside the factory but they share outside with their co-workers.	Neutral	Reluctance to share inside factory, Limited internal support
	GM ¹²	Some factory have open door policy at works which allow the female worker to share their personal issues without hesitation.	Neutral	Open door policy, Sharing personal issues freely
	Industry Experts ¹³	There's a culture of standing together; if someone is in trouble, others try to protect her.	Positive	Supportive work culture, Standing together in trouble
	Industry Experts ¹⁴	I have seen management arrange support for workers whose family members were in hospital.	Positive	Management support, Help during family emergencies
	Industry Experts ¹⁵	In some factories there is no real life support from the supervisor and management when it comes to dealing with personal problems of female RMG workers.	Neutral	Lack of supervisor/management support,
	Academic Experts ¹⁶	The factories where supportive environment is available, there are workers can easily share the personal issues with their co-workers , supervisor and others	Conditional	Supportive environment available
	Academic Experts ¹⁷	If a worker faces a family or health problem, others usually collect small donations to help.	Positive	Support for sick family members, Collective financial help
	Academic Experts ¹⁸	Majority factory have PC committee, anti-harassment committee, welfare committee etc. for the well-being of the worker. Female workers can easily share their personal issues with those kind of committees.	Positive	Committees help the workers
	BGMEA Representati. ¹⁹	Supervisors sometimes show kindness, they grant leave or adjust workload during personal difficulties.	Positive	Leave & workload adjustment, Support during personal difficulties

	BGMEA Representati. ²⁰	The welfare officer and HR department are supportive when workers face serious issues like illness or family loss.	Positive	Supportive welfare officer, Assistance during serious issues
	BKMEA Representati. ²¹	Some female workers share their personal problems with co-workers or supervisors, while others don't. It depends on their comfort level and the relationship they have. The factory has options, but not everyone uses them.	Neutral	Depends on comfort level and relationships, Available options not used by all
	Strategic Partners ²²	Most of the factory have a formal system to share their personal problems of workers through the suggestion boxes, grievance mechanism or counselling services.	Positive	Formal system for personal issues, Suggestion boxes and grievance mechanisms, Counselling services available
	Strategic Partners ²³	When a worker faces family violence or divorce, others avoid talking about it.	Negative	Lack of emotional support, Social avoidance at workplace
	Strategic Partners ²⁴	Most of the RMG factory have open space for the workers so they feel confident for sharing their personal issues with their supervisor when needed.	Positive	Open space for workers, Encourages sharing personal issues
	NGO Person ²⁵	If the workers have good relationship with the supervisor and co-workers, it would be more open to discuss the personal problems.	Conditional	Openness in discussing personal problems
	NGO Person ²⁶	When the problem affects attendance or performance, workers are more likely to inform supervisors.	Conditional	Problem-related communication
	NGO Person ²⁷	In some RMG factory, the supervisor or the management staff are not willing to hear the problem of the workers, they just focuses on work	Neutral	Management unwilling to hear problems, Focus solely on work
	Labour Union Representati. ²⁸	Our workplace culture does not encourage discussing the personal problems, so the workers never felt comfortable sharing their personal issues.	Negative	Workers uncomfortable sharing issues, Limited emotional support at work
	Labour Union Representati. ²⁹	When the team working spirit is stronger in the RMG factory, there workers feel more comfortable sharing personal issues.	Conditional	Strong team spirit, Comfort in sharing personal issues
	Labour Union Representati. ³⁰	Some workers share personal issues with co-workers but not with supervisors or management.	Neutral	Sharing with co-workers, Lack of communication with supervisors

		Ministry Representati. ³¹	Yes they share their personal problems with their management by the help of PC committee and trade union.	Positive	Sharing personal problems with management, Assistance through PC committee and trade union
		Ministry Representati. ³²	Where the management body are more proactive for dealing the worker related issues, the workers get well solution of their problems.	Conditional	Proactive management, Effective problem-solving
9	How do you feel the practices of respect to each other in the RMG factory?	Supervisor ¹	The workers who have been working for a long time in the same factory, she get more respect by the supervisor and others.	Conditional	Increased respect from supervisors Recognition from others
		Supervisor ²	Respect increases among the workers and the supervisor when the workers fulfil their targets on time.	Conditional	Positive worker-supervisor relationship
		Supervisor ³	Supervisors who show respect to workers create a trickledown effect and create a good atmosphere in their factory.	Positive	Positive factory atmosphere
		Line Chief ⁴	The educated worker gets more respect rather than the others and the supervisor also honour them.	Conditional	Supervisors honour educated workers
		Manager ⁵	Yes, junior and senior workers maintain proper respect for each other.	Positive	Harmony between junior and senior workers
		Manager ⁶	The uses of slang languages between the workers and supervisors have reduced, so the respect and cooperation is increasing day by day.	Conditional	Reduction in slang language use, Increased respect, Improved cooperation
		Manager ⁷	The workers who assists each other during health problems, family problem, personal problem and other issues then the sense of mutual care and respect among them.	Positive	Mutual assistance among workers, Support during personal and family problems
		Manager ⁸	Management now recognizes worker efforts publicly; that boosts self-respect and motivation.	Positive	Public recognition of workers, Increased self-respect, Higher motivation
		AGM ⁹	Yes, there is good bonding with supervisors, and they often visit sick workers' homes to check on them.	Positive	Good bonding with supervisors, Supervisors visit sick workers,

					Care and concern beyond workplace
		AGM ¹⁰	The factories who provides incentives, compensation benefits for female workers, provides gift and other benefits that increases the respect among the workers of that factories.	Conditional	Increased respect among workers
		GM ¹¹	The respect and cooperation are mostly depends on the assistance and sharing during crisis period and other issues like food sharing , lend money, work in same floor and travel with each other etc.	Positive	Assistance during crises, Sharing resources and support
		GM ¹²	Respect diminishes if one female worker report against the other worker and supervisor to the management.	conditional	Reporting conflicts reduce respect
		Industry Experts ¹³	Management and supervisors seem the workers as lower category people in our society, even some supervisor who promoted from workers level, he or she does not well behave with the workers. But the issue of respect among each other is improving day by day because the employee of management level, supervisor and workers are coming from educated background that's why they respect each other.	Neutral	Respect improving due to educated workforce
		Industry Experts ¹⁴	The workers who are involved in various factory union or committees are respected by the management.	Positive	Respected by management, Influence through participation
		Industry Experts ¹⁵	I think there is a good relationship among the workers with their colleagues rather than the supervisors, and they often visit the sick co-workers' houses to see them.	Positive	Recognition for participation, Influence through involvement
		Academic Experts ¹⁶	The culture of shouting or humiliation is reducing gradually; people are becoming more aware.	Positive	Reduction in shouting and humiliation, Improving workplace culture
		Academic Experts ¹⁷	When the workers fail to meet the hourly target in production process, then in some cases supervisor or line chief help them to finish their work on time. On the other hand, some supervisors do rough behave with female workers	Neutral	Supportive behaviour in some cases, Rough or harsh behaviour from other supervisors
		Academic Experts ¹⁸	Workers are instructed to maintain good behaviour and teamwork, which has created a positive environment.	Positive	Teamwork encouragement, Positive work environment

	BGMEA Representati. ¹⁹	Verbal abuse from supervisor is common in RMG factory, they often misbehave with the workers when the female worker make mistake in the work process.	Negative	Some supervisors behave roughly
	BGMEA Representati. ²⁰	Mostly the new or the young female workers are often disrespected and bullied rather than the more experienced workers.	Neutral	New/young workers often disrespected, Experienced workers receive more respect
	BKMEA Representati. ²¹	Co-workers help each other and avoid using harsh words, it feels like a family.	Positive	Mutual help among co-workers, Avoiding harsh words
	Strategic Partners ²²	Favouritism among team leaders creates division and discrimination rather than the cooperation, collaboration to all employees in the RMG factory.	Negative	Favouritism by team leaders, Division and discrimination
	Strategic Partners ²³	The environment is much better now, management encourages everyone to behave respectfully, especially with female workers.	Positive	Improved work environment
	Strategic Partners ²⁴	More experienced and local workers are often respected by all but the migrant workers are often marginalized in RMG sector.	Neutral	Local workers is more respected
	NGO Person ²⁵	Most of the factory supervisor often talk to the female workers in disrespectful tone when they could not do their work properly.	Negative	Frequent verbal mistreatment
	NGO Person ²⁶	When the workers do mistake in the cutting, sewing and finishing process, the supervisor verbally abuse the female workers.	Conditional	Verbal abuse for mistakes, Supervisor misconduct
	NGO Person ²⁷	In most of the factory, workers and supervisors generally respect each other; people talk politely and maintain discipline.	Positive	Mutual respect, Maintained discipline
	Labour Union Representati. ²⁸	Respect usually comes from the heart when the supervisors behave and guide well to the workers, they become more motivated and work with more dedication by respecting each other but when the worker fail to meet the target then supervisor misbehave with the worker. I want to say, at present the status of respect among each other is not so good.	Negative	Respect linked to good supervisor behaviour, Motivation and dedication increase with mutual respect
	Labour Union Representati. ²⁹	Sometime the co-workers become rude and non-cooperative in terms of the work related issues like rework of some critical operation in the sewing department.	Negative	No cooperative behaviour on work issues
	Labour Union Representati. ³⁰	Verbal abuse is common, especially during production pressure, workers feel humiliated.	Negative	Common verbal abuse, Production pressure

		Ministry Representati. ³¹	When the responsible person from the Labour Ministry of Bangladesh, are visiting in the RMG factory, they are watching the good behaviour and respect among the workers and their supervisors.	Positive	Good behaviour in factory
		Ministry Representati. ³²	Management talks about respect but doesn't practice it consistently.	Negative	Inconsistent practice

Cognitive Social Capital

#	Question	Interview	Answer	Sentiments/ Theme	Key words/Quotations
Dimension-3: Cognitive Social Capital Factors					
10	What values or principles are actively practiced in RMG factory, and how do female workers contribute to collaboration and teamwork with others?	Supervisor ¹	Cleanliness and discipline are practiced, which makes collaboration smoother.	Positive	Cleanliness maintained, Workplace discipline, Smooth collaboration
		Supervisor ²	Female workers share tips to improve sewing efficiency.	Positive	Knowledge sharing, Cooperation among female workers
		Supervisor ³	Some supervisors recognize workers' contributions publicly.	Positive	Supervisor recognition, Public appreciation, Acknowledgment of worker contributions
		Line Chief ⁴	Workers maintain polite communication with colleagues.	Positive	Polite communication
		Manager ⁵	Positive behaviour spreads when senior workers set a good example.	Conditional	Positive behaviour
		Manager ⁶	All workers collaborate well when supervisors guide properly.	Conditional	Worker collaboration, Proper supervisor guidance, Team coordination
		Manager ⁷	Workers follow safety protocols collectively.	Positive	Collective safety practices
		Manager ⁸	Female workers show respect to all team members.	Positive	Respect toward all team members, Positive team relations
		AGM ⁹	Female workers participate actively in team meetings.	Positive	Positive team relations
		AGM ¹⁰	Team morale is high when everyone is treated equally.	Conditional	High team morale, Equal treatment, Positive work environment
		GM ¹¹	Female workers assist new hires in learning tasks.	Positive	Support for new workers, Task learning assistance

		GM ¹²	Cooperation exists when there is no fear of punishment.	conditional	Worker cooperation, Supportive environment
		Industry Experts ¹³	Workers encourage each other if incentives or rewards are involved.	Conditional	Peer encouragement, Motivation to perform
		Industry Experts ¹⁴	The factory emphasizes respect, so workers treat each other politely.	Positive	Emphasis on respect, Mutual respect among workers
		Industry Experts ¹⁵	Supervisors reward cooperation, which motivates the workers to work together.	Positive	Emphasis on respect, Polite behaviour
		Academic Experts ¹⁶	Senior workers guide new workers, which builds a learning culture.	Positive	Guidance from senior workers, Learning culture
		Academic Experts ¹⁷	The factory has rules for behaviour, but not all workers follow them.	Neutral	Lack of rule compliance, Discipline issues
		Academic Experts ¹⁸	Supervisor encourage the workers to support each other during busy periods.	Positive	Mutual support among workers, Teamwork during busy periods
		BGMEA Representati. ¹⁹	Workers are helpful if the workload is reasonable.	Conditional	Worker helpfulness, Cooperation among workers
		BGMEA Representati. ²⁰	Teamwork depends on the group; some teams collaborate well, others don't.	Neutral	Uneven team performance
		BKMEA Representati. ²¹	Workers volunteer to cover for absent colleagues.	Positive	Volunteering for absent colleagues, Team support
		Strategic Partners ²²	Female workers fear speaking up due to harsh criticism.	Negative	Fear of speaking up, Harsh criticism, Limited worker voice
		Strategic Partners ²³	Management values honesty and transparency, making it easier to trust each other.	Positive	Management values honesty
		Strategic Partners ²⁴	There is pressure to meet targets, which makes cooperation stressful.	Negative	Target pressure, Stressful cooperation, Work-related stress
		NGO Person ²⁵	Supervisors provide instructions but little encouragement.	Neutral	Lack of encouragement, Limited supervisor support
		NGO Person ²⁶	Some workers help each other, while others prefer to focus on their own work.	Neutral	Mutual help among some workers
		NGO Person ²⁷	Workers help each other during tight production deadlines.	Positive	Mutual help, Team cooperation

		Labour Union Representati. ²⁸	Supervisors sometimes show favouritism, affecting teamwork.	Negative	Supervisor favouritism, Unequal treatment
		Labour Union Representati. ²⁹	Verbal abuse from supervisors discourages collaboration.	Negative	Verbal abuse
		Labour Union Representati. ³⁰	Cultural differences between workers occasionally affect teamwork.	Neutral	Cultural differences
		Ministry Representati. ³¹	Conflicts between workers are sometimes ignored by management.	Negative	Worker conflicts, Lack of conflict resolution
		Ministry Representati. ³²	Workers maintain order but rarely go beyond assigned roles.	Neutral	Maintaining order, Strict role adherence
11	How do female workers show the sense of belonging to the factory?	Supervisor ¹	Workers of the good factory does not go on the strike against their factory management because of the good sense of belonging to the factory.	Positive	Workers avoid strikes, Positive relationship with management
		Supervisor ²	Some RMG factory who provide the benefits to the workers, their production is high due to the highest sincerity and dedication of the workers.	Neutral	High production output, Worker sincerity and dedication
		Supervisor ³	All of the small factory are not sincere to their workers in terms of the benefits, that's why their workers are not satisfied and they frequently quit their job.	Negative	Insufficient worker benefits, Low worker satisfaction, High employee turnover
		Line Chief ⁴	When the management behave well with the workers they feel more respectful and do their work very efficiently considering as their own work.	Conditional	Increased worker respect, Higher work efficiency and ownership
		Manager ⁵	No, some female workers don't feel that the factory is theirs. Even if the factory is good, when salaries are delayed, they get angry. Sometimes they break machines, glass, or go on strike.	Negative	Frustration due to delayed salaries, Occasional destructive behavior or strikes
		Manager ⁶	The female workers of some factories show a sense of belonging through their active involvement, collaboration and mutual support within the RMG factory.	Neutral	Active involvement in factory activities, Mutual support among workers
		Manager ⁷	If the demands of the workers are not fulfilled they go on strike and sometime damage the factory by breaking the glass or machine.	Conditional	Strikes as a form of protest, Damage to factory property

