

"Untold Legacies: Exploring the Lives of Pioneering Female Garment Workers in Bangladesh from Industry Inception to their Middle-Aged Retirement and Afterwards."

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Abstract

The garment industry has been a cornerstone of Bangladesh's economic growth, employing millions of workers, the majority of whom are women. However, while extensive research has documented the exploitative working conditions within the industry, little attention has been given to the struggles these workers face post-retirement. This study examines the financial, health, and social challenges encountered by retired female garment workers in Bangladesh. Through thematic analysis of narratives from 15 retired workers, the research uncovers systemic issues such as financial insecurity, deteriorating health conditions, lack of institutional support, and societal stigma.

Findings reveal that despite decades of labor, many retired workers receive little to no financial compensation, forcing them into poverty. Health deterioration due to years of hazardous working conditions is exacerbated by the lack of affordable healthcare. Additionally, social stigma and isolation further marginalize these women, reflecting broader societal attitudes toward female industrial laborers. The absence of pension schemes, severance benefits, and legal protections leaves them vulnerable and unsupported.

This study underscores the urgent need for comprehensive labor reforms, including retirement benefits, healthcare provisions, and social security programs tailored to the needs of garment workers. By addressing these structural deficiencies, policymakers, industry leaders, and labor rights advocates can work toward ensuring a dignified post-retirement life for those who have contributed significantly to Bangladesh's economic development.

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Purpose of the study

Introduction

The ready-made garment (RMG) industry has been a cornerstone of Bangladesh's economic growth, employing millions of workers—primarily women—who power global supply chains for international fashion brands. Yet, despite their indispensable contributions, many of these workers face dire conditions upon retirement. After decades of physically demanding labor, they are left without pensions, savings, or adequate healthcare, forcing them into poverty and dependence. Reports from labor rights organizations and government bodies highlight the stark reality: retired garment workers, many of whom began working as teenagers, now struggle to afford necessities, rely on informal labor, or depend on family members for survival (Bangladesh Institute of Labour Studies, 2020).

In recent years, investigative reports have revealed the consequences of this systemic neglect. Media outlets and advocacy groups have documented cases of elderly women, once the backbone of Bangladesh's industrial workforce, now working as domestic helpers, street vendors, or beggars due to the absence of retirement protections (Daily Star, 2021). Some suffer from chronic illnesses like arthritis and respiratory diseases—conditions exacerbated by years of factory work—yet lack the means to access medical care (Human Rights Watch, 2015). These stories are not isolated incidents; they are the norm for thousands of women who have spent their lives in the garment industry, only to be discarded upon retirement.

While extensive research has examined labor conditions in Bangladesh's garment sector, far less attention has been paid to what happens to these workers after they leave the industry. This study aims to fill that gap by investigating the post-retirement experiences of female garment workers in Bangladesh, focusing on the economic, health, and social challenges they encounter.

Research Questions:

This study aims to address the following key questions:

- Who are the retired female garment workers, and what are their lived experiences post-retirement?
- What systemic issues contribute to their financial, health, and social struggles?

- Where do gaps exist in current labor policies and social protections for retired garment workers?
- When do the challenges of financial insecurity, health deterioration, and social stigma emerge, and how do they evolve over time?

By analyzing narratives from 15 retired female garment workers, this research provides an in-depth understanding of their struggles and the structural deficiencies that perpetuate their marginalization (Hossain, 2016). The study examines workplace exploitation, lack of retirement benefits, access to healthcare, and societal attitudes toward women in industrial labor (Ahmed & Nathan, 2014).

A Global Issue

While this study focuses on Bangladesh, its implications extend beyond national borders. The garment industry is a pillar of the global economy, with developing nations such as Bangladesh, Vietnam, Cambodia, and India serving as major suppliers for international brands (Taplin, 2014). However, the labor force that sustains this industry—predominantly female, low-wage workers—faces systemic exploitation and insecurity (Bair, 2010). The post-retirement struggles of these workers reflect a broader global crisis in labor rights, social protection, and gender-based economic vulnerability (Barrientos et al., 2011).

The phenomenon of female garment workers retiring into poverty is a direct consequence of weak labor laws, inadequate social security measures, and corporate practices that prioritize profit over worker welfare (Anner, 2019). In many countries, garment workers contribute significantly to national economies yet receive little to no post-employment support (Mezzadri, 2017). As global consumers continue to demand fast fashion and low-cost production, the hidden cost is borne by the millions of women who dedicate their working lives to the industry only to be discarded upon retirement.

Furthermore, this issue intersects with broader global themes of gender inequality, labor exploitation, and the ethical responsibilities of multinational corporations (Phillips & Mieres, 2015). While corporate social responsibility (CSR) initiatives have been implemented in some cases, they often focus on improving workplace conditions rather than addressing long-term worker welfare (Egels-Zandén & Merk, 2014). There remains a significant gap in policies that

ensure a dignified retirement for female garment workers who have spent their lives building the global fashion economy.

Significance of the Study

Existing research has extensively covered working conditions within the garment sector, but little attention has been paid to what happens to these workers after they leave the industry (Ali, 2020). By highlighting their post-retirement challenges, this study provides crucial insights for policymakers, labor rights activists, and social welfare organizations advocating for improved retirement security, healthcare access, and social protections for garment workers (Heintz, 2006).

Addressing this issue is imperative for achieving sustainable development goals (SDGs) related to gender equality, decent work, and economic security (United Nations, 2015). Governments, international labor organizations, and global brands must collaborate to create policies that support garment workers beyond their productive years (ILO, 2018). By shedding light on this neglected labor demographic, this research contributes to policy recommendations that ensure fair treatment and dignified post-retirement lives for female garment workers in Bangladesh and beyond.

