

Impact of Existing Maternity Benefits on Women Empowerment, Maternity and Child Health

Submitted by

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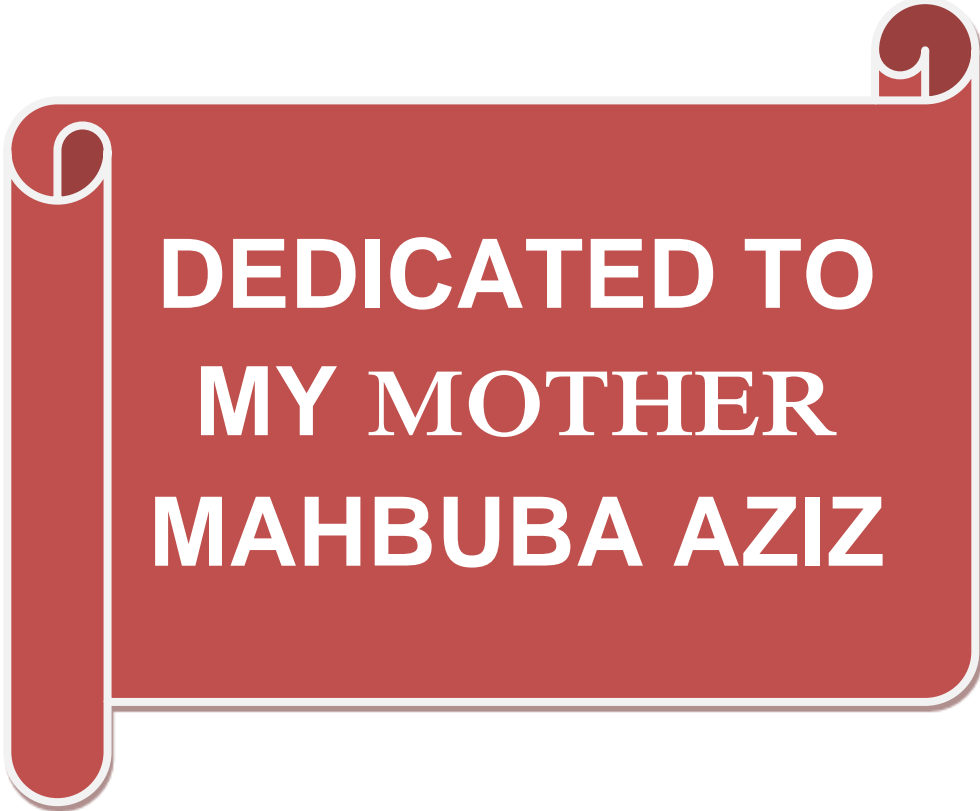
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A red scroll graphic with white text. The scroll is unrolled on the left side and has a small white scroll icon at the top right corner. The text is centered and reads:

**DEDICATED TO
MY MOTHER
MAHBUBA AZIZ**

CERTIFICATE

This is to certify that the thesis entitled, “**Impact of Existing Maternity Benefits on Women Empowerment, Maternity and Child Health**” Submitted to the Dept. of Development and Poverty Studies, Faculty of Agriculture, Sher-e-Bangla Agricultural University, Dhaka, in partial fulfillment of the requirements for the degree of **MASTER OF SCIENCE (MS) in** Development and Poverty Studies, embodies the result of a piece of *bona fide* research work carried out by **Maksuda Aziz**, Registration No. **08-03076** under my supervision and guidance. No part of the thesis has been submitted for any other degree or diploma.

I further certify that such help or source of information, as has been availed of during the course of this investigation has been duly acknowledged.

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Abstract

Women plays an essential role in economy but they also play their intrinsic role as a mother and a home maker. Life of working women is challenging as very few of them get help from family members and/or household assistant. Many of them do not get any kind of help from family member as their mothers or mother in laws are working women too and paid household assistant are not always available. Moreover, the labour law in Bangladesh leaves little opportunities and help for working women. These creates discrimination between male and female worker. Many women fail to achieve career goal, some even fail to continue their job when they give birth to babies. Those, who cannot proceed are likely to face other problems such as lack of empowerment, depressions and various mental and social pressures. This paper seeks to understand the impact of existing maternity benefits on women empowerment, maternity and child health.