	Manager ⁸	When the female workers gets fair and competitive salary, they feel more valued as a result they feel more connected to the factory.	Conditional	Fair and competitive salary, Increased sense of value, Stronger connection to the factory
	AGM ⁹	Yes, some female workers feel like that the factory is their own. They see it as a family. They show their love by wearing T-shirts or putting up banners that promote the factory.	Positive	Express love and attachment to the factory, Show support through
	AGM ¹⁰	The factory management who treats fairly with their workers by providing good benefits, safety and wages, their work dedication is higher than others.	Conditional	Higher worker dedication, Increased overall productivity
	GM ¹¹	The workers of some factories do their job because of the monthly salary and they don't love the factory because of the management's misbehaviour.	Negative	Lack of sense of ownership, Management misbehavior
	GM ¹²	Many workers have been here for years; they feel like part of a big family.	Positive	Long-term employment of many workers, Feeling like part of a big family
	Industry Experts ¹³	The female workers who are working more than 10 years in the same factory. Their sense of belongings is more. On the other hand who work only for few years (1/2/3 years), their sense of belonging is not more.	Neutral	Long-term workers (10+ years) show strong sense of belonging, Short-term workers (1–3 years) show weaker sense of belonging
	Industry Experts ¹⁴	In a good factory, there are almost 70 percent workers have a good sense of belongings for the factory but 20-30 percent workers have less sense of belonging.	Positive	Sense of belonging varies among workers
	Industry Experts ¹⁵	Frequent departure of some female workers may indicate the mismanage of the management in terms of support and a weak sense of belonging in the factory.	Negative	Frequent departure of female workers, Indication of management's poor support
	Academic Experts ¹⁶	Workers celebrate factory anniversaries, festivals, and social events together, which builds belonging.	Positive	Celebration of anniversaries, festivals and social events
	Academic Experts ¹⁷	Some workers bring family members to show where they work, that shows strong emotional connection.	Positive	Bringing family to workplace, Emotional connection to factory
	Academic Experts ¹⁸	Not all the factory maintain fully compliance rules, timely salary, labour rights, solve the problems of workers immediately. Their workers turnover and absenteeism rate	Neutral	Worker turnover and absenteeism, Shows low sense of belonging

			is more and their work show lack of sense of belonging towards the factory.		
		BGMEA Representati. ¹⁹	The sense of belonging are not same among the workers of different factories. It may vary person to person but the small factories workers have less attachment to their factories	Neutral	Weaker attachment in small factories
		BGMEA Representati. ²⁰	Workers say they don't want to change jobs because they feel secure and respected here.	Positive	Job security, Feeling respected, Job retention loyalty
		BKMEA Representati. ²¹	When a factory provides good facilities and solves problems quickly, female workers feel more connection. In these factories, there are fewer absences and less worker turnover. These workers show a strong sense of belonging.	Conditional	Fewer absences and lower worker turnover
		Strategic Partners ²²	Those factory who gives salary timely, maintain their compliance issues, provide the compensation and benefits to their workers and maternity benefits too, their workers show the sense of belonging to the factory.	Conditional	Workers show strong sense of belonging
		Strategic Partners ²³	High turnover shows that workers don't feel attached to the factory at all.	Negative	High worker turnover, Lack of attachment, Low job satisfaction
		Strategic Partners ²⁴	They wear the factory ID and uniform with pride, showing identity and attachment.	Positive	Wearing ID and uniform, Sense of identity, Factory attachment
		NGO Person ²⁵	The sense of belonging is not more among the female workers when the factory could not give salary on time or enough benefit. More than they misbehave with the management and try to damage/ strike against the factory.	Negative	Low sense of belonging due to delayed salary, Worker misbehavior toward management, Attempts to damage property or go on strike
		NGO Person ²⁶	If the management of a factory show the good behaviour with female RMG workers, then the sense of belonging is visible among the workers.	Conditional	Good behavior from management, Visible sense of belonging among female workers, Improved worker engagement and commitment
		NGO Person ²⁷	If the factory ensures timely payment and good facilities, workers feel more attached.	Conditional	Stronger worker attachment
		Labour Union Representati. ²⁸	When the factory owners does not give enough benefits and deprive the workers in many way then the workers set fire, go on strike and vandalize the factory but not every factory owners are same.	Conditional	Insufficient benefits and deprivation of workers, Workers may strike, vandalize, or set fire

		Labour Union Representati. ²⁹	The factory force the workers for more daily production but they don't provide enough salary to the workers as though the dollar rate has increased but their salary is same as before.	Negative	Workers forced to increase daily production, Salary remains insufficient despite higher workload
		Labour Union Representati. ³⁰	The factory who arranges different types of sports , give lunch, celebrate different occasions (Pohela Baisakhi, first day of January, Eid party) arrange Iftar party, provide Eid gifts, free transportation and dormitory facilities etc. ,all of these things enhance the sense of belong among the female workers and they are more dedicated to the production process	Conditional	Provision of recreational, cultural and welfare facilities, Increased dedication to the production process
		Ministry Representati. ³¹	Some of the factories have labour unions and workers can directly communicate with the management regarding the different problems and issues, The workers of these factories are more satisfied than others and they show more loyalty towards the factory.	Neutral	Higher worker satisfaction, Greater loyalty toward the factory
		Ministry Representati. ³²	When the female workers perceive that their supervisors and managers are supportive and considerate of their needs, they are more likely to develop a sense of belonging to the factory and they are not usually quit the job.	Conditional	Supportive and considerate supervisors/managers, Lower likelihood of job quitting
12	How does the RMG factory care (or not care) about workers' satisfaction, harmony, and well-being?	Supervisor ¹	Work pressure of female worker is not same over the year. When the work load is high, they have to work till 10:00pm at night which creates work stress.	Conditional	Extended working hours, Increased work-related stress
		Supervisor ²	It depends on the factory condition.	Neutral	Depends on the factory
		Supervisor ³	The factories, where the work pressure is comparatively lower as well as the salary is good, so their feel enjoy in their factories.	Conditional	Lower work pressure, Good salary, Workers enjoy their workplace
		Line Chief ⁴	Management ensures clean drinking water, health care, and a safe working environment.	Positive	Clean drinking water, Health care facilities, Safe working environment
		Manager ⁵	No, female workers do not fully enjoy working in the RMG factory. They often remain under pressure, especially during peak seasons, due to excessive workloads.	Negative	Female workers do not fully enjoy their work, Constant work pressure, Excessive workloads in peak seasons

		Manager ⁶	Supportive environment of a RMG factories can increase the female workers job satisfaction but this is not seen in all factories equally.	Neutral	Supportive factory environment increases job satisfaction, Not all factories provide the same level of support
		Manager ⁷	Most of the factories provides the services and benefits to their workers like first aid, maternity benefits, health check-up, employ wellbeing, practices CSR etc. So that the female worker enjoy more in their factories.	Positive	Provision of services and benefits, Enhanced enjoyment of work among female workers
		Manager ⁸	Excessive working without adequate rest lead to burnout and decrease enjoyment in most of the factories.	Negative	Excessive work without adequate rest, Leads to worker burnout, Decreased enjoyment at work
		AGM ⁹	Yes, female workers enjoy working in the RMG factory. The turnover rate is very low only around 1%. They are happy with the work environment and often take the initiative to organize various events with joy and enthusiasm.	Positive	High job satisfaction among female workers, Low turnover rate, Participation in organizing events
		AGM ¹⁰	Yes, the management of the RMG factory provides reward for their punctuality and good performance with small gifts or recognition, which feels nice.	Positive	Rewards for punctuality and good performance, Recognition through small gifts, Creates positive feelings among workers
		GM ¹¹	Yes, female workers enjoy in factories in which the workloads are comparatively lower as well as the salary is good.	Conditional	Lower workloads, Good salary Greater enjoyment among female workers
		GM ¹²	Factories in EPZ areas are good in most of the cases and their work environment is friendly. Some factories have no overtime. So, their workers are satisfied than others.	Neutral	No overtime, Higher worker satisfaction
		Industry Experts ¹³	Overall, the female workers are enjoy in RMG factory. At present, the salary is increased, attendance bonus and overtime rate is also increased. They can talk about their issues in the factory. They fell the good social status. So they are happy and enjoy in the factory.	Positive	Improved salary, Ability to discuss issues within the factory, Enhance happiness and enjoyment

	Industry Experts ¹⁴	Workers get basic care like medical and safety, but not much beyond that.	Neutral	Basic medical care, Safety support, Lack of additional facilities
	Industry Experts ¹⁵	Though female workers are doing hard work but they don't acknowledged properly by the factory management that creates feeling of under valuation and dissatisfaction.	Negative	Hard work by female workers, Lack of acknowledgment, Feelings of dissatisfaction
	Academic Experts ¹⁶	If someone gets sick or faces a personal problem, they get no real support.	Negative	Lack of support for sickness, No help for personal problems
	Academic Experts ¹⁷	Where the work environment is more enjoyable and the working conditions is better, the female workers always fell enjoy.	Positive	Enjoyable work environment, Better working conditions, Feel happy and satisfaction
	Academic Experts ¹⁸	Female workers who are achieving a better work life balance that enhance the enjoyment in their daily life.	Conditional	Better work-life balance, Enhanced daily life enjoyment,
	BGMEA Representati. ¹⁹	Harmony is missing; frequent shouting and scolding make the environment stressful.	Negative	Lack of harmony, Frequent shouting and scolding, Stressful environment
	BGMEA Representati. ²⁰	Management only cares about production targets, not about worker satisfaction.	Negative	Neglect of worker satisfaction, Management priorities
	BKMEA Representati. ²¹	Yes, In some factory, female workers fell enjoy, where the management provide gifts or incentives for their contribution as recognition. Sometimes, the whole line or floor also gets rewards for good performance.	Neutral	Gifts or incentives for individual contributions, Rewards for good performance, Feel enjoyment and motivation
	Strategic Partners ²²	Wage related benefits are not satisfactory level among the female workers. Their current salary is not enough to full fill their basic needs, so how they can enjoy in their life. They are bound to do work in overtime, otherwise their salary is so bad amount.	Negative	Wage-related benefits are insufficient, Current salary does not cover basic needs
	Strategic Partners ²³	Workers don't feel satisfied because there's no recognition or appreciation for hard work.	Negative	Lack of recognition, No appreciation, Worker dissatisfaction
	Strategic Partners ²⁴	Where the management is not supportive and cooperative to the workers, the turnover rate of that factory is higher but on the other hand, some factory turnover rate is less than 2% where their work environment is supportive and peaceful.	Conditional	Unsupportive management leads to higher turnover, Supportive work environment leads lowers turnover

		NGO Person ²⁵	Good salary is the precondition for job satisfaction and job enjoyment. But the average salary of female workers are not well enough to survive in Dhaka city of Bangladesh.	Negative	Difficult to meet living costs in Dhaka city
		NGO Person ²⁶	Management doesn't care about well-being unless an inspection is coming.	Negative	Management neglect, Well-being ignored
		NGO Person ²⁷	In most of the factories male workers are usually promoted to the higher rank as like supervisor, line chief, QC officer, cutting master compared to the female workers and that creates job dissatisfaction among female workers.	Negative	Fewer promotions for female workers, Leads to job dissatisfaction
		Labour Union Representati. ²⁸	Usually female workers of RMG factories cannot enjoy properly in the workplace. To fulfil the work targets they have to work under pressure and there is no scope for gossiping with others and taking rest during the work period.	Conditional	High work pressure to meet targets, Limited enjoyment in the workplace
		Labour Union Representati. ²⁹	There are some large factories who fulfil the requirements of the buyer. Their managements and staff shows a positive and good behaviour towards female workers and the workers feel the job satisfaction.	Neutral	Job satisfaction in large factory
		Labour Union Representati. ³⁰	Small factories always emphasis on the production and production rather than the worker satisfaction that creates the mental pressure for female workers.	Negative	Neglect of female workers' needs, Creates mental pressure for female workers
		Ministry Representati. ³¹	Yes, the female workers enjoy in the factory.	Positive	Female workers enjoy their work
		Ministry Representati. ³²	Most people come to work just for income, not because they feel happy or cared for.	Neutral	Work motivated by income, Lack of happiness at work, Feeling uncared for

Socio-Economic Empowerment Factors

#	Question	Interview	Answer	Sentiments/The me	Key words/Quotations
Part-B (Socio-economic Empowerment Factors)					
1	What is your opinion about the current living conditions of female garment workers'?	Supervisor ¹	The living conditions of female workers have improved since they started working in the garment factory.	Positive	Improved living conditions
		Supervisor ²	I think the female workers who earned more, they could rent better and safer house.	Conditional	Higher earnings, Better housing
		Supervisor ³	Some renowned factories in Bangladesh provided dormitory for the female workers, which made their living condition much better.	Conditional	Improved living conditions, Support for female workers
		Line Chief ⁴	Most the female workers are living in a poor housing area due to the low wages structure of their factory, so they feel more stress, they keep a distance from others, they have low trust in their society and mostly they are cannot participate in the local activities too.	Negative	Poor housing conditions, Limited community participation
		Manager ⁵	Yes, the current living conditions of most female garment workers are quite good. Many of them are now self-reliant, contribute financially to their families, and can support their children's education.	Positive	Good living conditions, Financial self-reliance, Support for family and children's education
		Manager ⁶	The living condition of the female RMG workers are not so good, there are lack of privacy in their house because they live in a house with multiple family members where they can use only one or two toilets.	Negative	Poor living conditions, Lack of privacy, Overcrowded housing
		Manager ⁷	Female workers can afford better food and basic household items in their family.	Positive	Affordable food, Basic household items, Improved family well-being
		Manager ⁸	The workers who work in a better RMG factory and who have job security, they could feel safe investing in a better place to live.	Conditional	Confidence in housing investment
		AGM ⁹	Yes, their living conditions have improved compared to the past. Many now live in better housing and can afford to shop more frequently in the market.	Positive	Improved living conditions, Better housing, Increased purchasing ability