Ultimately, this study calls for a reevaluation of labor policies on a global scale, urging both national governments and international stakeholders to recognize and address the vulnerabilities faced by retired female garment workers. Only through systemic reform can we ensure that the women who have powered the global garment industry receive the dignity, security, and support they deserve in their later years.

Literature review

The garment industry in Bangladesh has served as a cornerstone of the nation's economic growth since its rise in the 1980s. Rapidly emerging as one of the world's largest formal manufacturing sectors, it has drawn millions of women from low-income and rural backgrounds into wage labor. Scholars such as Kabeer and Mahmud (2004) underscore how this mass mobilization of female labor challenged traditional gender norms, offering women opportunities for economic independence. These transformations significantly reshaped the social fabric of Bangladeshi families and communities (Kibria, 1998).

However, despite the pivotal role women have played in the industry's development, the long-term consequences of their labor—particularly regarding retirement and post-employment well-being—remain underexplored. While early studies celebrated the empowerment of women through garment work, later critiques, including Ahmed (2004) and Bhuiyan (2012), have drawn attention to the exploitative labor practices and lack of structural support for workers. This review delves into the multifaceted challenges retired garment workers face, focusing on economic insecurity, health concerns, social isolation, and gaps in labor policy.

Economic Insecurity Post-Retirement:

Economic precarity is among the most significant issues for retired female garment workers. Despite years of labor, these women frequently retire without pensions, savings, or social security benefits, leaving them financially vulnerable. Kabeer and Mahmud (2004) emphasize how garment work opened avenues for financial independence during their working years, but this independence rarely translates into long-term security. The low wages prevalent in the industry exacerbate this issue. Hasan (2022) discusses how wage theft, irregular payments, and inadequate compensation for overtime leave many women unable to save for retirement. Furthermore, the informal nature of garment work limits access to financial tools such as retirement accounts or health insurance. Ahmed (2024) critiques the globalized neoliberal framework underpinning Bangladesh's garment sector, which prioritizes cost-cutting over worker welfare. Female workers, deemed disposable within this model, are left with little recourse to demand long-term benefits.

Although labor movements like the Bangladesh Independent Garment-Workers' Union (BIGU) have fought for wage increases and improved working conditions (Rock, 2003), Mahmud (2010)

highlights their inability to secure retirement benefits. These shortcomings point to a systemic neglect of workers' post-employment needs, reflecting a broader gap in labor policy.

Broader Impacts of Financial Insecurity:

The economic vulnerability of retired garment workers has far-reaching implications. For many, financial instability forces reliance on family members, creating tensions in intergenerational relationships. Bhuiyan (2012) notes that women often struggle to maintain autonomy in such arrangements, particularly in households where resources are scarce. Additionally, women without familial support find themselves socially and economically isolated, dependent on inconsistent community aid. Ahmed (2004) extends this discussion to the cultural realm, highlighting how societal norms in Bangladesh exacerbate the financial struggles of aging women. Cultural expectations often frame women as caregivers rather than recipients of care, limiting their ability to assert financial needs. These dynamics compound the systemic neglect of their contributions to the garment industry and perpetuates their marginalization in retirement.

Health and Well-Being Challenges:

Physical Health

The physical toll of garment work significantly impacts retired workers' well-being. Akhter et al. (2017) examine the long-term health consequences of prolonged exposure to hazardous materials, repetitive physical tasks, and inadequate workplace safety. Chronic ailments such as musculoskeletal disorders, respiratory problems, and vision impairments are prevalent among retired workers. However, these conditions often remain untreated due to the inaccessibility of healthcare services and the lack of financial resources to afford medical care. Moreover, the cumulative health effects of poor working conditions are rarely addressed in discussions of labor policy. Bhuiyan (2012) critiques the lack of occupational health provisions in the garment sector, noting that workers are frequently denied compensation for workplace injuries or illnesses. This neglect persists into retirement, leaving many women to cope with chronic health issues without institutional support.

Mental Health

The psychological dimensions of retirement are similarly overlooked. Haque et al. (2023) explore how financial insecurity, combined with social isolation, contributes to anxiety and depression among retired garment workers. The abrupt transition from structured daily labor to an unstructured and unsupported retirement exacerbates feelings of helplessness. Additionally, the stigma surrounding mental health in Bangladesh often prevents these women from seeking professional help, further entrenching their struggles. Akhter et al. (2017) highlight how the psychological strain of garment work, including stress from meeting production quotas and enduring exploitative conditions, has long-term impacts on mental health. In retirement, the absence of community support structures intensifies these challenges, underscoring the urgent need for mental health interventions tailored to this population.

Social Isolation and Family Support:

Barriers to Social Support

Social isolation is a significant issue for retired garment workers, particularly for those without robust family support networks. Mahmud (2010) identifies structural barriers, such as long working hours and inadequate community engagement during their employment years, that hindered the formation of strong social bonds. In retirement, these barriers leave many women without the familial or community support needed to navigate old age. Bhuiyan (2012) underscores the precariousness of informal support systems, noting that retired workers often rely on inconsistent aid from neighbors or local charities. The absence of formal mechanisms for community support exacerbates feelings of isolation and marginalization.

Cultural Expectations and Gender Dynamics:

Cultural norms further complicate the experiences of retired garment workers. Karim (2023) discusses how traditional gender roles in Bangladesh frame women as caregivers, even in old age. Retired workers are often expected to continue providing unpaid care within their households, despite their declining physical and financial capacity. This dynamic not only perpetuates their economic vulnerability but also undermines their autonomy and dignity in retirement. Mahmud

(2010) emphasizes the need for community-based initiatives to address these challenges. Programs that foster social engagement and provide consistent support for retired workers could significantly improve their quality of life.