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1. Introduction

Historical evidence shows that men are to work outside where women are to inside. Due to rapid economic changes during the last one and a half century, women also had the opportunity to workforce with men for financial contribution in the families. In the latter half of the twentieth century, there has been a dramatic rise in the proportion of women who have entered the workforce throughout the world. In Bangladesh the number of women working has also gone up in the last 20 years. As per available data of Bangladesh Bureau of Statistics (BBS) in 2013 (published in 2015) of the 60.7 millions of civilian workforce, about 18.2 millions are female (BBS, 2013). While women are working, maternity leave definitely remains an important issue. Maternity is a condition which requires differential treatment to achieve genuine equality and, in this sense, it is more of a premise of the principle of equality than a dispensation (ILO, 1996).

Unfortunately, still in many households, women have to perform solely their traditional duties like doing household chores, bearing and bringing up children. Problem arises when families become nuclear and responsibilities come only on one shoulder (woman of the nuclear family). At a nuclear family setting, a working woman with pregnancy or with a new born child is one of the most vulnerable members. Without having enough support and helping hand, working women experience a second shift of full time work at home. Pregnancy and postpartum time of the urban working mothers makes her situation worse, as she may not be in the optimum physical fitness to work full time work outside as well as inside home.

After eight hours work and never ending household chores women get very little time for her own care. When the child is born it became more difficult as she has to take care of the child too. Sometimes women leave their job or struggle in shoreless sea of responsibilities. These ultimately

affect their health, mental condition and empowerments and child health too.

In this research, the researcher has observed the practice of maternity facilities available in different job sectors in Bangladesh. She tried to find out in which conditions women are obliged to leave the job, also tried to explore how working mothers are balancing career with motherhood. Between these two groups of mothers which group growing optimally in terms of own health, child health and empowerment which mothers

The maternity leave policy available to women in Bangladesh is 16 weeks with full payment (The Bangladesh Labor Act, 2006, Chapter IV regarding Maternity Benefit). The law that exists is “Bangladesh Sromo Ain, 2006” or The Bangladesh Labour Act, 2006 given in Chapter IV called Maternity Benefit, referring to workers who do manual work mainly in factories, etc. Interestingly enough, there are no specific laws for working women at the management level. Government increased the maternity leave for the public servants from 4 months to six months through a gazette notification dated 10 January 2011 [See, Rule 197 (1) of Bangladesh Service Rules (Part 1)]

A renowned organization Valuing Maternity reports that 45% women in UK faced discriminations during pregnancy, 1 of 7 lost their jobs. In a country like ours these situation is even worse as there is no fixed law regarding maternity benefit in government and private sector. While government has fixed 6 months a private employee usually get around 2-4 months of maternity leaves.

1.1. Background of the Study

It always remain a questionable note, is maternity benefit a privilege or a right? At first, maternity leaves were introduced to protect the health of working mothers and their newborn child (Thevenon & Solaz, 2013), to

protect female workers from heavy work conditions, and later, to preserve job opportunities of young mothers who want to return job after birth (Zhelyazkova, 2013). Maternity leave is important for future cognitive and emotional development (Harris, 1983; Lewis & Brooks Gunn, 1979); to improve the welfare of children, and expansions, increase in the quantity and quality of child-parent interactions (Dustmann & Schonberg, 2011). It is also important for the health and wellbeing of mothers and children; child development; family formation and functionality; women's labor-force attachment and career progression; and gender equality in paid employment and in the household (Galtry & Callister, 2005; Carneiro et al., 2011) and reducing maternal and child mortality (Younes et al., 2012). Mostly it is important to facilitate breastfeeding and to prevent some adverse health consequences for the mother and child (Barger et al., 2005); raise the labor market participation (Kan et al., 2011) and avoid many unobservable attributes that affect child development (Dustmann & Schonberg, 2008, 2011; Carneiro et al., 2011). Maternity benefits promote children's development (Hays, 1996; Bainchi et al., 2006).

The social security system and civil laws of Bangladesh is founded upon rules introduced by British colonial reign. Most of the policies were irrelevant with the society and culture of the country and most of them were made ensuring predominance of British regime. Moreover, almost hundred years has passed away there is no specific national policy on safety-net.

Rapid changes in social life of a women still is an unsighted issue in these law and culture. Where lives of women are changing drastically, laws are averse to change.

Women participation in the economic development of the country is of two-folds. Women, who work in RMG sectors and in factories as worker under the Labour Law 2006 and women who works in banks particularly in private banks, in different private and public organizations and in other sectors of the society. Here, a major difference is that the first group is not literally educated and the second one is highly accomplished under the existing system. The method of working, working environment, remuneration package etc. are totally different between these two groups of women. When the question of maternity benefit comes in the light, both groups stand on the same footing. It is true that public sector women workers get better benefit than that of private sector, still for all sectors, the maternity benefit of working women is a privilege, not a right. Although, the boom in these industries have given women the freedom and economic independence, collectively, these working women are ‘worse off than their rural sisters’ (Ahmed, 2004).