	AGM ¹⁰	The female garment workers cannot have the opportunity for better living, so they have less stability and dignity in their society, which weakens the feeling of social capital in their lives.	Neutral	Limited living opportunities, Weak social capital
	GM ¹¹	The living conditions of female workers are good, they have electricity, and a fan, and sometimes even a television. I think, they don't have before.	Positive	Good living conditions, Access to electricity and appliances, Improved lifestyle compared to the past
	GM ¹²	The workers who live with their colleagues and relatives by sharing a room, they can save money and live well.	Neutral	Shared housing, Cost savings Improved living standard
	Industry Experts ¹³	They can send money home every month to support their parents.	Positive	Financial support for parents, Family assistance
	Industry Experts ¹⁴	Compared to before, the standard of living of female workers is much better now.	Positive	Improved standard of living, Financial support to family, Better quality of life
	Industry Experts ¹⁵	The garments worker's earnings are often just enough, they can only bear their daily necessities such as food, rent and transportation but is very hard for them to bear the cost of education, healthcare and emergency.	Neutral	Difficulty affording education and healthcare
	Academic Experts ¹⁶	Due to the high living cost in urban areas and low wages in the factory, most female workers struggle to maintain the family expenses.	Negative	Low wages, High living costs
	Academic Experts ¹⁷	In the local communities where female garment workers live often lack of essential resources such as healthcare, privacy in their houses, education for their children and financial services.	Negative	Lack of healthcare, Limited privacy and housing issues
	Academic Experts ¹⁸	Most of the female RMG workers live in a tin-shed house that gets too hot during the day.	Negative	Overheating in tin-shed houses, Poor living conditions
	BGMEA Representati. ¹⁹	The rent and expenses balance of the female RMG workers are somehow almost equal that they earn.	Neutral	Limited financial flexibility
	BGMEA Representati. ²⁰	The living condition of female workers have improved at a large scale along with their family cohesion and emotional well-being.	Positive	Improved living conditions
	BKMEA Representati. ²¹	The living conditions of female garment workers are very good, especially for those who work in 100 percent compliance factories. They receive good salaries.	Positive	Good living conditions, Better salaries

		Strategic Partners ²²	Due to low wages majority female garment workers cannot bear the expenses of their housing, food security, sanitation, health care & education etc. so we can easily say that their living condition is not so good.	Negative	Low wages, Inability to afford basic needs, Poor living conditions
		Strategic Partners ²³	The living condition of female RMG worker is not so good, they have to work till 8 to 9 pm so they have to sufficient time, space and resources to build up the strong relationship with the local community people, that's why they cannot receive proper support and cooperation during their financial need.	Negative	Long working hours, Limited community interaction, Lack of social support
		Strategic Partners ²⁴	As the wages of the workers are too low. They cannot afford good quality food and better lifestyle even they cannot send their children's for schooling.	Negative	Low wages, Inability to afford quality food and lifestyle
		NGO Person ²⁵	Those garments workers, who have multiple earners in their family can easily stay in good condition and they can fulfill their family members' needs and demands in some extents but due to the excessive workload, they cannot take part in social activities and fail to build social relationships.	Positive	Multiple earners improve living conditions, Limited social participation
		NGO Person ²⁶	Though some female RMG worker live in rented flat but they cannot enjoy comfort and privacy.	Neutral	Rented flats, Lack of comfort, Limited privacy
		NGO Person ²⁷	Most of the female RMG workers live in overcrowded, poorly maintained housing with low access to health care, education of their children and social services.	Negative	Overcrowded housing, Low access to healthcare and social services
		Labour Union Representati. ²⁸	Most of the female RMG workers live in Tin-shed, paka or semipaka house but some of them may live in rented flat.	Neutral	Tin-shed, paka, or semi-paka houses, Some live in rented flats
		Labour Union Representati. ²⁹	The female RMG worker who have been working in the RMG for a long time, or the workers who are in the RMG for the 2 nd generation of their family stream and the local workers who have been working in the RMG, their living condition improved at a large scale along with their family cohesion and emotional well-being, but the scenery is not same for everyone.	Neutral	Improved living conditions for local workers, Unequal living conditions
		Labour Union Representati. ³⁰	Due to their debt they cannot enjoy their life and the live in very poor condition for their monthly repay of their debt.	Negative	Poor living conditions

		Labour Ministry Representati. ³¹	Women empowerment has progressed in our country, more than 60 percent female workers who have children can take sanitation and other facilities like education, the female worker have a significant role in their family, from an economic viewpoint their living condition have improved a lot.	Positive	Improved access to sanitation, Enhanced economic role in family
		Labour Ministry Representati. ³²	The female RMG workers can manage to live the basic needs but nothing extra.	Neutral	Basic needs met
2	How has access to healthcare services after joining the garment factory influenced female workers' ability to manage their own health and support the well-being of their family members?	Supervisor ¹	As far I know most of the factory provide the health and safety support during the working hours and workers are able to manage their own health support and the well-being of their family members.	Positive	Health and safety support at work, Self-managed family well-being
		Supervisor ²	Most of the factories provide free medicine and free medical treatment by the authorised doctor in their factory.	Positive	Medical treatment by authorized doctor, Workplace healthcare support
		Supervisor ³	In case of accident or severe injury the factory takes all the responsibility of the workers and provide the financial supports, which boost the trust of the worker on the factory management.	Positive	Factory-provided medical treatment, Accident and injury support
		Line Chief ⁴	The factory have all the measurement for tackle safety and health related issues but not all the workers can take the benefits.	Neutral	Safety and health measures in factory, Unequal access to benefits
		Manager ⁵	Yes, female workers are generally satisfied with the health and safety conditions in their factories. They receive free training, sanitary napkins, and access to free medicine.	Positive	Access to free sanitary support
		Manager ⁶	The factory clinic helps the worker to get medicine quickly when they feel unwell.	Positive	Factory clinic support, Quick access to medicine, Worker health assistance
		Manager ⁷	The healthcare service is good in some factories; in others, it's very poor.	Conditional	Healthcare service in factory
		Manager ⁸	Before joining, female workers didn't go to the doctor regularly, but now they do health check-ups every few months.	Positive	Improved health check-ups, Better healthcare awareness
		AGM ⁹	Yes, they are highly satisfied. Regular monthly reviews and seminars are conducted to gather workers' opinions, and 100% of them have expressed satisfaction with the health and safety conditions.	Positive	Regular health check-ups, High satisfaction with health and safety

	AGM ¹⁰	When female worker get sick, the factory gives free primary treatment, which saves money for their family.	Positive	Free primary treatment, Support during illness
	GM ¹¹	All of the RMG factory may have First-Aid facility but some cannot ensure proper treatment in large scale.	Neutral	Free primary treatment for sick workers, First-aid facilities available
	GM ¹²	More than 80 percent factory are concern about the health and hygiene of the working environment, which makes the worker more satisfied about their working condition.	Positive	Health and hygiene focus, Safe working environment
	Industry Experts ¹³	Female workers have learned about hygiene and nutrition from the health sessions arranged by the factory and they can health care of their family members.	Positive	Focus on workplace health and hygiene
	Industry Experts ¹⁴	When the management is caring, the support works well, but when they change, it gets worse.	Conditional	Management support the workers
	Industry Experts ¹⁵	Most of the factory provides free training on fire safety and health related issues to the female RMG workers for creating good atmosphere.	Positive	Fire safety training provided, Health-related training for positive atmosphere
	Academic Experts ¹⁶	Some factory clinic doesn't have enough medicine, so the worker still go outside for better treatment.	Negative	Insufficient medicine in factory clinics, Limited healthcare resources
	Academic Experts ¹⁷	The RMG factories who ensures proper health support and safety for their workers like MBBS Doctor, free medicine , free health check-up, medical centre, ambulance etc. The worker of those factories are more satisfied, dedicated for the factory and keep trust on the management.	Conditional	Insufficient medicine in some clinics, Health support in certain factories
	Academic Experts ¹⁸	In most of the factory, the doctor visits once a week, and most of the time is absent.	Negative	Doctor visits once a week, Limited healthcare availability
	BGMEA Representati. ¹⁹	Most of the female RMG worker get better care now and their family members can also get health care facilities.	Positive	Improved healthcare for workers, Healthcare access for family members
	BGMEA Representati. ²⁰	The factory provides first aid and emergency help, which makes feel secure the female workers at work.	Positive	First aid provided, Emergency support
	BKMEA Representati. ²¹	Female workers feel very satisfied with the health and safety conditions in 100 percent compliance factories. There are hospitals,	Positive	High satisfaction with health and safety, Provide comprehensive facilities

			free medicine corners, fire training, emergency exits, proper air flow, and good ventilation.		
		Strategic Partners ²²	For female RMG workers, the health service is mainly for emergency cases, not for regular women's issues.	Negative	High satisfaction in compliance factories, Comprehensive health and safety facilities
		Strategic Partners ²³	RMG factory provide service during an accident period to the workers, but for long-term illness, it's not enough.	Conditional	Emergency healthcare provided, Limited support for long-term illness, Partial health service coverage
		Strategic Partners ²⁴	Most of the factory don't use the health service much; most of the RMG workers prefer local clinic that is near home.	Neutral	Accident-related health support, Preference for local clinics
		NGO Person ²⁵	Due to excessive workload most of the female RMG workers feel health hazard and work stress.	Negative	Work-related stress
		NGO Person ²⁶	In some RMG factories the management ignore the health related problem of the female workers, they act like this not a big issue and they skip it that creates frustration among the workers.	Negative	Ignored health problems
		NGO Person ²⁷	Some factory management are not concerned about the health condition of the workers, so they are bound to work with illness.	Negative	Lack of management concern, Neglected worker health
		Labour Union Representati. ²⁸	Some medium and small category factory fails to provide proper health related treatment for their workers	Negative	Inadequate health treatment Limited worker healthcare
		Labour Union Representati. ²⁹	During illness, female workers still have to work because they can't afford to lose attendance bonuses.	Negative	Working while ill
		Labour Union Representati. ³⁰	Most of the female workers have access to healthcare services after joining the garment factory that influenced their ability to manage their own health and support the well-being of their family members.	Positive	Access to healthcare after joining Ability to support family well-being
		Labour Ministry Representati. ³¹	The government of Bangladesh is working for the health and safety issues of RMG worker by DIFE. The safety committee is active in every RMG factory, this safety committee observe the safety issues and take action against it, so I can say that the health and safety condition is better than before.	Positive	Government initiatives via DIFE, Improved health and safety conditions
		Labour Ministry Representati. ³²	Most of the female workers are able to manage their own health services and support the well-being of their family members.	Positive	Manage own health services

3	How has the income of female workers affected their ability to support the education of their family members?	Supervisor ¹	Yes, many female RMG workers are capable to spend money on their children education, their children's are reading in good school and college.	Positive	Financial support for children's education
		Supervisor ²	Those RMG workers who earn small amount of money, their children cannot continue education more than primary level.	Neutral	Limited children's education, Financial constraints on schooling
		Supervisor ³	Regular monthly income of female RMG workers ensure school fees are paid on time.	Positive	Timely school fee payment, Financial stability for education
		Line Chief ⁴	Those who have multiple earners in the family, their children can achieve higher education.	Conditional	Regular income ensures school fees, Children's access to higher education
		Manager ⁵	Yes, female workers are able to spend on education. They send their children to school and college, and in some cases, they even support their children in studying abroad with their savings.	Positive	Ability to spend on education, Support for children's schooling and college
		Manager ⁶	Some of the Female RMG workers can continue the expenditure of the education of their children without interruption.	Positive	Continued education expenditure, Financial support for children
		Manager ⁷	Female RMG workers who are working with husband, they can provide easily the tuition or private coaching of their children.	Positive	Ability to afford tuition or coaching, Support for children's education
		Manager ⁸	Female RMG workers can buy school uniforms, books and other equipment of their Childers. They are able to pay the school fees also.	Positive	Paying school fees, Supporting children's education
		AGM ⁹	Yes, most of the female workers can afford to send their children to school.	Positive	Payment of school fees, Affordability of children's education
		AGM ¹⁰	Wages are too low for RMG workers that is so quite possible to cover full educational costs of their children.	Negative	Inability to cover full educational costs, Financial limitation for children's education
		GM ¹¹	Female RMG workers feel proud to contribute to their children's education.	Positive	Supporting children's education

	GM ¹²	Majority of the female workers may run the education expenses of their children till primary level but they cannot afford higher studies expenses.	Neutral	Education expenses covered up to primary level, Inability to afford higher education
	Industry Experts ¹³	Most of the female RMG workers can bear the high living costs rent, food, transport etc. They cannot bear the expenditure of the education of their children.	Negative	Inability to afford children's education
	Industry Experts ¹⁴	No, many female RMG workers can't afford to spend money on their children education due to their limited earning.	Negative	Inability to spend on children's education
	Industry Experts ¹⁵	Single mothers find it especially difficult to manage both work and study costs of their children.	Negative	Managing work and children's study costs
	Academic Experts ¹⁶	Some of the factory give free education for their workers children, which saves the workers money and ensures their children education.	Positive	Factory-provided free education, Ensured children's education
	Academic Experts ¹⁷	If wages increase of female workers, they could ensure higher education for their children.	Conditional	Ability to afford higher education, Improved children's educational opportunities
	Academic Experts ¹⁸	Some of the female workers may expend money on their children's education but most of them are not interested.	Neutral	Some spend on children's education, Majority not investing in education, Limited interest in educational expenditure
	BGMEA Representati. ¹⁹	Some of the female RMG workers can enrol their children in better-quality schools.	Positive	Enrolling children in better-quality schools, Access to improved education, Educational opportunities for children
	BGMEA Representati. ²⁰	Female RMG workers can bear the educational cost of their children.	Positive	Ability to bear educational costs, Support for children's education
	BKMEA Representati. ²¹	Yes, they understand the importance of education. Most of their children study in good schools and colleges.	Positive	Children studying in good schools
	Strategic Partners ²²	Children's o Female RMG workers are improved the education by inspires their mother support.	Positive	Inspiration from mothers
	Strategic Partners ²³	If factory provides day-care or education allowance, it would help more for female RMG workers.	Conditional	Education allowance, Enhanced assistance for female workers
	Strategic Partners ²⁴	Some female workers are good bear the educational cost, others are not.	Neutral	Financial disparity among workers

		NGO Person ²⁵	Extended family members sometimes share education costs.	Neutral	Shared education costs
		NGO Person ²⁶	The income of some female workers affect the ability to support the education of their family members.	Positive	Income influences educational support capacity, Low income limits education opportunities
		NGO Person ²⁷	If job stability improves for female RMG workers, they could plan better for education and can continue.	Conditional	Stable employment enhances educational planning, Job security supports consistent schooling
		Labour Union Representati. ²⁸	Most the son of RMG workers attend government schools, which are low-cost but of mixed quality.	Neutral	Enrolment in government schools, Quality concerns of low-cost education
		Labour Union Representati. ²⁹	If the mother gains promotion or skill training, her income could sustain schooling of her family members.	Conditional	Sustaining children's schooling
		Labour Union Representati. ³⁰	If both parents work, educational expenses can be managed comfortably.	Conditional	Manageable educational expenses for dual earner
		Labour Ministry Representati. ³¹	Many female workers are more concerned about their saving rather than their children's education.	Negative	Less priority on children's education
		Labour Ministry Representati. ³²	Some RMG workers prioritize the education of the family members during good earning periods.	Neutral	Prioritizing family education, Financial allocation to education
4	What is the financial condition and savings status of female garment workers' after joining in RMG factory?	Supervisor ¹	The income has allowed to save a small amount each month of a RMG worker in Bangladesh.	Positive	Monthly savings, Financial planning
		Supervisor ²	Some female RMG workers can now contribute to their family's household expenses regularly.	Positive	Regular contribution to household expenses, Financial support to family
		Supervisor ³	Those who are working more than 10 years in RMG, have good financial condition and able save some amount of money in every month.	Conditional	Good financial condition, Regular monthly savings
		Line Chief ⁴	There have a small savings account at the bank for female RMG workers.	Positive	Bank savings accounts, Financial security, Small-scale savings