Policy and Advocacy Gaps:

The Neoliberal Context

The neoliberal framework of Bangladesh's garment industry prioritizes economic growth at the expense of worker welfare. Ahmed (2024) critiques this model, highlighting how global pressures to minimize production costs have led to the systematic marginalization of female workers. Retirement benefits, pensions, and other forms of long-term security are often deemed unnecessary expenditures, leaving workers to bear the consequences of this profit-driven system.

Rock (2003) discusses the limitations of labor organizing efforts within this context, noting that advocacy efforts have largely focused on immediate concerns, such as wage increases and workplace safety. While these achievements are significant, they fail to address the long-term needs of workers, reflecting a broader gap in labor policy.

Toward Comprehensive Reforms:

There is a pressing need for comprehensive policy reforms to address the post-retirement challenges faced by female garment workers. Hasan (2022) advocates for the implementation of universal pensions, affordable healthcare, and financial literacy programs tailored to this population. Additionally, Bhuiyan (2012) emphasizes the importance of integrating retirement benefits into labor contracts, ensuring that workers are supported throughout their lives.

Conclusion

The literature on Bangladesh's garment industry reveals critical gaps in understanding the long-term experiences of female workers. While foundational studies document the transformative impact of garment work on women's lives, they often neglect the challenges these women face in retirement. Economic insecurity, health issues, social isolation, and cultural marginalization are

pervasive, underscoring the need for comprehensive research and policy interventions. This review highlights the importance of addressing these gaps, not only to improve the quality of life for retired workers but also to ensure that their contributions to Bangladesh's economic growth are recognized and valued. By advocating for universal pensions, accessible healthcare, and community-based support initiatives, stakeholders can create a more equitable and just future for female garment workers.

Methodology

This study employs a qualitative research approach to examine the lived experiences of retired female garment workers in Bangladesh, particularly those facing economic hardship due to the lack of retirement benefits. A qualitative methodology allows for an in-depth exploration of these workers' struggles, agency, and perceptions of justice. The study uses semi-structured interviews and thematic analysis, following Braun and Clarke's (2006) method, to identify patterns and themes in the narratives of former garment workers. Given the qualitative nature of the research, in-depth interviews will serve as the primary data collection method. This study received approval from the University of Washington Human Subjects Division Institutional Review Board (IRB), ensuring ethical compliance in research involving human participants.

Participant Selection and Data Collection

Potential interviewees were identified through local worker associations, grassroots labor rights groups, and personal networks within urban industrial areas in Dhaka, Gazipur, and Narayanganj. Initial outreach was conducted through local NGOs and community leaders who maintain connections with retired garment workers. Snowball sampling was also used to ensure a diverse representation of experiences. The interviews were conducted in-person and over phone calls. Follow-up calls were conducted to encourage participation. The respondents who agreed to participate were assured confidentiality, with all names anonymized and replaced with pseudonyms.

- **Rabiya:** A long-term garment worker who started as a helper and later became an operator. Her story illustrates the physical toll of garment labor, workplace abuse, and the absence of post-retirement security.
- **Rina Begum:** A veteran of the industry with 24 years of service, dismissed allegedly due to age but with suspicions of alternative motives. Her struggle highlights unemployment, debt, and the difficulties of re-entering the workforce.
- **Tania:** A former operator with 22 years of experience, forced into retirement without financial stability. Her account underscores the lack of retirement benefits and the unfulfilled promise of economic independence post-employment.
- **Aklima:** A 48-year-old former sewing operator who worked for 26 years. She struggled with excessive work hours and verbal abuse, and she now faces severe financial hardship without retirement benefits.
- **Yeasmin:** A 42-year-old garment worker who spent 22 years in the industry. She was dismissed due to her age and is currently unable to secure another job. She struggles to afford medical expenses for her husband.
- **Feroza:** A 47-year-old former quality checker with 25 years of experience. She worked through severe health conditions and hoped to start a small tailoring business but lacked financial support.
- **Aleya:** A 44-year-old former worker with 23 years in the industry. She suffers from chronic health issues and has no financial security, facing extreme poverty without government or employer support.
- **Shahana**, 46, spent 24 years in the garment industry, working her way up from a helper to a senior operator. Despite her dedication, she was dismissed without any compensation.
- **Parvin**, 43, worked in the garment industry for 23 years before being dismissed without notice. She now struggles to find work and support her family.
- **Nasima**, 45, worked in the garment industry for 26 years before being forced to leave due to declining health. She now struggles to survive without any support.
- **Roksana**, 44, spent 22 years in the garment sector but now faces extreme poverty and health issues. Her husband was physically abusive.

- **Shirin**, 47, worked in the garment industry for 25 years before being dismissed. She now struggles with health issues and poverty.
- **Laila**, 42, worked in the garment industry for 22 years before retirement. She now struggles to support her family.
- **Mariam**, 46, worked in the garment industry for 24 years before being forced to leave due to declining health. She now struggles to survive without any support.
- **Farida**, 45, spent 23 years in the garment sector but now faces extreme poverty and health issues.

The interview script included open-ended questions focusing on:

- Workplace conditions and challenges faced during employment.
- The process and circumstances of their dismissal or retirement.
- Financial struggles and their attempts to seek support.
- Their perceptions of employer responsibility and government intervention.
- Aspirations and coping mechanisms post-retirement.