1.2. Justification of Study

Female employees in the public sectors enjoy six months maternity leave. The Finance Ministry issued a gazette of notification amending Rule 197(1) of Part-I of the Bangladesh Service Rules provide for permanent government servants, the right to take six months but still The Bangladesh Labour Act provides a worker with the right to take 16 weeks maternity leave. As a result the workers employed in the private sector are given one third of the maternity leave than the women permanently employed in the public sector. Most of the working women in the private sectors; such as schools, NGO’S, apparel industries, practically do not enjoy maternity leaves that they are entitled to (Alpha Arzu, 2011). A mother is always a mother. Her needs and those of her children do not vary by the types of work she does. Women are working in different sectors and that the proportion of government women employees is very low compared to private sectors workers (Fahima Nasrin, 2011). Most female workers do not get the statutory current minimum four months of maternity leave. The Bangladesh Labour Act 2006 stipulates that a female worker can enjoy maternity leave for eight weeks before delivery and another eight weeks after delivery (Alpha Arzu,2011).Working

mothers still face problems with their newborn babies as most of the offices in the private sectors do not grant them maternity leave. The main focus of this research paper is to identify the area where maternity rights are still violated and mention the variation of maternity benefit in public and private sectors.

There are some researches available which shows women in readymade garments sector are being deprived but there is no study available to know the scenario of managerial staff. In July, 2012 one of the leading leading Telecommunication Company of the country j laid off 217 staffs, among them 41 were women and 3 were would be mother (9 July, 2012, Bangladesher Khobor) It was also alighted that company called these three employee for examination to survive in job, while they were on maternity leave. It is clearly written on Labour law-2006 that “if any notice or order of discharge, dismissal, removal or otherwise termination of employment is given by the employer to a woman worker within a period of 6 (six) months before and 8 (eight) weeks after her delivery and such notice or order is given without sufficient cause, she shall not be deprived of any maternity benefit to which she would be entitled under this Chapter if such notice or order has not been given”. (The Bangladesh Labor Act, 2006, Chapter IV regarding Maternity Benefit, Section-50).

1.3. Objectives of Study

1. To assess the socio-economic condition of working women who took maternity benefits.
2. Compare between two groups of working mothers who continued their job even after child birth and who lost or left their job after child birth in terms of their empowerment in their families, their maternity health and child's health.
3. To assess basic requirements of working mother in term of her maternity and child well-being.
4. To know the existing maternity law and find out the loopholes according to the result of the survey.

2.1. Selecting Study group

The prime focus of this study is to assess the extent of change in livelihood patterns of working women after child birth. Therefore, the unit of analysis is working women who have a child aged between 6 months to 4 years.

Different job sectors in Dhaka city was selected for the collection of data. Here job sector stands for formal office jobs. Reason behind taking this strata is women who are educated enough to give mental job have not been prioritized in existing labour law. And there is a discrimination between private and government sectors. It has been mentioned in maternity benefit of established labour law of Bangladesh. Researcher assumed that this discrimination made some loop holes which might cause leaving or loosing job for one or both groups of women.

Educational qualification of the respondents were at least up to HSC level and able to give mental labour than physical. For government employees gazette officer and grade one officer has been considered; for private jobs, bankers, development workers, media workers, private companies, teachers, who come under the maternity law have been considered.

The motive to take participant from different job sector is to compare in which type of job working mothers get better facility and where law is being violated.

For convenience of the respondents social media has been used to find out respondents from different job sectors, as, repondent choose virtual media to communicate. They also mentioned that their employer might not allow them to take part in such research where their offence might come forward.

2.2. Sample Size

Number of respondent were 53, among them 6 women has lost or left their job during pregnancy or after maternity leave and rest are successfully doing their jobs in different work places.

The Amount might seem small. But in these research only formal work force are considered as respondent. Only 33.5% of workforce are women (Labour Force Survey 2013). Most of them work as physical worker. Women who give mental labour are still comparatively low. Bangladeshi women tend to get married in such early ages. . Most women have babies before being employed so it was really tough for researcher to find out women who took maternity benefits. Moreover, women who left job or lost jobs get traceless. No office could give their route, who left their jobs. Some personal contacts from their fallow colleagues helped the researcher to include them into this study.