		Manager ⁵	Yes, the financial condition and savings status of most female workers have improved after joining the RMG sector. Many of them now have deposits and a decent amount of savings.	Positive	Improved financial condition, Increased savings, Bank deposits
		Manager ⁶	Most of the female RMG workers can buy essential items without asking for money from family but cannot save easily.	Neutral	Improved financial condition, Ability to buy essentials independently, Limited savings capacity
		Manager ⁷	Most of the female RMG worker can afford better food and nutrition for their family members.	Positive	Ability to afford better food, Enhanced household well-being
		Manager ⁸	Some female RMG worker can cover their medical expenses without borrowing.	Positive	Financial independence, No need to borrow
		AGM ⁹	Yes, they have financial stability. Many have deposit pension schemes (DPS) and maintain significant savings in their bank accounts. They also keep money in mobile banking services like Rocket and Bkash.	Positive	Financial stability, Savings through bank & mobile banking
		AGM ¹⁰	During festival bonuses, some female RMG worker can manage to save a small amount.	Conditional	Ability to save small amounts, Occasional financial cushioning
		GM ¹¹	After joining the RMG some female workers could not improve their financial condition because of their family crisis.	Negative	No financial improvement, Impact of family crises, Limited economic progress
		GM ¹²	The female workers of small category factories can only cover the monthly rent and food cost but they have no savings.	Negative	Covering basic expenses, No savings
		Industry Experts ¹³	The workers of good factory have good savings but the medium category factory workers save little amount of money like 300/500/1000 BDT monthly, they usually save the money in bank account, NGO and DPS, they are more focused on saving money rather than sending their children to school.	Neutral	Good factory workers have substantial savings, Medium factory workers save small amounts
		Industry Experts ¹⁴	Only one earner of female RMG worker cannot able to save money and her financial condition is not in satisfactory level because of their big family.	Negative	Inability to save money, Unsatisfactory financial condition due to large family
		Industry Experts ¹⁵	I think for single person, the earning is sufficient and have good amount of savings and improved financial condition but for big family it is not possible.	Neutral	Sufficient earnings for single workers, Good savings and improved financial condition,

					Insufficient earnings for large families
	Academic Experts ¹⁶	If overtime is available in RMG factory then some female RMG worker can save more money.	Conditional		Overtime opportunities, Increased savings, Additional income potential
	Academic Experts ¹⁷	Some female RMG worker can repay loans or debts more comfortably than before.	Positive		Loan and debt repayment, Improved financial management, Increased economic comfort
	Academic Experts ¹⁸	The single earners family member cannot save monthly and their financial condition is not so good but on the other hand the family consists of multiple earners who live well with good savings.	Neutral		Single-earner families struggle financially, Limited or no savings
	BGMEA Representati. ¹⁹	The financial condition and savings status of female garment workers have improved after joining in RMG factory.	Positive		Improved financial condition, Better savings status
	BGMEA Representati. ²⁰	Due to the yearly inflation in Bangladesh, the earnings of female workers are no longer enough to run a family and their financial condition is not improved despite of working in RMG for long years.	Negative		Impact of yearly inflation, Limited financial improvement
	BKMEA Representati. ²¹	The payment system in RMG is done by banking so the workers are able to do some little amount of savings.	Positive		Ability to save small amounts
	Strategic Partners ²²	Though some female workers earn more than 20000 taka but due to their daily needs they can't save money monthly.	Conditional		Inability to save money
	Strategic Partners ²³	I think, the RMG workers' family with more than one earner are usually financially stable, their savings and financial condition is comparatively better. But a single-earner family may find it hard to meet its basic needs and do monthly savings.	Conditional		Multiple-earner families are financially stable, Single-earner families struggle with basic needs and savings
	Strategic Partners ²⁴	Most of the RMG workers cannot save any money due to household responsibilities.	Negative		Inability to save money, Financial constraints
	NGO Person ²⁵	The income is barely enough to cover basic needs of female RMG workers.	Negative		Barely sufficient income, Covering basic needs, Limited financial flexibility
	NGO Person ²⁶	In some garments factories the wages are not enough. Workers cannot afford healthcare, standard of living and proper nutrition for their families and they also fail to save money.	Negative		Insufficient wages, Lack of savings

		NGO Person ²⁷	They have good savings. Many of them use their savings to buy cows and land.	Positive	Good savings, Financial asset building
		Labour Union Representati. ²⁸	Most of the female RMG workers feel the salary is fair but not enough to improve their life significantly.	Neutral	Limited financial advancement
		Labour Union Representati. ²⁹	Current inflation in market makes it hard to manage savings for female RMG workers.	Negative	Market inflation, Difficulty managing savings, Financial strain
		Labour Union Representati. ³⁰	Some female RMG worker often borrow money to meet unexpected expenses.	Negative	Borrowing money, Unexpected expenses, Financial vulnerability
		Labour Ministry Representati. ³¹	The savings of female RMG workers are not too much, they are more concerned about their family members so they expend more for their family's well-being.	Neutral	Limited savings
		Labour Ministry Representati. ³²	Some female RMG worker have some cash at home but no formal savings plan.	Neutral	Cash at home, No formal savings plan, Informal financial plan
5	Do you think that the earnings of female workers are sufficient to meet their essential needs and demands as well as their family members?	Supervisor ¹	No, the earning of female garments workers are often not sufficient to meet their basic need, which leads them to poverty.	Negative	Insufficient earnings, Inability to meet basic needs, Poverty risk
		Supervisor ²	I think the wages of female workers are far below for decent living standard.	Negative	Low wages, Inadequate for decent living standard, Financial insufficiency
		Supervisor ³	Yes, the income of female RMG worker is enough to cover their personal and family needs but not sufficient.	Positive	Income covers basic needs, Supports personal and family expenses, Insufficient for additional needs
		Line Chief ⁴	Most of the female RMG workers can afford groceries and household expenses comfortably.	Positive	Ability to afford groceries, Manage household expenses, Financial comfort for basic needs
		Manager ⁵	No, the earnings are not fully sufficient to meet all the essential needs and demands of the workers and their families. However, they manage their expenses carefully within their means.	Conditional	Earnings insufficient for all essential needs

	Manager ⁶	It is generally sufficient, and many have been able to build houses in villages and support their children's education, indicating financial improvement.	Positive	Sufficient income for essentials, Financial improvement
	Manager ⁷	The salary of the female RMG workers is sufficient to meet my daily expenses without stress.	Positive	Sufficient salary, Daily expenses covered
	Manager ⁸	Most of the female RMG workers can help their parents financially when needed.	Positive	Financial support to parents, Ability to help family
	AGM ⁹	No, not all needs are fully met. However, they are generally content with their income and lifestyle.	Conditional	Partial fulfilment of needs, Satisfactory lifestyle
	AGM ¹⁰	The earnings of female garment workers are sufficient and they manage within their means.	Positive	Sufficient earnings
	GM ¹¹	I think their earning are not sufficient, most of them rely on loan and other income.	Negative	Insufficient earnings, Reliance on loans, Dependence on additional income sources
	GM ¹²	The earnings of the female worker can only cover the monthly rent and food cost but they have no extra money for emergency situation.	Negative	Earnings cover rent and food, No extra money for emergencies
	Industry Experts ¹³	The income of female RMG workers fully depends on whether additional financial support is needed.	Conditional	Limited financial independence
	Industry Experts ¹⁴	It seems to me that the issue is depends on individual circumstances and cost of living in the area.	Neutral	Income adequacy varies
	Industry Experts ¹⁵	I think for single person, the earning is sufficient but for family members it is not enough.	Neutral	Sufficient earnings for single workers, Insufficient earnings for families
	Academic Experts ¹⁶	The salary of female RMG worker is neither fully sufficient nor completely insufficient.	Neutral	Partially sufficient salary, Meets some financial needs, Limited financial adequacy
	Academic Experts ¹⁷	I think, despite of working long hours, the RMG workers get a poor amount of salary which force them to lead poor life and lack of nutrition.	Negative	Low salary, Poor living conditions and nutrition
	Academic Experts ¹⁸	The single earners family member cannot meet their essential needs and demands but on the other hand the family consists of multiple earners live well.	Conditional	Single-earner families struggle

	BGMEA Representati. ¹⁹	I think, female RMG workers feel financially secure with their current earnings.	Positive	Financial security
	BGMEA Representati. ²⁰	Due to the recent inflation in Bangladesh the earnings of female workers are no longer enough to run a family.	Negative	Insufficient earnings, Difficulty managing family expenses
	BKMEA Representati. ²¹	Yes, most of the female RMG workers earn more than 20000 taka. They can support their families and even help their husbands in running businesses.	Positive	Earnings above 20,000 Taka, Support for family expenses
	Strategic Partners ²²	Whether the income is sufficient depends on where the worker lives. Compared to other educated people, these workers receive wages along with attendance bonuses, rewards, and overtime pay. On average, they earn around 20,000 to 22,000 taka, which is similar to the salary of a graduate.	Conditional	Income sufficiency, Average salary comparable to a graduate
	Strategic Partners ²³	I think, the RMG workers' family with more than one earner are usually financially stable and lives comfortably, but a single-earner family may find it hard to meet its basic needs.	Conditional	Financial stability in multiple-earner families, Single-earner families struggle with basic needs
	Strategic Partners ²⁴	No, the income is not enough to meet all their personal and family needs.	Negative	Insufficient income, Unmet personal & family needs
	NGO Person ²⁵	The salary of female RMG workers is insufficient to cover good house rent and utilities.	Negative	Insufficient salary
	NGO Person ²⁶	In some garments factories the wages are so low that workers cannot afford healthcare, standard of living, children education and proper nutrition for their families.	Negative	Very low wages, Poor standard of living
	NGO Person ²⁷	The income of female RMG workers is enough for basic needs but not for extra expenses.	Neutral	Very low wages
	Labour Union Representati. ²⁸	Female workers in RMG (Ready-Made Garment) factories get wages, overtime pay, attendance bonuses, target bonuses, rewards, and sometimes provident funds. But I think, it is not enough for them to live well. Because of the rise in the dollar rate, factory owners are earning more, but workers' salaries have not increased much compared to 2018.	Negative	Insufficient earnings for decent living, Wages lag
	Labour Union Representati. ²⁹	I think, though the wages and bonuses have increased of the female workers but this earning still not enough for the workers and their family members because of the high market prices.	Negative	Earnings insufficient for family needs, Impact of high market prices

		Labour Union Representati. ³⁰	The income is only sufficient for RMG workers when they have another earning members.	Conditio nal	Income sufficiency with additional earners, Dependence on multiple household incomes
		Labour Ministry Representati. ³¹	All RMG workers are not getting the sufficient amount of salary because the owners have not the same ability to pay, some garments factory pay in higher than others.	Neutral	Unequal salaries across factories, Insufficient income for some workers
		Labour Ministry Representati. ³²	RMG workers can support their family partially with their income but not always.	Neutral	Partial family support, Income limitations
6	Do you think that the social status of female garment workers are improved after joining in RMG sector?	Supervisor ¹	After joining in RMG factory, they can meet their fundamental rights and fulfil their needs and demands which upgraded their social status.	Positive	Meeting fundamental rights, Fulfilment of needs and demands, Upgraded social status
		Supervisor ²	Still now the RMG workers are neglected by some general people because of their negative thoughts against the RMG.	Negative	Negative public perception, Ongoing societal bias
		Supervisor ³	Though their earning source is upgraded but still they have no respected position in society.	Negative	Lack of societal respect, Limited social recognition
		Line Chief ⁴	Yes, relatives of female RMG workers now respect them more because they are contributing financially in their family.	Positive	Increased family respect, Enhanced social recognition within relatives
		Manager ⁵	No, the social status of female garment workers has not improved significantly yet. However, it is gradually improving over the time.	Conditio nal	Limited social status improvement, Gradual positive change, Slow societal recognition
		Manager ⁶	No, not everyone treat them respectfully, still some people look down on working women in our country.	Neutral	Lack of universal respect
		Manager ⁷	If they can balance their work life and household work they are praised.	Conditio nal	Recognition for efficiency
		Manager ⁸	As the workers are able to support their children and siblings education, so people treat them with respect.	Conditio nal	Enhanced social recognition
		AGM ⁹	Yes, their social status has improved compared to the past. They are now respected by others, including their relatives in rural areas, who appreciate their financial contributions and feel proud of them.	Positive	Improved social status, Respect from relatives and community

		AGM ¹⁰	They are loved and respected because they help run the household	Conditio nal	Loved and respected, Recognition for domestic support
		GM ¹¹	Still people of our country overlook the RMG workers.	Negative	Lack of recognition
		GM ¹²	I think, the social status of female RMG workers are improved after joining in RMG sector.	Positive	Improved social status, Positive change after joining, Enhanced societal recognition
		Industry Experts ¹³	If the community has seen successful work for women then they will be more supportive.	Conditio nal	Community observation of women's success
		Industry Experts ¹⁴	Some female RMG workers are respected and some are not , it depends on the family status	Neutral	Varied respect levels, Dependence on family status, Unequal social recognition
		Industry Experts ¹⁵	Yes, the respect of female RMG workers are improved in the community since they started earning.	Positive	Improved respect in community, Positive social perception
		Academic Experts ¹⁶	If the female RMG worker can earn more than her husband, then she is respected more by her In-laws.	Conditio nal	Increased respect from in-laws
		Academic Experts ¹⁷	Though they are earning a lot but they are still not treated respectfully.	Neutral	Lack of respectful treatment
		Academic Experts ¹⁸	Not everyone respect them, some people still criticize them for working outside.	Negative	Lack of universal respect
		BGMEA Representati. ¹⁹	Female RMG workers are treated as same as before, no changes in people mind-sets.	Neutral	Unchanged mind-sets, Persistent societal perception
		BGMEA Representati. ²⁰	Most of the female RMG workers can contribute to family decisions financially, which gives them higher status.	Positive	Higher social status
		BKMEA Representati. ²¹	They are respected by everyone because they contribute to the country's economy as export earners.	Positive	Respected for economic contribution
		Strategic Partners ²²	Young female workers are not respected by the general people due to their multiple marriage.	Negative	Lack of respect for young female workers, No good respect due to multiple marriages