Ethical considerations:

Participants were informed and taken consent the purpose of the study, the voluntary nature of their participation, and their right to withdraw at any time without consequences. Interviews ranged from 15 to 20 minutes and were conducted in Bengali, later transcribed and translated for analysis. Participants were assured confidentiality, with pseudonyms used, except in cases where they explicitly requested their real names to be used. Personal information and interview recordings are securely stored and accessed only by the researcher. Given the socio-economic vulnerability of the target population, interviews were conducted with sensitivity to their cultural and personal contexts. Efforts were made to establish rapport and ensure a respectful and empathetic environment.

Limitations

Sample Size: The study's findings will be limited by the sample size, which may not fully represent the experiences of all retired garment workers in Bangladesh.

Self-Reported Data: The reliance on self-reported narratives may introduce biases or inaccuracies.

Access Challenges: Identifying and reaching participants with the desired characteristics may pose logistical difficulties.

Data Analysis

Braun and Clarke's (2006) thematic analysis framework were used to analyze the interview data.

This involved six key phases:

1. **Familiarization with data:** Reading and re-reading the transcripts to gain an in-depth understanding of the narratives.
2. **Generating initial codes:** Identifying recurring words, phrases, and concepts.
3. **Searching for themes:** Grouping similar codes into broader themes, such as workplace abuse, financial insecurity, and lack of institutional support.
4. **Reviewing themes:** Refining themes to ensure coherence and relevance to the research question.
5. **Defining and naming themes:** Developing clear definitions for each theme, supported by direct participant quotes.
6. **Writing the report:** Synthesizing findings with contextual analysis to highlight systemic issues affecting retired female garment workers.

Why have I chosen Braun and Clarke's (2006) six-phase framework for analysis?

My research involves exploring retired female garment workers' lived experiences, socio-economic challenges, and health issues. Braun and Clarke's flexibility will allow me to develop

themes that emerge directly from the narratives, enabling a rich, context-sensitive analysis. It is less resource-intensive and more accessible for capturing nuanced social realities compared to other methodologies like Glaser and Strauss's (1967) Grounded theory or Ritchie and Spencer's (1994) Framework analysis. My study is not aimed at developing a new theoretical framework but rather at understanding and describing the lived experiences of retired middle-aged garment workers so grounded theory is unlikely to be appropriate. Also, I think Framework Analysis might constrain the inductive discovery of themes and reduce the depth of personal stories I aim to capture. Braun and Clarke's approach for thematic analysis will explore the lived experiences of retired garment workers while ensuring a balance between individual narratives and broader socio-economic themes.

Findings

The thematic analysis of the narratives of 15 retired female garment workers revealed several key themes that highlight the systemic issues affecting these workers. The key themes identified basing on Braun and Clarke's are:

1. Workplace Abuse and Exploitation

Results: The narratives of retired female garment workers consistently highlight severe workplace abuse and exploitation, underscoring the inhumane treatment many endured throughout their careers. From verbal humiliation to physical violence, the accounts reveal a systemic culture of mistreatment that thrived on the vulnerability of workers who lacked job security or legal protection. The overwhelming pressure of unrealistic production targets, unpaid bonuses, and excessive working hours further compounded their suffering.

Many interviewees described being subjected to physical and verbal abuse as a form of discipline and control. Rabiya recounted the terrifying experience of being assaulted at work:

“The supervisor slapped me across the face just because I asked for my due wages. He said, ‘If you complain again, you’ll be thrown out without a penny!’ I endured grueling overnight shifts, saved my snacks for my children. During work, they pulled my hair, struck me with their hands. I did not dare to protest because I needed to work to provide for my family. I had children at home.”

Rabiya's experience was not an isolated incident. Many workers endured similar treatment but remained silent out of fear of losing their jobs. Shahana described being humiliated and denied her rightful earnings:

“My manager pushed me out of his room when I asked for my Eid (religious festival) bonus. He shouted at me, saying, ‘You beggars always ask for money! Get out!’ My husband did not earn, the whole family relied on me. There was no happy Eid for us. Back then at least I earned. But now, I don't have any source of income or money left.”

Aklima, a 48-year-old former sewing operator who worked for 26 years, shared how speaking up about exploitative conditions resulted in intimidation:

“I told the supervisor that it was impossible to finish the work they assigned within the shift hours. He slammed his hand on the table and said, ‘If you cannot do it, then leave! There are hundreds of others waiting to take your place.’ We could not even take bathroom breaks without getting yelled at. Once, when I asked for a short break, the line chief said, ‘You can go, but don’t come back. You’ll be replaced before you return.’”

Beyond verbal and physical abuse, women were forced to endure brutal work conditions, often while pregnant or suffering from illness. Tania described the extreme pressure to meet production targets, even at the cost of her health:

“My husband's income was insufficient to cover food and rent, forcing me to work tirelessly for the well-being of my family. While working, I was pregnant but continued to labor through exhaustion. Even while breastfeeding, I had to work over 12-hour shifts daily. On some occasions, I was forced to stay at the factory for over 24 hours. I had to meet strict production targets, often skipping lunch and bathroom breaks to maintain the required output.”

Similarly, Nasima recounted the physical toll of relentless work and the indifference of her supervisors:

“I had a fever and asked for permission to leave early, but my line manager laughed and said, ‘You’ll feel better if you keep working. We don’t have time for sick workers here.’ I worked the whole day with a burning fever, and no one even cared.”

These accounts reflect a broader pattern of systemic abuse and disregard for workers' well-being, aligning with findings from Ahmed (2004), Siddiqi (2009), and Hossain (2016), who have critically examined the exploitative working conditions in Bangladesh’s garment industry. The normalization of verbal abuse, unpaid labor, and physical punishment underscores the dehumanization of female garment workers, who are treated as expendable resources rather than as human beings.