2.3. Study Area

No specific demographical area has been used to gather data. Most women working in formal offices have similar problem of managing time at office hours, supervision of the management and unwillingness of opening up. So different areas of Dhaka city has been taken. Reasons of taking Dhaka city only are Dhaka is the capital city of Bangladesh, it is also the business hub and every organization run in Bangladesh operated from this city.

2.4. Method of Data Collection

The data for this research has come from two primary sources. As a primary source of data, questionnaire survey and in depth interview has been done. Both open ended and close ended questions were set. Data was collected during April 2016. The selection of respondent was based on simple random sampling method.

Data have been collected through questionnaire from 53 working mother from managerial staffs who are continuing their job after child birth and leave of has been fired from job because of their maternity issues.

In-depth interviews were also done by using some open ended questions. In depth are a useful qualitative data collection technique that can be used for a variety of purposes, including needs assessment, issue identification and analysis and strategic planning (Sarantakos, 2005). In-depth interviews are most appropriate for situations in which we want to ask open-ended questions that bring out depth of information from relatively few people (as opposed to surveys, which tend to be more quantitative and are conducted with larger numbers of people).

Sidney and Beatrice Webb (1932) described the method which reproduces a fundamental process through which knowledge about the social world is constructed in normal human interaction. Robin Legard, Jill Keegan and Kit Ward (2003) described four features of in-depth interview method (Ritchie & Lewis, 2003) .They are giving below in a chart-

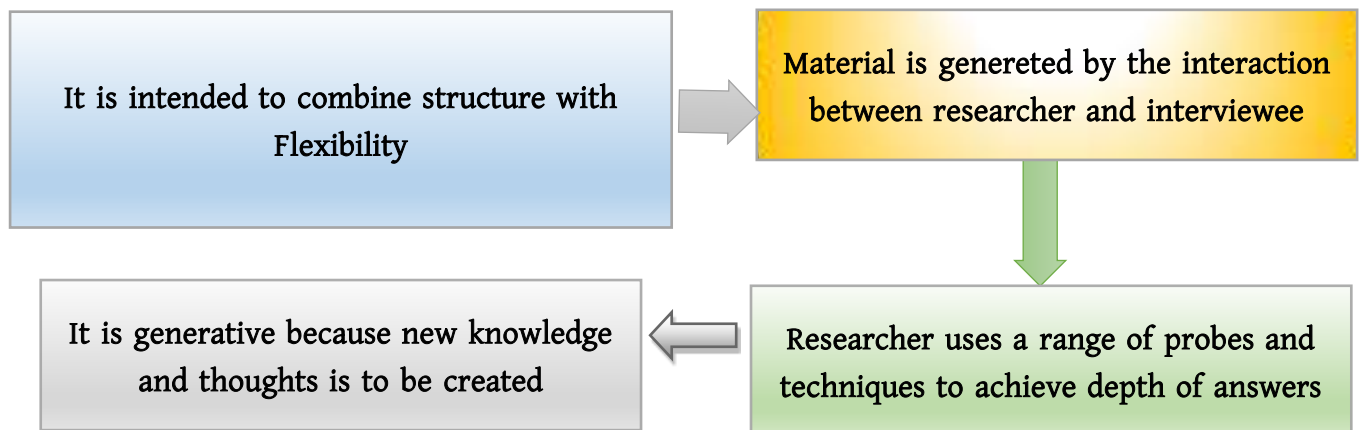


Figure 2.2: Four features of in-depth interview method

Source: (Ritchie & Lewis, 2003)

Researcher wanted to know the in depth experience of the respondent in order to understand their obstacles and problems of daily life. So open ended question were must to apply.

The study is based on the perceptions of the working women who has experienced motherhood during her working life. They are very busy doing their official jobs, household work and taking care of their children. For their convenience questionnaire form had been sent via email, so that they can response any time. Respondents were selected from various job sector and level in Dhaka. Two groups of mothers were taken as respondents.

1. Mothers who joined after maternity leave and continuing job even with a small child
2. Mothers who leave or have been fired because of their maternity issues.

While talking with them it is found that all women has experienced some difficulties balancing job with motherhood. In most cases, they have been discriminated in home or office or both the places. They were very enthusiast to tell their story, with great hope, at least a research can make a positive change in their life.

3.1. Literature Review

Every country has some safety net programs for its citizen. Particularly for women as they already are in backward position. Maternity leave is these kinds of program, when a women came out for a job she also need to perform her biological duty of becoming a mother. A woman in spite of having formal job needs some special facilities before and after child birth and some help to take care of herself and the child. Laws are set to protect both mother and the child.

In a developing country like Bangladesh labor force is very important issue, development is dependent upon labor specially the skilled and educated labor. Women are half of the population but only 33.5% could managed to contribute to the national work force (Labour Force Survey 2013).