		Strategic Partners ²³	Though RMG workers are earning significantly but their social values does not improve.	Neutral	Unchanged social values
		Strategic Partners ²⁴	There is no scope to ignore the RMG workers anymore because they are the main fighters of the economy of Bangladesh. In the beginning	Positive	Pride in professional identity,

			of this sector, the workers used feel ashamed to give their identity but now they are proud of their position.		Increased social acknowledgment
		NGO Person ²⁵	The ability of female RMG workers help their siblings' education that improve their social image.	Positive	Improved social image, Economic contribution enhances respect
		NGO Person ²⁶	The social status of female RMG workers have changed significantly in all areas	Positive	Significant change in social status, Positive impact across multiple areas
		NGO Person ²⁷	Although they are working hard and more dedicated for RMG sector to contribute in our national economy but their hard work is undervalued by the general people of our country.	Negative	Undervalued by general public
		Labour Union Representati. ²⁸	Some relatives criticize the female workers for working in RMG instead of staying at home.	Negative	Social disapproval from family
		Labour Union Representati. ²⁹	I think, the earnings of female workers are improve in their household life but not their social recognition.	Neutral	Limited social recognition
		Labour Union Representati. ³⁰	When some female workers help to be educated of their siblings then they gain respect in the community.	Conditional	Gaining community respect, Enhanced social recognition through contribution
		Labour Ministry Representati. ³¹	The social status of female RMG workers is upgraded now, when a female worker able to earn and contribute to her family she gain more dignity from others which makes her feel proud.	Positive	Upgraded social status, Increased dignity and pride
		Labour Ministry Representati. ³²	The village people see the female RMG workers as an independent now and respect them.	Positive	Respect from village community, Recognition of self-reliance
7	How have the skills and experiences female worker gained from working in the RMG factory that contributed to their personal	Supervisor ¹	Most of the female RMG workers have learned to work in a team effectively that develop their mental growth and family maintenance capacity in their life.	Positive	Mental growth development, Enhanced family maintenance capacity
		Supervisor ²	Most of the female RMG workers have improved their problem solving skills from the factory.	Positive	Improved problem-solving skills, Learning from factory
		Supervisor ³	Female RMG workers have learned time management in their factory, which helps them to complete their personal tasks efficiently.	Positive	Time management skills, Efficient completion of personal tasks

	development and professional growth?	Line Chief ⁴	I think, female workers are now able to communicate better with supervisors, co-workers, relatives and others inside and outside of the factory.	Positive	Improved communication skills, Enhanced communication with family and community
		Manager ⁵	Most of the female RMG workers gained sewing skills in the factory that can help them to use outside of the factory.	Positive	Gained sewing skills, Learning in the factory, Skills applicable outside work
		Manager ⁶	Female RMG workers can now plan their day and prioritize important tasks in their family life that type of knowledge they gather from their factory.	Positive	Daily planning skills, Task prioritization in family life, Knowledge gained from factory experience
		Manager ⁷	I think, most of the female RMG workers are now able to handle the stressful situations calmly in their life from their RMG work experience.	Positive	Experience gained from RMG work
		Manager ⁸	Most of the female RMG workers have learned basic knowledge on different issues that help them in their social life.	Positive	Basic knowledge acquisition, Learning from RMG experience, Application in social life
		AGM ⁹	I think, female RMG workers gained leadership skills by supervising small teams in their factory that will help them in their social life.	Positive	Leadership skills development, Application in social life
		AGM ¹⁰	Yes, female workers achieve different skills and experiences female in their RMG factory that contributed to their personal development and professional growth.	Positive	Acquisition of diverse skills, Personal development, Professional growth
		GM ¹¹	All workers are not equally achieve their skills.	Negative	Varied learning outcomes
		GM ¹²	Female RMG workers have learned technical skills like quality checking and machine operation. They can easily go to another factory and their market demand is always in every factory. That type of expertise will help their professional career in future.	Positive	Learned technical skills, High employability in other factories, Future professional career benefits
		Industry Experts ¹³	Yes, female workers achieve different skills and experiences female in their RMG factory that contributed to their personal development and professional growth.	Positive	Acquisition of diverse skills, Personal development, Professional growth
		Industry Experts ¹⁴	The communication skills of female workers improved slightly, but still they are not good speaker in public.	Neutral	Limited public speaking ability
		Industry Experts ¹⁵	Yes, most of the female workers achieve common skills in their RMG factory that help to develop their professional growth.	Positive	Acquisition of common skills, Support for professional growth

		Academic Experts ¹⁶	With better guidance from supervisors, Female RMG workers could take on leadership roles in their family.	Conditional	Leadership development
		Academic Experts ¹⁷	With exposure to different departments, female workers could gain broader skills.	Conditional	Broader skill acquisition, Enhanced versatility
		Academic Experts ¹⁸	Workers feel more responsible at work and learn many more, but this hasn't changed much in personal life.	Neutral	Learning new skills, Limited impact on personal life
		BGMEA Representati. ¹⁹	Female workers have developed patience and perseverance through repetitive tasks and will help them in future.	Positive	Patience development, Perseverance through repetitive tasks
		BGMEA Representati. ²⁰	I think, RMG workers can now teach others the sewing skills that they learned in the factory.	Positive	Knowledge sharing with others
		BKMEA Representati. ²¹	If teamwork improve in RMG factory, it could learn more from my peers to develop the skill of female workers.	Conditional	Improved teamwork, Learning from peers, Skill development among female workers
		Strategic Partners ²²	Limited training opportunities make it hard to grow the female workers professionally.	Negative	Limited training opportunities, Hindered professional growth
		Strategic Partners ²³	Yes, female workers can now teach others the skills that learned from the factory.	Positive	Ability to teach learned skills, Skill-sharing with others
		Strategic Partners ²⁴	Female workers have gained knowledge about machines, but only in specific tasks.	Neutral	Knowledge about machines, Able specific tasks
		NGO Person ²⁵	When the factory provide career development programs to the female RMG workers, they could grow faster and develop their life.	Conditional	Faster professional growth, Life development opportunities
		NGO Person ²⁶	Most of the workers achieve the development in their career.	Positive	Career development achieved, Professional growth
		NGO Person ²⁷	Teamwork is common in RMG factory that reduce the conflicting tendency among female RMG workers in their social life.	Neutral	Positive impact on social life
		Labour Union Representati. ²⁸	Someone can go to abroad after achieving the RMG skill.	Positive	RMG skill acquisition, Opportunities to work abroad
		Labour Union Representati. ²⁹	It is true that all are learned but it is not equal manner.	Negative	Variation in skill acquisition
		Labour Union Representati. ³⁰	Most of the Female workers feel more aware of workplace challenges. From these experiences, they can overcome the challenges in their family life.	Neutral	Increased awareness of workplace challenges, Learning from work experiences

		Labour Ministry Representati. ³¹	Training in different area help the female workers in their professional development.	Positive	Training help in their professional development
		Labour Ministry Representati. ³²	If work hours are flexible in factory, it could balance personal and professional growth that face female workers.	Conditional	Flexible time can balance personal growth
8	How has working in the garment factory helped female workers become more confident in making personal decisions?	Supervisor ¹	I think, female workers feel more confident deciding how to spend their income.	Positive	Confident to decide spend money
		Supervisor ²	Most of the female workers can now choose where their children should study.	Positive	Can choose the study for children
		Supervisor ³	Female workers can make decisions about their health care without relying on others.	Positive	Take care without relying on others
		Line Chief ⁴	They can save money for personal emergencies.	Positive	Save money for personal emergencies
		Manager ⁵	Most of the female workers can manage household budgets more independently.	Positive	Manage household budgets
		Manager ⁶	Working in the factory has slightly improved the decision-making of the female workers.	Neutral	Take personal decision
		Manager ⁷	They can make decisions at work, but personal matters are still tricky	Neutral	Make decisions at work, Personal matters are still tricky
		Manager ⁸	If female workers earn more, they would feel more confident making personal decisions.	Conditional	More confident in making personal decisions
		AGM ⁹	I think, they feel empowered to negotiate small loans or financial matters.	Positive	Empowered to decide financial matters
		AGM ¹⁰	They would feel confident to invest in small businesses if they had more savings.	Conditional	More confident in investing
		GM ¹¹	Female workers can independently decide how to balance work and family responsibilities.	Positive	Decide independently
		GM ¹²	Yes, the garment factory helped female workers become more confident in making personal decisions in their social life.	Positive	More confident in making personal decisions
		Industry Experts ¹³	They feel confident in selecting clothes and essentials for their family.	positive	Feel confident in selecting clothes

	Industry Experts ¹⁴	Most of the female workers feel independent in handling minor household matters.	Positive	Independent in handling household matters
	Industry Experts ¹⁵	Sometimes they feel pressured at work, which lowers the confidence at home.	Negative	Lowers the confidence at home.
	Academic Experts ¹⁶	Sometimes they can decide their personal but not always.	Neutral	Not always decide personal issues
	Academic Experts ¹⁷	Female workers earn but cannot always decide how to spend it.	Negative	Earn but cannot decide how to spend
	Academic Experts ¹⁸	They feel confident in small matters but not major family decisions.	Negative	Feel confident in small matters
	BGMEA Representati. ¹⁹	All are not equal to decide their personal issue.	Neutral	All are not equal to decide
	BGMEA Representati. ²⁰	Female workers can advise younger family members confidently.	Positive	Can advise other family members
	BKMEA Representati. ²¹	I think, RMG workers feel more assertive in family discussions.	Positive	Feel more assertive in family discussions
	Strategic Partners ²²	Some of the female workers feel restricted in personal matters due to societal norms.	Negative	Feel restricted in personal matters
	Strategic Partners ²³	They still rely on their husband or parents for financial decisions.	Negative	Still rely on their husband or parents
	Strategic Partners ²⁴	Most of the female workers feel that their confidence is limited to work, not home matters.	Negative	Limited confidence to work
	NGO Person ²⁵	If the female workers alone then they can decide in making personal decisions in their social life.	Conditional	Cannot decide when alone
	NGO Person ²⁶	Most of the time it is not possible for them.	Neutral	Not possible in some cases
	NGO Person ²⁷	Now, female RMG workers confident attending in gatherings of society.	Positive	Confident in attending the gatherings
	Labour Union Representati. ²⁸	Most of the female workers feel empowered when the factory offers training or workshops.	Neutral	Feel empowered
	Labour Union Representati. ²⁹	Female workers feel more confident if they have savings.	Neutral	Feel more confident in decision making

		Labour Union Representati. ³⁰	Even though female workers earn money, but could not take decisions.	Negative	Though earn money but could not take decisions
		Labour Ministry Representati. ³¹	I think, female workers can decide how to save money for future needs.	Positive	Can decide how to save money
		Labour Ministry Representati. ³²	Yes, the workers of garments factory are more confident in making personal decisions.	Positive	More confident in making personal decisions

Vulnerability Factors

#	Question	Interview	Answer	Sentiment s/Theme	Key words/Quotations
Part-C (Vulnerability Reduction Issues)					
1	How do you evaluate the working environment in RMG factory e.g., working condition, workplace safety, cooperation and mutual understanding among the workers?	Supervisor ¹	The working conditions of my factory are very good. There is good teamwork and cooperation among the workers.	Positive	Positive and supportive work environment, Strong teamwork among workers
		Supervisor ²	I think the working conditions are standard in my factory with basic facilities; however, the mutual understanding and cooperation among workers is satisfactory.	Positive	Standard working conditions, Mutual understanding and cooperation
		Supervisor ³	Safety and cooperation levels are good during regular operations, but during high production periods, work pressure can slightly affect the behaviour of supervisors.	Conditional	Good safety and cooperation, High production pressure
		Line Chief ⁴	The working environment in my RMG factory is safe, clean and cooperative. It is always seen with mutual understanding between workers and management.	Positive	Safe and clean working environment, Cooperative atmosphere
		Manager ⁵	Yes, the working environment has significantly improved. Around 75% of the factories maintain good standards due to strict compliance regulations and audits by Accord, Alliance and other organizations.	Positive	Improved working environment, Strict compliance regulations
		Manager ⁶	Now a days, the compliance factories are emphasizing the importance of a positive working environment, and steps are	Positive	Positive working environment,

			being taken to develop good understanding and cooperation between workers and their supervisors.		Better worker & supervisor relations
		Manager ⁷	Nowadays, the working environment in RMG is much better, but the workload is high, so sometimes workers feel stressed. However, their colleagues help them to complete the tasks.	Positive	Improved working environment, Colleague support in task completion
		Manager ⁸	After the Rana Plaza tragedy, workplace safety has improved in the RMG industry, but not all factories have the same practices.	Positive	Improved workplace safety, Uneven safety practices
		AGM ⁹	Yes, the working environment is good. Needles are changed safely, and proper procedures are followed. Personal Protective Equipment (PPE) is provided for critical tasks, and overall, safety measures are well maintained.	Positive	Good working environment, Proper safety procedures, Availability of PPE
		AGM ¹⁰	From my experience, I think that because of buyer requirements, factory owners have to create a good and healthy working environment and make sure workers are safe.	Neutral	Healthy working environment, Ensure worker safety
		GM ¹¹	The factories that deal with small buyers are not serious about ensuring workplace safety and a good atmosphere. They are only concerned about their production.	Negative	Lack of workplace safety, Poor working atmosphere
		GM ¹²	Factories with fewer than 1,000 workers and operating in rental buildings are not sincere about creating a good working environment or fostering good worker relationships.	Negative	Lack of good working environment, Poor worker relationships
		Industry Experts ¹³	In the majority of export-oriented RMG (Ready-Made Garment) factories, better working conditions are being observed. Most factories are implementing safety measures, including fire safety, health safety, and overall security. They are also actively working on anti-harassment initiatives. Compared to previous years, there is noticeable improvement in workplace behaviour and overall conditions in both large and small factories. These improvements align with the primary requirements set by buyers.	Positive	Improved working conditions, Enhanced safety, Compliance improvements
		Industry Experts ¹⁴	In my opinion, over 80% of export-oriented factories are in a good position regarding the working environment, but we should focus on the remaining 20% to maintain our position in the global market.	Positive	Good working environment, Maintaining global market

		Industry Experts ¹⁵	I think the working conditions in RMG are very good, but some supervisors have bad practices. They treat workers badly to meet targets instead of showing cooperation and care.	Neutral	Good working conditions, Bad supervisory practices, Target pressure
		Academic Experts ¹⁶	Currently, the working conditions in RMG are very good, and female workers feel safe due to improve safety and security issues, with fewer issues of sexual harassment.	Positive	Good working conditions, Improved safety and security, Reduced sexual harassment
		Academic Experts ¹⁷	The working conditions are much better now because factory owners have changed their mind set to ensure sustainability practices in RMG. They are working to create a good atmosphere based on mutual understanding, cooperation, and collaboration among workers.	Positive	Improved working conditions, Mutual understanding and collaboration
		Academic Experts ¹⁸	The working environment of the most of RMG factory is very good. There are cooperation and mutual understanding is existing among the workers.	Positive	Good working environment, Worker cooperation, Mutual understanding among workers
		BGMEA Representati. ¹⁹	All export-oriented factories try to ensure good working conditions, workplace safety, and cooperation and mutual understanding among the workers. However, while some factories show noticeable improvement in these areas, others may have less progress, depending on various factors.	Neutral	Good working conditions, Worker cooperation
		BGMEA Representati. ²⁰	Most of the RMG factory maintain good working environment and workplace safety.	Positive	Good working environment, Workplace safety
		BKMEA Representati. ²¹	The working environment is better than before. No buyer wants to work with a factory that doesn't ensure worker safety.	Positive	Improved working environment, Buyer influence on safety, Focus on worker safety
		Strategic Partners ²²	Overall, I think the export-oriented factories are trying their best to improve conditions. Safety measures have definitely improved, and there is more emphasis on cooperation, but in some smaller factories, these efforts are still not as strong as they should be.	Positive	Efforts to improve conditions, Improved safety and cooperation
		Strategic Partners ²³	It's amazing to see that more factories are becoming certified for green practices, LEED, and platinum standards. These initiatives reflect a growing commitment to worker safety and better working conditions. It's a positive trend, and I'm hopeful that more factories will follow.	Positive	Commitment to worker safety, Improved working conditions