The long-term impact of such abuse extends beyond the workplace. Many former workers described lingering trauma, physical ailments, and a deep sense of betrayal by an industry that profited from their labor but abandoned them in retirement. The exploitative conditions they

endured continue to shape their post-retirement struggles, further highlighting the urgent need for labor protections, legal accountability, and workplace reforms.

2. Financial Insecurity

Financial insecurity emerged as a dominant theme across all narratives, highlighting the precarious conditions faced by retired female garment workers. Despite decades of labor in the industry, many workers received minimal or no compensation upon dismissal, leaving them in severe poverty. The absence of pension schemes, unfair severance packages, and wage theft exacerbated their struggles, making even basic survival a challenge.

Rina Begum, a former garment worker, described her financial distress and the impact it has had on her family life:

“Every month, I need 300 dollars only for my husband's medicines, but I cannot afford it. Due to extreme poverty, tensions have grown at home, leading to frequent conflicts and a disrupted family life. My daughters earn now, but they are unable to provide for me. I got 50,000 takas after I stopped working. I have a debt of 45,000 tk. I have nothing left.”

The financial struggles were not limited to a few individuals. Yeasmin, another former worker, shared a similar experience:

“After 22 years of work, they gave me 45,000 taka (\$375) and sent me home. What can I do with this money? Pay off my debts? Buy food? Pay rent? I gave my whole life to that factory, and this is what I got in return.”

Parvin recounted how she was dismissed without even receiving her full salary:

“One day, they just told me not to come back. I worked there for 23 years. I begged them for my salary, but they said, ‘You’re no longer our worker, so you won’t get paid.’ I left with nothing in my hands.”

For many women, the financial uncertainty after retirement shattered their hopes of securing a stable future. Tania, who once dreamed of gaining independence, found herself unable to start her own business due to extreme poverty:

“I wanted to start a business of my own, but I need a lot of money to start. I don’t have money for food—how will I start a business?”

Others described how their inability to save money during their working years left them in a vulnerable position. As Farida, 45, spent 23 years in the garment sector but now faces extreme poverty explained:

“We barely made enough to survive. Whatever little I earned was spent on rent, food, and my children’s education. I could never save anything. Now, I have nothing.”

This financial instability extends beyond the retired workers themselves, affecting their families as well. Many women who once supported their entire households are now forced to rely on their children, who are often unable to provide for them. Feroza shared her frustration:

“I worked day and night so that my children could have a better future. But now, I depend on them. I don’t want to ask them for money, but I have no other choice. I hoped to start a small tailoring business, but I have no financial support.”

These findings are consistent with Hasan (2022), who highlighted the prevalence of wage theft and financial precarity among retired garment workers. The lack of financial security underscores the inadequacy of compensation and benefits in the garment industry. Without a proper pension system or severance pay, these women are left struggling with poverty and debt despite having contributed significantly to the country's economic growth.

The persistence of such financial insecurity calls for urgent policy interventions. Without systemic changes, retired garment workers will continue to suffer, discarded by an industry that profited from their labor but failed to ensure their well-being in old age.

3. Health Deterioration

Years of relentless labor in harsh conditions have taken a severe toll on the workers' health. Many suffer from chronic pain, hearing loss, arthritis, and other debilitating conditions that prevent them from working. The physical strain from prolonged standing, repetitive tasks, and inadequate medical care has left many retired garment workers in a constant state of suffering. The absence

of financial security means they are unable to afford treatment, forcing them to endure pain with no relief.

Rabiya, who worked for decades in the industry, described how her health has deteriorated:

“Years of labor have left me physically broken—one ear no longer functions, my legs ache, and my eyesight has deteriorated. I am unable to work outside due to my poor health. Some days, I can barely get out of bed, but there is no one to take care of me.”

Aklima, who spent 26 years in the industry, suffers from multiple chronic conditions but has no means to seek medical treatment:

“I am battling severe health issues, including arthritis and chronic headaches, but I cannot afford medical care. When I worked, I ignored my pain because I had to survive. Now that I am jobless, I still ignore my pain because I cannot afford to do anything about it.”

Feroza, who hoped to start a small tailoring business after retirement, now finds herself unable to work due to deteriorating health:

“My back pain is unbearable. I worked standing for hours, and now I cannot even sit for long without pain. My hands tremble, and my eyes have become weak. How will I sew? I thought I could work from home, but my body won’t let me.”

The physical toll of garment work manifests in various debilitating conditions, from chronic pain to respiratory illnesses. Aleya, who worked for 23 years, suffers from severe joint pain and breathing problems:

“I cannot walk long distances without my knees hurting. My fingers don’t work like they used to, and my breathing is heavy all the time. I feel like an old woman even though I am only 44.”

Many women reported being dismissed from their jobs once their health declined, leaving them without financial support when they needed it most. Shahana, who spent 24 years in the garment industry, recalled how she was abandoned by the factory despite years of dedication:

“I was always exhausted, always in pain. But I kept working because I had no choice. Then one day, they told me not to come back. No compensation, no support—just go home and suffer in silence.”

Like Shahana, Parvin also faced abrupt dismissal after years of service:

“I had to take sick leave often because of my headaches and body pain. One day, the manager called me and said, ‘If you are so sick, why don’t you just leave?’ And just like that, I lost my job. Now, I cannot even afford to see a doctor.”

Rina Begum, who struggles with multiple health conditions while also caring for her ill husband, shared her frustration:

“Every morning, I wake up with body pain, but I still must cook, clean, and take care of my husband. He is sick, I am sick, but we have no money for medicine. Some days, I wonder how long we can live like this.”

These findings support Akhter et al. (2017), who documented the long-term health effects of garment work among Bangladeshi workers. The physical toll of long hours, inadequate breaks, and poor working conditions has left many women with lasting health issues. Without financial security, they are unable to pay for their medical care, leaving them trapped in a cycle of pain and poverty. The severity and frequency of these health problems among retired workers highlight the urgent need for systemic change, including access to healthcare and proper retirement benefits.

4. Lack of Institutional Support

The narratives revealed a significant lack of institutional support from both employers and the government. Despite their years of service, the workers received no retirement benefits, pensions, or assistance. For example, Tania received no financial support after leaving her job. She expressed her frustration, saying,

"I worked for 22 years, and in the end, they just told me to leave. No benefits, nothing. How am I supposed to survive?" Similarly, Mariam, who worked for 24 years, stated, "I gave my whole life to this job. When I got sick, they forced me to leave. Now I have nothing."

All the workers who were interviewed complained about the lack of institutional support. Rabiya shared,

"There are no benefits, no incentives, no help for us. After so many years, we are just abandoned." I don't want my children to suffer like I did. If the government helps them study, they will have a better future."

Rina also believes she deserves financial support from her previous employers.

"I worked for 24 years, and now I am begging for jobs. Every place rejects me because of my age. Who will help me?"

She is in desperate need of economic assistance but has no one to turn to.

"My family, my friends, the government—no one cares about us."

Tania feels undervalued and unrecognized for her years of hard work and expertise.

"They don't care about our skills, our experience. I still want to work, but no one will hire me. We are thrown away like garbage."

She believes there are many others like her—highly skilled, now jobless, struggling in poverty, and abandoned without assistance.

"There are thousands like me. We worked for decades, and now we are starving. Why does no one care?"

She expects both the government and her previous employers to take responsibility for workers like her, ensuring they are not left to suffer in poverty after years of service.

These findings align with Bhuiyan (2012), who discussed the precarious nature of labor in the global apparel industry. The lack of institutional support leaves workers vulnerable and struggling to survive in extreme poverty. This absence of a safety net or any form of social security means that these workers are left to fend for themselves, often without the means to do so.

5. Social Stigma and Isolation

Social stigma and isolation weigh heavily on retired female garment workers, compounding the economic and health challenges they already face. Beyond financial insecurity and deteriorating health, many of these women struggle with a profound sense of alienation from their communities. Their years of labor in the garment industry, which contributed significantly to the country's economy, are often met with judgment rather than respect. The very work that once sustained them now becomes a source of social exclusion, especially as they grow older and lose their financial independence.

“Living in the slums, I faced severe social difficulties—returning home at midnight meant dealing with judgment from the community and even being locked out by the homeowner. Sharing bathrooms in my living situation added to my struggles,” Rokhana said.

The workers faced social stigma and isolation due to their employment in the garment industry and their subsequent poverty. Shirin recalled,

“I came home late every night because of overtime. The neighbors would whisper, saying bad things about me. They acted like I was doing something shameful just because I worked. I faced harassment and judgment from my community for returning home late, which further alienated me from everyone”.

Aleya described the isolation she experienced after losing her job. She emphasized how her economic status determined her social standing, making her feel abandoned.

“When I had a salary, people respected me. Now that I am unemployed, they treat me like I am nothing. Even my relatives don't want to know me anymore.”

Similarly, Shahana expressed her frustration:

“People talk behind my back, saying I must have done something wrong to be fired. They don't understand that the factory threw me out because of my age. It's not my fault, but I still carry the shame.”

The judgment from society only deepened her suffering, making it harder to seek help. Many of these women internalize this stigma, blaming themselves for circumstances beyond their control.

The absence of social support not only exacerbates their emotional distress but also leaves them vulnerable to further economic and psychological hardship.

The social stigma and isolation further exacerbate the workers' struggles, making it difficult for them to seek help and support. The judgment and harassment from their communities add an additional layer of hardship, as these women are often ostracized and left without a support network. These findings are consistent with Kibria (1998), who explored the changing gender dynamics in Bangladesh due to globalization. The narratives of these women reinforce the urgent need for broader social and policy changes that recognize and protect their contributions, ensuring they are not discarded and forgotten once they are no longer deemed economically useful.

6. Unmet Expectations and Hopes for the Future

Despite their hardships, the workers expressed hopes for a better future for themselves and their families. They emphasized their need for financial support, job opportunities, and better treatment from both employers and the government. Their voices collectively call for systemic changes to prevent future generations from enduring the same fate.

Rabiya, who dedicated her life to the garment industry, expressed her concerns:

“We spent our best years sewing clothes for others, but now we have nothing of our own. I just want my children to get an education, so they don’t have to suffer like me.”

Tania, forced into retirement without financial stability, demanded accountability:

“I expect both the government and my previous employers to take responsibility. We built this industry with our hands, and yet, when we need help, they act like we never existed.”

Farida shared her feelings of abandonment:

“I worked for 23 years, and when my body couldn’t take it anymore, I was discarded like a broken machine. I believe the industry should provide pensions for long-term workers. We deserve financial assistance from the government.”

Roksana, who now faces extreme poverty, added:

“We gave everything to this industry, but in return, we have been left with nothing. The government should help us—especially those of us who worked our entire lives in this sector.”

Shirin, after 25 years in the industry, felt betrayed:

“I have no savings, no pension, and no job. How are we supposed to survive? Just wait for death?”