		Strategic Partners ²⁴	It really depends on the factory. Some are leading the way in creating safe and cooperative environments, but others still need to catch up. The level of cooperation among workers varies, and some factories lack the resources to properly implement safety measures or focus on mutual understanding.	Neutral	Resource limitations in some factories
		NGO Person ²⁵	The key to better working conditions is ensuring that workers' voices are heard. In factories where management listens to the workers and encourages cooperation, things tend to go smoothly. In others, where workers feel disregarded, the atmosphere is much more tenser.	Conditional	Management encourages cooperation
		NGO Person ²⁶	Some export factories have really made an effort to improve, especially when it comes to health and safety. The workers in those factories seem to have better cooperation and understanding, but it's clear that this isn't the case in every factory. There's still a long way to go in making these improvements consistent.	Conditional	Health and safety improvements, Inconsistent improvements across factories
		NGO Person ²⁷	In my experience, most factories pay lip service to worker safety and good conditions but don't follow through. Many workers still face unsafe conditions and a lack of proper teamwork. The initiatives that exist often don't seem to make a real difference on the ground.	Negative	Lip service to safety
		Labour Union Representati. ²⁸	Export-oriented factories try to provide good working conditions and focus on safety, but the quality of these measures can vary widely from factory to factory. In some cases, cooperation and mutual understanding among workers are emphasized, while in others, these aspects are not as evident.	Neutral	Good working conditions, Provide safety, Inconsistent cooperation among workers
		Labour Union Representati. ²⁹	While some factories have improved, many still fall short in terms of working conditions and safety measures. There is a lack of proper cooperation among workers in certain places, and not all factories prioritize mutual understanding. Progress is uneven, and some factories still need a lot of work.	Negative	Uneven working conditions and safety, Insufficient mutual understanding
		Labour Union Representati. ³⁰	It's encouraging to see more factories focusing on workplace safety. Many now have proper fire exits, health checks-up, and training programs. However, some factories are still lagging	Neutral	Focus on workplace safety, Lack of uniform standards

			behind in these areas, and the lack of uniform safety standards is a concern.		
		Labour Ministry Representative. ³¹	In Bangladesh, there are 18 world-renowned green factories out of 20, and many factories are LEED and Platinum certified. These factories have a very good working environment, especially in terms of cooperation and mutual understanding among the workers, which is clearly noticeable.	Positive	Good working environment, Worker cooperation and mutual understanding
		Labour Ministry Representative. ³²	Export-oriented factories in our country have come a long way in improving working conditions. Many factories are now focusing on worker safety, health, and creating an environment where cooperation among workers is encouraged. It's clear that things are getting better overall.	Positive	Improved working conditions, Encouraged worker cooperation
2	How safe and respected do female workers feel in their workplace and in the factory surrounding areas?	Supervisor ¹	In most of the RMG factory, female workers feel very safe because security guards are always present and management takes complaints seriously.	Positive	Female workers feel safe, Presence of security guards
		Supervisor ²	The HR team is always supportive and they respond quickly if someone faces any problem inside and outside of the factory.	Positive	Supportive HR team, Quick response to problems
		Supervisor ³	Most of the factory has strict rules against abuse or harassment, so everyone behaves respectfully with female workers.	Positive	Strict anti-harassment rules, Respectful behaviour
		Line Chief ⁴	Some supervisors still shout or use bad language when worker make small mistakes.	Negative	Supervisors shouting, Use of bad language
		Manager ⁵	Supervisor always try to talks politely with female workers and encourages them to work carefully instead of shouting.	Positive	Polite supervisor behaviour, Encouragement to work carefully, Avoiding shouting
		Manager ⁶	There is verbal abuse from senior staff, especially when production targets are missed.	Negative	Verbal abuse from senior staff, Workplace tension
		Manager ⁷	In RMG factory, both men and women eat together and treat each other like family.	Positive	Men and women eat together, Mutual respect among workers
		Manager ⁸	Most of the factory environment is mostly fine, but sometimes supervisors lose their temper.	Neutral	Generally positive environment
		AGM ⁹	Workers feel safe walking to the factory because the area has good lighting and local people are friendly.	Positive	Safe access to factory, Good area lighting, Friendly local community

	AGM ¹⁰	I think, female RMG workers feel safe during work hours, but not very comfortable outside the factory.	Neutral	Feel safe during work hours
	GM ¹¹	Most of the female workers feel safe in their workplace and in the factory surrounding areas.	Positive	Workplace safety, Safety in surrounding areas
	GM ¹²	It is clear to all, management of every factory wants to ensure that male and female workers would have separate washrooms and rest areas for their safety issues.	Positive	Separate washrooms, Separate rest areas
	Industry Experts ¹³	I think, female workers feel respected when targets are achieved in their factory, but when production is low, then treatment is changes.	Neutral	Conditional workplace respect
	Industry Experts ¹⁴	Respect depends on which supervisor is in charge, some of them are kind and some are rude.	Conditional	Supervisor-dependent respect, Kind supervisors
	Industry Experts ¹⁵	The factory gate area is crowded, and outsiders sometimes harass female workers.	Negative	Crowded factory gate, Outsider harassment, Female worker vulnerability
	Academic Experts ¹⁶	I think, there is zero tolerance for abuse, sexual harassment etc. Management takes complaints seriously, this makes feel valued the workers.	Positive	Zero tolerance for abuse, Management takes complaints seriously, Workers feel valued
	Academic Experts ¹⁷	I know, most of the factory supervisors talk politely and never use bad language toward women. They are safe and respected in the factory.	Positive	No bad language toward women, Women feel safe and respected
	Academic Experts ¹⁸	When buyers visits, everyone behaves respectfully; otherwise, things change.	Conditional	Respectful behaviour during buyer visits, Conditional respect
	BGMEA Representati. ¹⁹	Most of the factory management arrange awareness sessions frequently in their factory about workplace respect and behavioural issues, which improved the environment.	Positive	Frequent awareness sessions, workplace respect and behaviour
	BGMEA Representati. ²⁰	The surrounding area is sometimes peaceful, sometimes problematic depending on time.	Neutral	Peaceful surrounding area
	BKMEA Representati. ²¹	Supervisors now praise the workers for their good work instead of scolding, it really motivates the worker.	Positive	Supervisors praise workers, Reduced scolding
	Strategic Partners ²²	Some departments in a factory are respectful, while others have problems with shouting and misbehaviour.	Neutral	Respectful departments, Shouting and misbehaviour

		Strategic Partners ²³	In most cases, the factory is mostly safe, but outside areas can be risky.	Neutral	Factory mostly safe, Outside areas risky
		Strategic Partners ²⁴	Some factory provides transport facilities for female workers, which makes the workers more protected during travel.	Positive	Transport facilities provided, Improved travel safety
		NGO Person ²⁵	Many female workers refrain from reporting on abuse to the management because of their losing the job.	Negative	Fear of job loss
		NGO Person ²⁶	In most of the factory, Female workers are generally respected, but some new male workers behave carelessly.	Neutral	Female workers generally respected
		NGO Person ²⁷	Most of the factory doesn't have female supervisors or HR staff to talk about the harassment and other issues freely.	Negative	Limited avenues to report harassment
		Labour Union Representati. ²⁸	Management tries to maintain discipline in every factory, but not everyone follows it.	Neutral	Limited avenues to report harassment
		Labour Union Representati. ²⁹	Even though rules exist, they are not properly followed in real situations.	Negative	Poor implementation, Gap between policy and practice
		Labour Union Representati. ³⁰	Every factory have different committee that helps the female workers to feel protected and supported.	Positive	Factory committees for support, Protection for female workers
		Labour Ministry Representati. ³¹	Most of the factory have a PC committee, welfare committee, safety committee. These committee regularly discusses safety and respect issues with workers, which helps everyone.	Positive	Regular discussions on safety and respect
		Labour Ministry Representati. ³²	During audits or inspections, everyone behaves nicely, but later things go back to normal.	Conditional	Polite behaviour during inspections
3	How supportive is the workplace for female workers when they face personal or work-related difficulties?	Supervisor ¹	Most of the RMG factory is very supportive. When Worker face family or health problems, supervisor listens and tries to adjust their work schedule.	Positive	Supportive factory environment, Supervisor listens to personal issues
		Supervisor ²	The HR department is helpful. They always ask about the problems of female workers and give suggestions or leave if needed.	Positive	Helpful HR department, HR listens to female workers' problems
		Supervisor ³	If anyone becomes sick, the co-workers collect money and help with hospital costs.	Positive	Co-worker support during illness, Collecting money for medical help
		Line Chief ⁴	When female worker had to take care of their child, the manager allowed flexible working hours for a few days.	Positive	Manager support for childcare, Flexible working hours

	Manager ⁵	Most of the time, female workers are afraid to share their problems because it might affect their job security.	Negative	Fear of sharing problems, Job security concerns, Female workers' hesitation
	Manager ⁶	There is a good relationship between workers and supervisors. We can talk freely about their issues.	Positive	Open communication, Freedom to discuss issues
	Manager ⁷	Female workers feel safe sharing their difficulties with management because the management maintains privacy and shows empathy.	Positive	Management maintains privacy, Management shows empathy
	Manager ⁸	Most of the factory have an active complaint box system, and management takes quick action.	Positive	Quick management action, Responsive grievance handling
	AGM ⁹	The factory has a female welfare officer who helps solve personal and family problems confidentially.	Positive	Female welfare officer, Helps with personal and family problems
	AGM ¹⁰	I think, The management never scolds the workers for taking leave in emergencies, they understand family situations.	Positive	No scolding for taking leave, Support for family situations
	GM ¹¹	I think, the workplace feels like a family. Everyone helps one another during tough times.	Positive	Helping one another, Support during tough times
	GM ¹²	Some departments are supportive because of good supervisors, but others are very strict.	Conditional	Good supervisors
	Industry Experts ¹³	Female workers feel safe sharing their problems with senior female workers, they give advice and help them a lot.	Positive	Safe sharing with senior female workers, Guidance and advice given
	Industry Experts ¹⁴	When a worker's husband died, the factory arranged donation support and gave special leave.	Positive	Factory donation support, Special leave for bereavement
	Industry Experts ¹⁵	Many workers face financial problems, but there's no loan or support system.	Negative	No loan system, Lack of financial support
	Academic Experts ¹⁶	The co-workers of female workers always support with them. If they feel sad or stressed, they comfort to talk and share advice.	Positive	Supportive co-workers, Emotional comfort during stress
	Academic Experts ¹⁷	The factory supports us only if the problem doesn't affect production.	Conditional	Limited worker assistance
	Academic Experts ¹⁸	During peak production times, even genuine problems are ignored, but in normal times, they behave kindly.	Conditional	Ignored problems during peak times, Kind behaviour in normal times

		BGMEA Representati. ¹⁹	Supervisors now receive training on gender sensitivity, so they behave more respectfully with female workers.	Positive	Improved respectful behaviour
		BGMEA Representati. ²⁰	Female supervisors are especially kind, they understand the problems of female workers better and handle them gently.	Positive	Kind female supervisors, Gentle handling of issues
		BKMEA Representati. ²¹	Female RMG workers share their problems with the authority, but not all issues get solved.	Neutral	Workers share problems with authority, Not all issues resolved
		Strategic Partners ²²	There is a system to complain, but sometimes it is not effective.	Neutral	Complaint system exists, Limited problem resolution
		Strategic Partners ²³	When female workers faced harassment, but when they reported it, sometimes it not work immediate action.	Neutral	Harassment reporting system, Delayed or ineffective action
		Strategic Partners ²⁴	If someone faces harassment, the internal complaints committee responds seriously.	Positive	Internal complaints committee, Serious response to harassment
		NGO Person ²⁵	Female workers have to continue work or go home without pay when they had health problems.	Negative	No paid leave for health issues, Forced to continue work
		NGO Person ²⁶	The factory sometimes supports the workers, but it depends on the situation.	Neutral	Conditional factory support, Support varies by situation
		NGO Person ²⁷	Workers don't trust the factory to handle issues fairly.	Negative	Lack of worker trust
		Labour Union Representati. ²⁸	Some supervisors are kind, but others are not, it varies from person to person.	Neutral	Kind supervisors, Variation among supervisors
		Labour Union Representati. ²⁹	Sometimes when female workers ask for leave due to illness, the supervisor gets angry.	Negative	Supervisor anger, Workplace stress over health
		Labour Union Representati. ³⁰	Sometimes workers get help from co-workers, but not from management.	Neutral	Co-worker support, Lack of management support
		Labour Ministry Representati. ³¹	The factory doctor and nurse always provide quick support when we fall sick.	Positive	Quick support for sickness, Health care assistance
		Labour Ministry Representati. ³²	The level of support depends on the factory owner, some owners are generous, and others are very strict.	Conditional	Support varies by factory owner, Generous owners
4	What is the workload in RMG factory?	Supervisor ¹	Workload is too much but workers deal with it very positively because most of the workers want more money, so they are willing to do more work.	Neutral	High workload, Motivation for higher pay

Do you feel it is burden or excessive to the female workers? If yes, then what kind of problem do they face e.g.; work stress, depression, insufficient time to their family members etc.?	Supervisor ²	When the factory have more order than capacity, then the worker must have to do more work in their holidays too.	Conditional	Excess orders, Work during holidays
	Supervisor ³	Factory wants more production, so workload is very common, they get good salary for doing extra work.	Neutral	High workload due to production demands, Extra work common
	Line Chief ⁴	For fulfilling the daily production targets the factory impose many workload to the workers which makes them physically sick.	Negative	Physical strain on workers, Health impact from work pressure
	Manager ⁵	Workers have to spend a lot of time in the RMG factory due excessive workload which drives them mentally depressed. In some department like finishing, cutting, sewing, where the workload is excessive, workers must have to do overtime in these departments.	Negative	Excessive workload, Mental stress and depression
	Manager ⁶	In peak season the workers can't enjoy any holiday they have to work restlessly for 2 weeks, as a result they can't give more time with their family members.	Negative	No holidays during peak season, Continuous work for weeks, Reduced family time
	Manager ⁷	RMG workers have to do work more carefully with full concentration, they have to do work with more precision, they have no scope for gossiping with their colleagues, always they are busy with their own work, that creates the burden and they always remain in work stress.	Negative	No social interaction during work, Constant work stress and burden
	Manager ⁸	Yes, the workload is often excessive. Factories sometimes take orders beyond their capacity, causing workers to work on Fridays. This results in stress, depression, and limited time for family.	Negative	Excessive workload, Working on Fridays, Stress, depression, and limited family time
	AGM ⁹	The workload is not excessive, but in some good factories, workers have to work 2 hours overtime. These types of factories receive orders from June to July of their calendar year.	Neutral	Moderate workload, Occasional 2-hour overtime, Seasonal order-related work
	AGM ¹⁰	Workload is not same in all RMG factories of Bangladesh. Most of the B category factories have excessive workload rather than the A category factories.	Neutral	Workload varies across factories, B category factories have excessive workload
	GM ¹¹	Workload is a common scenario of RMG that creates the fatigue among the female workers which keeps them away from their family and they gets only 5 to 6 hours for taking rest which is not enough for maintaining good health.	Negative	Workload causes fatigue, Limited family time, Insufficient rest for health