Aleya, suffering from chronic health issues, echoed this concern:

“Why is there no support for us? Why is there no pension or retirement plan? The moment we step out of the factory, we are forgotten.”

Aklima, who worked for 26 years, expressed her frustration:

“We worked day and night, but when we got old, they threw us out like garbage. Is this what we deserve after so many years of hard work?”

Yeasmin, now struggling to afford medical expenses for her husband, said:

“I spent 22 years sewing clothes for the world, but now I can’t even afford medicine for my husband. What kind of life is this?”

Feroza, who hoped to start a tailoring business, shared her disappointment:

“I thought after working for 25 years, I would have enough to start something of my own. But without financial support, that dream is impossible.”

Shahana, dismissed without compensation, reflected on her situation:

“For 24 years, I worked tirelessly, thinking that at least I would have some security. But the reality is, we are nothing to them.”

Parvin, who lost her job without notice, questioned the fairness of the system:

“How can they just throw us away like this? We made this industry what it is today, but when we need help, no one listens.”

Nasima, forced to leave due to health issues, added:

“I gave everything to my work, but now I can barely afford food. Where is the justice in this?”

Laila, now struggling to support her family, shared her fears:

“Every day, I wake up wondering how I will feed my children. After 22 years of work, this is what I have left.”

Mariam, facing the same struggles, asked:

“Why does no one care about us? We built this industry, and yet, we are left to suffer in silence.”

These findings align with Haque et al. (2023), who examined the mental health and well-being of garment workers post-retirement. The workers’ unmet expectations highlight the urgent need for systemic reforms to prevent future generations from experiencing the same struggles. Their voices collectively emphasize a demand for justice, recognition, and tangible support.

Discussion

The thematic analysis of narratives from 15 retired female garment workers in Bangladesh reveals deeply embedded structural inequalities that continue to impact their lives post-retirement. These challenges extend beyond their working years and persist into old age, creating a cycle of financial hardship, declining health, lack of institutional support, and social stigma. The findings not only align with existing literature on labor exploitation but also expose the urgent need for systemic reforms to ensure long-term economic security, healthcare access, and dignity for garment workers after retirement.

Workplace Exploitation and Abuse

The persistent theme of workplace abuse and exploitation underscores the grim reality of the garment industry in Bangladesh. Throughout their careers, these women endured severe physical and verbal abuse, unrealistic production demands, and extreme work hours without adequate legal protection. Many reported being subject to daily mistreatment, particularly from male supervisors who used threats, insults, and, in some cases, physical punishment to enforce productivity quotas.

The oppressive working conditions these women endured align with findings from Ahmed (2004), who documented the prevalence of labor rights violations in the Bangladeshi garment sector. Long hours—often exceeding legal limits—combined with low wages and unsafe factory environments contributed to lasting psychological and physical trauma among workers. This abuse was not incidental but rather systemic, embedded in an industry that prioritizes maximizing production at the expense of worker well-being.

Furthermore, the absence of effective legal recourse or union representation left workers powerless to demand better conditions. Existing labor laws, though theoretically designed to protect workers, were rarely enforced, as factory owners and management often suppressed complaints through intimidation or retaliation (Siddiqi, 2009). The findings of this study reinforce the urgent need for comprehensive labor reforms, stricter enforcement of workplace protections, and stronger unionization efforts to prevent continued exploitation.

Financial Insecurity and Wage Theft

Financial insecurity emerged as the most pressing concern among retired workers. Despite dedicating decades to the industry, most received little to no retirement benefits, leaving them vulnerable to extreme poverty. The majority reported struggling to afford basic necessities such as food, housing, and medical care, often relying on informal loans or assistance from family members.

This widespread financial instability among retired workers is symptomatic of systemic wage theft and the absence of social protections for laborers in Bangladesh. Research by Hasan (2022)

highlights how the garment industry, despite its significant contributions to the national economy, fails to provide long-term economic security for its workers. The stark contrast between the industry's profitability and the financial struggles of retired workers exposes deep-seated inequalities in wealth distribution within the sector.

Most workers in this study expressed frustration and betrayal over the lack of severance pay or pension schemes. In some cases, employers withheld final payments or found technical loopholes to avoid providing compensation, a practice well-documented in prior research (Rahman & Langford, 2014). The absence of legally mandated pension systems for garment workers exacerbates this crisis, pushing many into severe financial hardship upon leaving the workforce.

Addressing these issues requires urgent policy intervention. Establishing pension schemes, enforcing severance pay laws, and implementing social security programs tailored to garment workers would prevent future generations from experiencing similar financial devastation. Without these measures, the cycle of poverty and economic vulnerability will persist, undermining decades of labor that built the industry.

Health Deterioration and Lack of Medical Support

Another critical theme that emerged was the alarming decline in health among retired garment workers. Many reported suffering from chronic illnesses such as musculoskeletal disorders, respiratory problems, hearing loss, and vision impairments—conditions directly linked to their prolonged exposure to hazardous working conditions.

These findings align with Akhter et al. (2017), who identified high rates of occupational illnesses among Bangladeshi garment workers. The repetitive nature of sewing tasks, combined with poor ergonomic conditions and excessive work hours, contributed to long-term physical damage. Additionally, exposure to chemicals, dust, and excessive noise in poorly ventilated factory settings led to respiratory illnesses and hearing impairments that persisted into old age.

The lack of affordable healthcare further exacerbates these health problems. Most workers in this study reported being unable to afford medical treatment, forcing them to endure chronic pain and illness without relief. Bangladesh's healthcare system, which lacks a universal coverage plan for retired workers, leaves them particularly vulnerable. Many garment workers, despite their

lifelong contributions to the country's economy, find themselves without access to even the most basic medical services post-retirement (Hossain & Ahmed, 2020).