		GM ¹²	The workload is not excessive in EPZ area. Orders are taken based on capacity, so they do not face work-related stress or time constraints for their families.	Positive	Workload not excessive in EPZ, Orders matched to capacity, No work-related stress or family time constraints
		Industry Experts ¹³	Workload is higher, female workers of the RMG factory have to work almost 12 to 14 hours in some factories, which is excessive for them. They cannot provide sufficient time for their family members. Their physical Labor can cause work stress or mental problems.	Negative	Excessive working hours (12–14 hours), Limited family time, Physical and mental stress
		Industry Experts ¹⁴	Most of the factory does not have shift system which creates more word load for workers and they become mentally and physical sick.	Negative	No shift system, Increased workload, Mental and physical illness
		Industry Experts ¹⁵	The workload is fair. The factory maintains proper production targets, and supervisors are supportive.	Positive	Fair workload, Proper production targets, Supportive supervisors
		Academic Experts ¹⁶	As the worker have very low basic salary, so they are eager to do overtime which sometimes lead them to depression.	Negative	Low basic salary, Eagerness to do overtime, Overtime leading to depression
		Academic Experts ¹⁷	In RMG factory, workers follow a fixed production schedule. If the worker works efficiently, they don't feel any burden. The teamwork here makes it easier.	Positive	Efficiency reduces burden, Teamwork eases work
		Academic Experts ¹⁸	Most of the workers work for long hours sitting in one place, which causes back pain and headaches. It's very tiring.	Negative	Long working hours, Back pain and headaches, Physical fatigue
		BGMEA Representati. ¹⁹	It depends on the production order from buyers. During the Eid session, most of the RMG factories are very busy, and workers often have to work until 9 pm. Because of this, they cannot manage their personal tasks, which creates stress in their lives.	Negative	Busy production during Eid, Long working hours
		BGMEA Representati. ²⁰	Sometimes the supervisor shouts if worker cannot meet the target. It creates fear and tension among the workers.	Negative	Fear and tension among workers
		BKMEA Representati. ²¹	When there is high demand, they may need to work 10 to 12 hours. But they prefer overtime because it includes extra pay and food. They do not face any problems because of it.	Positive	10–12 hour work, Preference for overtime, No problems faced from overtime
		Strategic Partners ²²	The workload is too much in RMG factory, especially before shipment deadlines. Female worker often have to work overtime without proper rest.	Negative	Excessive workload before shipment deadlines, Frequent overtime, Insufficient rest

		Strategic Partners ²³	Every day workers feel stressful because targets keep increasing, but the number of workers stays the same.	Negative	Overtime without proper rest
		Strategic Partners ²⁴	The workload depends on the order situation. Some weeks are light, others are very heavy.	Neutral	Workload varies by order situation
		NGO Person ²⁵	Yes, the workload in RMG factory is high. It creates the problem of female workers.	Negative	High workload in RMG factory, Problems for female workers
		NGO Person ²⁶	It depends on the section. Sewing line workers face more pressure than helpers or packers.	Neutral	High pressure in sewing line, Lower pressure on helpers and packers
		NGO Person ²⁷	It varies from factory to factory. Some factories have reasonable targets, others don't.	Neutral	Reasonable targets in some factories, Unreasonable targets in others
		Labour Union Representati. ²⁸	The workload in RMG factories is not good at all. Workers are often told that they must meet a target before they can leave. This gives them a lot of pressure. They have no time to enjoy life. In some factories, they are forced to do 4 hours of overtime, which feels like a burden.	Negative	Target-based work pressure, No time for personal life, Forced overtime
		Labour Union Representati. ²⁹	The workload is very high in some factories. Workers can only think about their job and cannot give time to their family. Sometimes they feel depressed and very bad. The ILO says, people should get 8 hours for work, 8 hours for rest, and 8 hours for free time, but RMG workers cannot follow this. Because of too much work, they are always stressed. They also face health problems like eye pain and back pain etc.	Negative	Very high workload, Limited time for family
		Labour Union Representati. ³⁰	During peak season, RMG workers have to work even on Fridays. It's mentally exhausting.	Negative	Working on Fridays during peak season, Increased workload stress
		Labour Ministry Representati. ³¹	Yes, the workload is high in RMG factory, workers feel it burden and it creates the mental stress, depression in their life.	Negative	High workload, feel burden, Mental stress and depression
		Labour Ministry Representati. ³²	The workload feels unfair in RMG factory. New workers get the same target as experienced ones, which causes stress.	Negative	Stress from workload
5	How do you feel about the	Supervisor ¹	There is no 100% job security. If workers make mistakes repeatedly, they are definitely terminated.	Conditional	Lack of job security, Termination for repeated mistakes

job security of female workers in RMG factories of Bangladesh?	Supervisor ²	If a worker makes a major mistake, steals, or repeatedly makes the same mistake, they are given a warning. If they do it again, they are fired.	Conditional	Termination after repeated offenses
	Supervisor ³	When factory orders decrease, many factories cannot pay workers and end up paying them off.	Negative	Workers laid off
	Line Chief ⁴	Private jobs have no security, anyone can lose their job at any time, which is more commonly seen in the RMG sector.	Negative	No job security in private jobs, Risk of sudden termination
	Manager ⁵	Yes, job security is generally good. Companies do not terminate workers unnecessarily, but if performance is poor, termination may occur.	Conditional	Generally good job security, Termination only for poor performance
	Manager ⁶	In many good factories, workers get a lot of benefits and have much better job security.	Positive	Better job security, Enhanced worker protection
	Manager ⁷	In small factories, it's fair to say there is no job security.	Negative	No job security in small factory
	Manager ⁸	Without a valid reason, companies never fire workers. They always want to keep turnover low.	Positive	No termination without valid reason, Companies want to low turnover
	AGM ⁹	Yes, job security is good. Workers can claim their rights without much difficulty.	Positive	Good job security, Ability to claim rights, Worker empowerment
	AGM ¹⁰	To keep a job 100% secure in the RMG sector, workers must follow many rules. If they don't, they are definitely fired.	Neutral	Strict rules for job security, High risk of being fired
	GM ¹¹	There is no job security for helpers and newly joined female workers.	Negative	No job security for helpers, No job security for new female workers, Vulnerable workforce
	GM ¹²	The job security is much better than before, due to labour laws a factory cannot fire a worker without any notice.	Positive	Improved job security, Notice required before termination
	Industry Experts ¹³	I think, most of the female workers now enjoy much better job security than before. Factories are more careful about following rules and keeping workers for the long term.	Positive	Improved job security for female workers, Focus on long-term employment
	Industry Experts ¹⁴	In good factories, workers rarely lose their jobs because if a worker is fired, the factory must explain it to buyers and law enforcement agencies.	Positive	Job security, Accountability to buyers and authorities
	Industry Experts ¹⁵	In globally recognized factories in Bangladesh, owners don't easily fire workers because of good friendly environment.	Neutral	Job security in top factories, Friendly work environment

			However, in B and C category factories, workers are more likely to be fired for various reasons.		
		Academic Experts ¹⁶	In many factories, job security is strong. If worker perform well and follow discipline, management rarely terminates anyone.	Positive	Conditional job security
		Academic Experts ¹⁷	Job security is poor in RMG factory, if production orders fall, many workers are laid off suddenly by the factory.	Negative	Poor job security, Layoffs due to low production, Sudden termination
		Academic Experts ¹⁸	Even small mistakes of workers can lead to termination; that makes constantly afraid of losing jobs among workers.	Neutral	Termination for small mistakes, Worker fear of job loss,
		BGMEA Representati. ¹⁹	There is no job security, but if authority wants to terminate a worker, some procedure must be followed, and they must be given their benefits. If a worker doesn't receive their benefits, they can go directly to court.	Neutral	Lack of job security
		BGMEA Representati. ²⁰	Management often uses short-term contracts, so workers never know if they will have a job next month.	Negative	Short-term contracts, Uncertain employment, Job insecurity
		BKMEA Representati. ²¹	Their jobs are very secure. If they face any problems with their salaries or benefits, they can report it to the association or file a case in a special court to get what they are owed.	Positive	High job security
		Strategic Partners ²²	Currently, garment workers don't have much job security. It should be recognized globally, and actions can be taken based on job regulations, but not just because of the owner's personal wishes.	Neutral	Low job security
		Strategic Partners ²³	When buyers reduce orders, factories immediately cut female workers to save costs.	Negative	Low job security, Cost-driven workforce reduction
		Strategic Partners ²⁴	Job security depends on the type of factory; some are good, some are very unstable.	Neutral	job security depends on factory, Some stable and some are not
		NGO Person ²⁵	There is no written contract in many small factories, so job security depends on the supervisor's mood.	Negative	No written contracts, Small factory instability
		NGO Person ²⁶	During pregnancy or sickness, some women lose their jobs because they cannot work full shifts.	Negative	Job loss during pregnancy or sickness, Inability to work full shifts,
		NGO Person ²⁷	Female workers feel secure when production is high, but during off-seasons, everyone becomes worried.	Neutral	Off-season employment anxiety,

6					Female workers' conditional security
		Labour Union Representati. ²⁸	According to the 26 th law, the owner can terminate anyone at any time, but the worker must be given a 4 month notice before being dismissed.	Neutral	Owner's termination right, Legal job protection
		Labour Union Representati. ²⁹	In many large factories, workers can lose their jobs at any time. The owner can fire any worker at any moment.	Negative	Job insecurity in large factories, Owner-controlled employment
		Labour Union Representati. ³⁰	When workers start protests based on rumours and the influence of others, the owner takes action against them.	Negative	Owner's disciplinary response
		Labour Ministry Representati. ³¹	To some extent, if workers go on strike demanding a pay raise, the responsible ones are fired.	Conditional	Strikes risk termination
		Labour Ministry Representati. ³²	The RMG factory always follow the labour laws so the job is more secure and no workers lose their job without any major mistake.	Positive	Job security, Termination only for major mistakes
	Do they face any physical and verbal abuse by their colleagues and supervisors?	Supervisor ¹	If there is any report of abuse, there is zero tolerance and action is taken immediately. But sometimes supervisors do use verbal abuse within limits for work-related reasons.	Neutral	Zero tolerance for reported abuse, Immediate action on abuse reports, Limited verbal abuse
		Supervisor ²	I think that workers and supervisors are now more educated, abuse has decreased a lot.	Positive	Increased education of workers and supervisors, Reduced abuse, Improved workplace behavior
		Supervisor ³	No, there is no physical or verbal abuse in the factory. It's very rare.	Positive	No physical or verbal abuse, Rare occurrence of abuse, Safe workplace environment
		Line Chief ⁴	Sometimes, some colleagues may verbally abuse others, but if the authority gets a report, they instantly fire the person responsible.	Positive	Strict enforcement of workplace rules
		Manager ⁵	No, incidents of abuse are very rare. There is a strong no-tolerance policy in place against both physical and verbal abuse.	Negative	Very rare incidents of abuse, Protection against physical and verbal abuse
		Manager ⁶	The abuse is no more in factory but supervisors sometimes do it, and workers have gotten used to it, so they don't report it.	Neutral	Abuse mostly eliminated, Occasional supervisor abuse, Workers hesitant to report

	Manager ⁷	The punishment for physical and verbal abuse is very strict. Sometimes, those involved in such actions are directly handed over to the police, and everyone avoids such behaviour after that.	Positive	Strict punishment for abuse, Deterrence of abusive behavior
	Manager ⁸	Everyone treats each other very well, but sometimes, colleagues use slang language and shout at each other.	Neutral	Use of slang or shouting
	AGM ⁹	No, there is no tolerance for such behaviour. If any incident occurs, legal action is taken immediately, and the responsible person is terminated.	Positive	Zero tolerance for misconduct, Immediate legal action, Termination of responsible individuals
	AGM ¹⁰	In the factories, sometimes when workers make mistakes or don't do their work properly, their supervisors scold them a lot.	Negative	Frequent scolding by supervisors, Response to mistakes or poor performance
	GM ¹¹	Physical and verbal abuse is happening, but workers do not report it out of fear of losing their jobs.	Negative	Occurrence of physical and verbal abuse, Fear of job loss
	GM ¹²	There no chance of abuse in 'A' grade RMG factory because they are concerned about their workers if anything goes wrong they immediately takes action.	Neutral	No abuse in 'A' grade factories, Management concern for workers
	Industry Experts ¹³	Now, the amount of physical and verbal abuse is much less than before. Some internal issues may cause abuse, and it can happen where males and females work together.	Neutral	Reduced physical and verbal abuse, Abuse linked to internal issues
	Industry Experts ¹⁴	In the EPZ area factories, there is no opportunity for physical or verbal abuse. If anyone does it, they lose their job immediately.	Positive	No abuse in EPZ factories, Immediate termination for offenders
	Industry Experts ¹⁵	In a 100% compliance factory, there is zero tolerance for physical and verbal abuse, and workers are made aware of this issue.	Positive	Zero tolerance for abuse, Awareness among workers, Strict compliance in the factory
	Academic Experts ¹⁶	In many factories, there are different types of warning signs and instructions on the walls to prevent physical and verbal abuse. Due to strict rules, abuse has decreased, but in some factories where these rules are not followed, abuse still happens.	Neutral	Strict rules reduce abuse, Abuse persists in non-compliant factories
	Academic Experts ¹⁷	Currently, in many factories, management still shouts at workers, but this does not happen among colleagues.	Negative	Management shouting at workers, No shouting among colleagues
	Academic Experts ¹⁸	Yes, many female workers face verbal abuse by the male supervisor due to work related issues.	Negative	Verbal abuse