Policy solutions must include employer-funded healthcare benefits that extend beyond employment years, government-subsidized medical care for retired workers, and financial assistance for those suffering from work-related disabilities. Without these interventions, the post-retirement years of garment workers will continue to be defined by suffering and neglect.

Lack of Institutional Support and Policy Failures

The absence of institutional support emerged as a recurring grievance among retired workers. Despite their decades of service, they received no assistance from either their employers or the government, leaving them entirely dependent on informal support networks.

This aligns with Bhuiyan's (2012) research on the vulnerability of garment workers within the global apparel supply chain. Bangladesh's labor policies, while improving in some areas, remain insufficient in addressing the needs of workers once they retire. The lack of structured pension programs, social security benefits, or reintegration initiatives into alternative employment sectors leaves these women with no safety net.

Several participants in this study highlighted their disappointment with government inaction, stating that labor laws primarily serve to protect factory owners rather than workers. The failure to implement mandatory severance pay regulations, enforce pension contributions, or provide social security programs exposes a policy gap that continues to leave workers in extreme distress.

To address this, structural reforms in labor laws are necessary. Policies must be enforced to ensure fair compensation upon retirement, pension systems must be developed, and social welfare programs should be expanded to include garment workers. Without these measures, retired workers will continue to be discarded without recognition or support.

Social Stigma and Marginalization

Beyond economic and health challenges, social stigma further compounds the struggles of retired garment workers. Many reported experiencing judgment and marginalization within their communities due to their employment in the garment sector.

This reflects broader societal attitudes toward women's labor in Bangladesh, as explored by Kibria (1998). While the garment industry has provided economic opportunities for women, it has also subjected them to social discrimination. Many retired workers noted that their neighbors and relatives viewed them as disposable, reinforcing the perception that their labor was of little value beyond their years of active employment.

Furthermore, several workers expressed feelings of isolation after retirement. With no financial security, declining health, and little social support, many felt abandoned and unrecognized for their lifelong contributions to the industry. This underscores the need for not just economic reforms but also cultural shifts to acknowledge and honor the role of garment workers in national development.

Unmet Expectations and the Need for Structural Change

Despite the hardships they endured, many of the workers interviewed expressed hope for systemic change—if not for themselves, then for future generations. Their unmet expectations highlight the necessity for immediate action from both the government and industry stakeholders to implement long-overdue reforms. Haque et al. (2023) emphasize the importance of integrating psychological and financial support into labor policies to ensure a dignified life post-employment.

This study reinforces that recommendation, calling for a multidimensional approach that includes:

- Comprehensive pension and severance pay systems to prevent financial destitution among retired workers.
- Legislative enforcement of fair wages and workplace protections to prevent exploitation.
- Accessible healthcare programs to support retired workers suffering from occupational illnesses.
- Community reintegration initiatives to combat social stigma and isolation.

Without these interventions, the cycle of exploitation and abandonment will persist, leaving generations of garment workers vulnerable to the same fate.

Conclusion

The findings from this study paint a stark picture of the realities faced by retired female garment workers in Bangladesh. Despite dedicating decades to the ready-made garment (RMG) industry—a sector that has propelled Bangladesh’s economic growth—these women retire into financial insecurity, deteriorating health, and social marginalization. Workplace exploitation, low wages, and the absence of long-term social protections contribute to their post-retirement struggles. Their experiences reflect a broader pattern of labor precarity and gendered economic vulnerability, not only in Bangladesh but across global supply chains where women form the backbone of industrial labor yet remain the most disposable part of the workforce.

This study adds to existing research on garment worker exploitation (Kabeer, 2004; Siddiqi, 2009) by shedding light on the neglected phase of post-retirement life. While previous studies have focused on poor working conditions, wage theft, and gender-based discrimination within the industry (Ahmed & Nathan, 2014; Hossain, 2016), this research expands the discourse to include the afterlife of garment work, revealing the long-term consequences of an industry that provides no safety net for its aging workforce. The findings align with global research on labor rights and retirement insecurity in developing economies (Bair, 2010; Mezzadri, 2017), reinforcing the

argument that weak labor protections and corporate negligence perpetuate a cycle of poverty among former industrial workers.

To address these pressing issues, systemic labor reforms are essential. The government, industry leaders, and policymakers must take proactive steps to implement pension schemes, fair severance packages, accessible healthcare, and legal protections against workplace exploitation. The expansion of social protection mechanisms, including state-sponsored retirement funds and employer contributions to post-employment security, is crucial in ensuring that retired garment workers do not fall into destitution. Additionally, corporate social responsibility (CSR) initiatives must go beyond in-factory compliance and include long-term worker welfare programs.

Future research should explore policy interventions that have been successfully implemented in other developing economies to improve post-retirement conditions for low-wage industrial workers. Comparative studies on labor protections in Vietnam, Cambodia, and India could provide valuable insights into best practices and policy models applicable to Bangladesh. Further qualitative research focusing on the lived experiences of retired garment workers across different socioeconomic backgrounds could also deepen our understanding of how class, location, and family structures influence post-retirement struggles.

Ultimately, this study calls for a reevaluation of labor policies on a global scale. Without systemic changes, retired female garment workers in Bangladesh will continue to suffer in silence, discarded by an industry that has profited from their labor for decades. Recognizing their contributions and ensuring their well-being in retirement is not just a matter of economic justice but a moral imperative for governments, international labor organizations, and global brands alike. The women who built the foundations of Bangladesh's garment sector deserve the dignity, security, and support that they have long been denied.

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