	BGMEA Representati. ¹⁹	Abuse has decreased a lot. Before, it was around 50%, but now it's less than 5%. In many factories, workers can complain online, and action is taken immediately after a complaint.	Positive	Significant decrease in abuse
	BGMEA Representati. ²⁰	Verbal abuse is done by the supervisor for the daily target issues.	Negative	Daily performance pressure
	BKMEA Representati. ²¹	Such abuse does not happen in compliant factories. BKMEA is very strict about this. There is zero tolerance and no scope for abuse.	Positive	No abuse in compliant factories, BKMEA strict enforcement, Zero tolerance policy
	Strategic Partners ²²	There is almost no physical abuse in the factory, but verbal abuse has increased. This is because the target goals have been raised, which has increased work stress and, in turn, led to more verbal abuse among workers.	Negative	Minimal physical abuse, Increased verbal abuse, Work stress from higher targets
	Strategic Partners ²³	In some small factory the verbal and physical abuse are always seen and management keep silent in this issue.	Negative	Frequent abuse in small factories, Verbal and physical abuse
	Strategic Partners ²⁴	No, there is no chance of physical and verbal abuse in RMG factory due to strong compliance and active management, they have totally zero tolerance regarding this issues.	Positive	No abuse in compliant factories, Strong management enforcement, Zero tolerance policy
	NGO Person ²⁵	There are CCTV and monitoring team in the RMG factories so the verbal and physical abuse is no longer available.	Positive	CCTV and monitoring, Prevention of abuse
	NGO Person ²⁶	Colleagues are more supportive but the supervisor sometime verbally abuse the female workers for doing mistake repeatedly.	Neutral	Supportive colleagues, Supervisor verbally abuse
	NGO Person ²⁷	In many 'B' grade factory supervisor misbehave with the female workers if she do anything wrong in her work.	Negative	Supervisor misbehaviour
	Labour Union Representati. ²⁸	No, they don't face any abuse because there is a monitoring team on every floor.	Positive	Monitoring team presence in every floor
	Labour Union Representati. ²⁹	If workers can't complete the production work orders on time, supervisors scold them.	Negative	Supervisor Scold them
	Labour Union Representati. ³⁰	There are many active committees and labour union, so the physical and verbal abuse is totally banned in factory.	Positive	Active committees and labor unions
	Labour Ministry Representati. ³¹	Verbal and physical abuse happens very rarely.	Positive	Rare verbal abuse, Rare physical abuse, Low incidence of abuse

		Labour Ministry Representati. ³²	Verbal abuse is very common but physical abuse is no longer happening in RMG factories	Neutral	Verbal abuse common, Physical abuse absent, Improved workplace safety
7	How do female workers face sexual harassment inside and outside the factory?	Supervisor ¹	Sometimes, the sexual harassment is occurred by some supervisors, line in charge, floor in charge, production officer. But the company has a zero-tolerance policy. If a female worker reports it, the authority takes quick action.	Neutral	Occasional sexual harassment
		Supervisor ²	If someone harasses a female worker inside or outside the factory, and she reports it through the helpline of PC committee, or HR, then the company takes quick action without waiting for a full investigation committee.	Positive	Immediate company action, No delay for full investigation
		Supervisor ³	In many factories, female workers face sexual harassment. If they report it to the management, the accused person is immediately removed from the factory.	Negative	Immediate removal of accused, Management response to complaints
		Line Chief ⁴	In many RMG factory, many women faces verbal abuse by their male co-workers and they remain silent due to shyness.	Negative	Verbal abuse by male co-workers
		Manager ⁵	No, cases of sexual harassment are very rare. There is a high level of security within the factories, which helps prevent such incidents.	Positive	Rare sexual harassment cases, High factory security, Preventive measures effective
		Manager ⁶	Now, most factories have strong security and CCTV cameras, so sexual harassment has decreased inside the factories. But sometimes such incidents still happen outside the factory.	Neutral	Strong factory security, Reduced sexual harassment inside factories, Incidents still occur outside
		Manager ⁷	Because of strict rules from different buyers and the use of labour laws, male workers now stay away from sexual harassment as they are afraid of losing their jobs.	Positive	Male workers deterred from harassment
		Manager ⁸	Now, some educated male and female workers are joining garment factories. Because of this, awareness about sexual harassment punishment has increased, and many of them stay away from such illegal activities.	Positive	Increased awareness of sexual harassment penalties, Reduced involvement in harassment
		AGM ⁹	No, there are no reports of teasing or complaints regarding sexual harassment either inside or outside the factory.	Positive	No reports of sexual harassment, No teasing incidents, Safe working environment
		AGM ¹⁰	I think majority of the factories are giving different training on harassment issue to the workers, so that they know what to do if	Positive	Decreased sexual harassment in factories

			they face sexual harassment. These trainings help them become brave and raise their voice. Because of this, sexual harassment is happening less and less in factories.		
		GM ¹¹	Sometimes, if a male worker is terminated from the factory because of a woman-related issue, he tries to take revenge by harassing the female worker outside the factory and even gives death threats. Because of this, many female workers leave the factory and go away.	Negative	Harassment and threats outside factory, Female workers leaving the job
		GM ¹²	Now, sexual harassment is seen very rarely. Buyers and law enforcement agencies are more serious and careful about this issue in factories.	Positive	Rare sexual harassment, Law enforcement involvement
		Industry Experts ¹³	Sexual harassment still happens secretly, but it is less than before. Sometimes it happens with consent from both sides, but that doesn't mean it is not harassment. In many factories now, if there is proof that a supervisor or anyone else touched a female worker in a wrong way, they are immediately fired. This kind of action is common in most factories now.	Neutral	Reduced sexual harassment, Immediate action against offenders
		Industry Experts ¹⁴	Even though sexual harassment inside factories is now less, outside the factory, female workers still face problems. Sometimes, when a female worker is alone on a bus, the driver and helper rape her in a planned way.	Negative	Reduced harassment inside factories, Strict action against perpetrators, Harassment outside workplace
		Industry Experts ¹⁵	The sexual harassment no longer exist in factory due to strict policy of the RMG factory.	Positive	No sexual harassment in factory, Strict factory policies,
		Academic Experts ¹⁶	Now, sexual harassment is seen very rarely. Buyers and law enforcement agencies are more serious and careful about this issue in factories.	Positive	Rare sexual harassment, Buyer vigilance
		Academic Experts ¹⁷	Due to the 'zero tolerance' policy the sexual harassment no longer exist.	Positive	Zero tolerance policy, No sexual harassment, Strict enforcement
		Academic Experts ¹⁸	Most of the female workers know what is wrong and what is right. So there is no change of sexual harassment in the RMG factory, if anything goes wrong she directly report to her immediate boss and get instant result.	Positive	Direct reporting to supervisors, Immediate resolution
		BGMEA Representati. ¹⁹	In the last 10 years, GIZ has worked a lot to stop sexual harassment in the garment industry. There are verified Facebook	Positive	GIZ initiatives against harassment, Verified complaint channels

			groups where workers can complain and get legal help. Mid- and high-level staff receive training about what actions are harassment and what punishment they can get. They also learn that action will be taken quickly. Because of these steps, sexual harassment is going down both inside and outside the factories.		
		BGMEA Representati. ²⁰	There are many female supervisors in the floor, so there is no scope of sexual harassment in the RMG factory.	Positive	Reduced harassment risk, Safer workplace environment
		BKMEA Representati. ²¹	There is no chance. Female workers are more aware of their rights and security now. They know how to handle such situations.	Positive	Improved security, Ability to handle situations
		Strategic Partners ²²	Sexual harassment has decreased a lot compared to before. Now, unwanted physical contact has also reduced. This happened because: 1. Many of the women coming to work are now a bit educated, and the people in management are also more educated than before. 2. Management is more aware, and global brands talk a lot about sexual abuse, which has increased awareness among everyone.	Positive	Decreased sexual harassment, Increased awareness due to global brands
		Strategic Partners ²³	There are many committees and welfare team for female workers so there is no chance of sexual harassment in RMG factory.	Positive	Committees and welfare teams, Protection of female workers, No harassment in factory
		Strategic Partners ²⁴	Inside the factory sexual harassment is totally impossible because of strict rules but outside the factory the sexual harassment can be occurs.	Neutral	Strict rules prevent harassment inside, Harassment possible outside,
		NGO Person ²⁵	If the sexual harassment occurs in the RMG factory then the guilty person is punished and send to the jail, so sexual harassment is no longer available.	Positive	Punishment for offenders, Deterrence of sexual harassment, Safe factory environment
		NGO Person ²⁶	Most of the workers of RMG in Bangladesh are female and the female workers have more unity, so if anyone try to harass a female workers then all the female workers come forward to save the victim and the convicted person get punishment.	Neutral	Female worker unity, Collective protection against harassment, Punishment for offenders
		NGO Person ²⁷	Sexual harassment is totally forbidden in the RMG, so the female workers are now working in safer environment.	Positive	Collective protection against harassment

8		Labour Union Representati. ²⁸	Now, almost all factories have anti-harassment committees. In A and B category factories, there are rules about sexual harassment, and they are followed properly.	Positive	Anti-harassment committees, Decreased harassment
		Labour Union Representati. ²⁹	Sexual harassment is not very common, but it still happens in some factories. Sometimes, workers have personal relationships with each other by mutual understanding.	Neutral	Strict rules in top-tier factories, Harassment still occurs occasionally
		Labour Union Representati. ³⁰	Inside the factory all the co-workers help each other and there is no chance of harassment but if anything goes wrong outside the factory then all workers stand with the victim and the responsible person get proper punishment.	Neutral	Supportive co-workers inside factory, Collective protection outside factory
		Labour Ministry Representati. ³¹	I can say that sexual harassment has decreased now.	Positive	Decreased sexual harassment, Supportive coworkers
		Labour Ministry Representati. ³²	The sexual harassment is strictly prohibited in RMG factories and everyone have become aware of this issue, so there is no chance of sexual harassment.	Positive	Strict prohibition of sexual harassment, Harassment-free workplace
	How do you evaluate the social challenges like mental torture/distress, teasing, rough behaviour and domination etc. of female workers in RMG factories that may lead to frequent changes their workplace?	Supervisor ¹	Yes , some female workers change their job due vulnerability issues like teasing and mental torture etc.	Negative	Teasing and mental torture, Workplace-related stress
		Supervisor ²	Yes, female workers change their workplace due to mental torture, teasing, rough behaviour, domination etc. in RMG factory.	Negative	Job change due to mistreatment, Mental torture and teasing, Rough behaviour and domination
		Supervisor ³	No, female workers mainly change their job for better salary or family issues.	Positive	Job change for better salary, Job change due to family issues
		Line Chief ⁴	Yes, female workers changes their job for above mentioned issues.	Negative	Workplace issues as cause, Employment turnover
		Manager ⁵	Yes, female workers often change jobs due to personal and family-related issues. Sometimes, they switch jobs to gain higher salaries after gaining experience.	Conditional	Job changes due to personal issues, Job changes for higher salary
		Manager ⁶	There is no changes of mental torture/distress, teasing, rough behaviour, domination etc. in RMG factories due to compliance issues. So the female workers changes their job due to another issues like high salary etc.	Positive	No mental harassment in factories Job change for other reasons
		Manager ⁷	Yes , female workers changes their job because of the bad behaviour of the supervisor	Negative	Supervisor's bad behaviour, Workplace dissatisfaction

	Manager ⁸	Female RMG workers change jobs to avoid domination by supervisors.	Negative	Job change due to supervisor behaviour, Avoiding domination, Workplace conflict
	AGM ⁹	No, they do not change jobs due to vulnerability. They usually change jobs only because of personal or family-related issues such as sickness or household responsibilities.	Positive	Family reasons for job change
	AGM ¹⁰	Most of the female workers often change jobs to escape teasing and harassment from the running factory.	Negative	Job change due to teasing, Job change due to harassment
	GM ¹¹	Sometimes, rough behaviour from co-workers force the female workers to leave the factory.	Negative	Job change due to rough co-worker behaviour
	GM ¹²	Bad behaviours from supervisors make female workers change their job frequently.	Negative	Job change due to supervisor behaviour, Frequent job switching
	Industry Experts ¹³	The toxic work environment push female RMG workers to leave their job.	Negative	Frequent job change due to supervisor behaviour, Toxic work environment
	Industry Experts ¹⁴	Some female workers change jobs for better salary, not only due to abuse.	Neutral	Job change for higher salary, Not only due to abuse
	Industry Experts ¹⁵	Fear of harassment push female RMG workers to change jobs frequently.	Negative	Job change for better salary, Job change due to harassment fear
	Academic Experts ¹⁶	Some female RMG workers tolerate rough behaviour to continue their job.	Neutral	Tolerance of rough behaviour
	Academic Experts ¹⁷	In compliance factories, workers are treated well; in non-compliance factories, mental torture is common.	Conditional	Better treatment in compliant factories, Mental torture in non-compliant factories
	Academic Experts ¹⁸	Sometimes, family pressure of RMG workers can cause the change of their jobs.	Neutral	Job change due to family pressure
	BGMEA Representati. ¹⁹	If work environment is respectful then the female RMG workers will not quit their job easily.	Conditional	Respectful work lead to quit
	BGMEA Representati. ²⁰	Mental torture still happens when targets are not met. Supervisors shout and insult workers in front of others.	Negative	Respectful work environment retains workers, Mental torture when targets not met

	BKMEA Representati. ²¹	In non-compliance factories, turnover is high due to delayed salary payments. But in some factories those who are the members of BKMEA or BGMEA, their turnover is low.	Conditional	High turnover in non-compliance factories, Delayed salary payments
	Strategic Partners ²²	Most of the female workers quit their job for better salary and flexibility, not only due to abuse.	Neutral	Job quitting for better salary, Preference for flexibility, Not mainly due to abuse
	Strategic Partners ²³	Now, the factory environment has improved a lot. Supervisors behave more respectfully than before. Workers rarely face mental stress like before.	Positive	Reduced mental stress
	Strategic Partners ²⁴	Younger female RMG workers change their jobs more frequently than older ones.	Neutral	Younger workers change jobs frequently, Older workers change jobs less often
	NGO Person ²⁵	The management of a factory takes quick action if anyone misbehaves or dominates. Because of this, they feel safer and more stable in the factory.	Positive	Improved job stability
	NGO Person ²⁶	Most of the female workers are used to the daily scenario, so they know how to deal with it but changing job always depend on many issues like family crisis, marriage, salary etc.	Neutral	Job change depends on multiple factors
	NGO Person ²⁷	If factories reduce teasing, fewer female RMG workers will change their job.	Conditional	Job change due to teasing
	Labour Union Representati. ²⁸	Sometimes supervisors use harsh or abusive words if we make a small mistake. It feels humiliating.	Negative	Supervisors use harsh or abusive words
	Labour Union Representati. ²⁹	Not all female workers leave their job because of mental torture or teasing.	Neutral	Not all workers quit due to mental torture, Not all workers quit due to teasing
	Labour Union Representati. ³⁰	Some female workers may switch jobs to seek new skills or experience.	Neutral	Job switching for new skills
	Labour Ministry Representati. ³¹	Some female workers face problems but still stay in the same job.	Neutral	Workers face problems
	Labour Ministry Representati. ³²	If harassment policies are strong in a factory then the turnover will reduce from the factory.	Conditional	Reduced turnover Improved workplace retention

Appendix-19: Some Photographs of Respondents

Data collection from Workers





Data collection by Researcher and research investigators





Garments Name: Dekko Designs Ltd.

Location: Kathgora, zirabo, ashulia





KII Persons



Interview with Senior Assistant Secretary, SDP, BGMEA



Interview with BKMEA representative



AGM, Epyllion Group



Production Officer



Strategic Partner (CPD)



Labor Ministry Representative



Academic Expert, BUFT