In Bangladesh, there were some discrimination found in maternity leave administration in few sectors. It was seen in the garment sector that most women were restricted to leave their jobs after the birth of their children and if they hunted to start work again in the same factory they would have to start as new employees with lower wages and salaries instead of returning to their former positions; and some owners provided leave to their employees but did not pay them as per the provisions of the Law (Anam, 2008)

The century old labor law system in Bangladesh was enacted during the British rule of the subcontinent, in 1881. Later, laws concerning different labor issues, e.g., The Factories Act (1881), Workmen's Compensation Act (1923), Trade Unions Act (1926), Trade Disputes Act (1929), Payment of Wages Act (1936), Maternity Benefits Act (1939), and the Employment of Children Act (1938) were a few of the employment/labor laws enacted during that period. After the separation of the Indian sub-continent in 1947, almost all the laws during the pre-partition period were kept in force with some modifications and amendments, in the form of administrative rules, by the Pakistan Government.

After the independence in 1971, the Bangladesh government retained the previous laws through the Bangladesh (Adaptation of Existing Laws) Order (President's Order No. 48 of 1972). No major development took place in the history of labor legislation till the enactment of the Bangladesh Labor Act, 2006. The Bangladesh Labor Act, 2006 is a major and comprehensive enactment regarding industrial relation system through codification of existing labor laws in order to avoid overlapping and inconsistencies and brought some significant changes in industrial relation system.

Before the amalgamation of most of the labor laws through the Bangladesh Labor Act 2006, there were three distinct Acts for the regulation of maternity benefits for women for certain periods before and after child birth and for the payment of maternity benefits to them. These were The Maternity Benefits Act, 1939 (which was widely used in manufacturing, service and other organizations), The Mines Maternity Benefit Act, 1941, and The Maternity Benefits (Tea Estate) Act, 1950. All three of these Acts have been repealed and amalgamated into the new labor laws under Chapter IV as "Maternity Benefits".

The maternity leave policy available to women in Bangladesh is 16 weeks with full payment. However, interestingly enough, there are no specific laws that exist for management level (women) staff. The Bangladesh Labor Act, 2006 (Chapter IV regarding Maternity Benefit) applies only to workers that do manual work mainly in factories, etc.

In 2010 the leave rose to 24 weeks for government employees only. But the Government is yet to fix any rule for private employees. However, the leave period that is guaranteed to non-management women workers is similar to Pakistan, Singapore and Sri-Lanka from the Asian region.

3.2. The Maternity law

In the Chapter IV of Labour Law-2006, everything about maternity has explained which commonly known as Maternity Law.

CHAPTER IV

MATERNITY BENEFIT

45. Prohibition of engagement of women worker in work in certain cases.

(1) No employer shall knowingly engage a woman in his establishment during the 8 (eight) weeks immediately following the day of her delivery.

(2) No woman shall work in any establishment during the 8 (eight) weeks immediately following the day of her delivery.

(3) No employer shall employ any woman for doing any work which is of an arduous nature or which involves long hours of standing or which is likely to adversely affect her health, if

(a) He has reason to believe or if the woman has informed him that she is likely to deliver a child within 10 (ten) weeks;

(b) To the knowledge of the employer the woman has delivered a child within the preceding 10 (ten) weeks: Provided that in the case of tea plantation worker, a woman worker may do work of a light nature if and for so long as the medical practitioner of the concerned.

(4) An employer shall pay maternity benefit to a woman in any of the following ways as that woman may desire, namely:

(a) where a certificate from a registered medical practitioner is produced stating that the woman is expected to be confined within 8 (eight) weeks the maternity benefit payable for 8 (eight) weeks preceding delivery shall be paid within 3 (three) working days following the production of the certificate, and such benefit payable for the remaining period shall be paid within 3 (three) working days of the production of proof that she has given birth to a child; or

(b) maternity benefit payable for 8 (eight) weeks preceding and including the date of delivery shall be paid within 3 (three) working days following the production of proof to the employer that she has given birth to a child, and such benefit payable for the remaining period shall be paid within 8 (eight) weeks following the production of such proof; or

(c) maternity benefit payable for the whole of such period shall be paid within three working days following the production of proof that she has given birth to a child: Provided that a woman shall not be entitled to any maternity benefit or any part thereof, the payment of which is dependent upon the production of proof under this sub-section that she has given birth to a child, unless such proof is produced within 3 (three) months of the day of her delivery.

(5) The proof which is required to be produced under sub-section

(4) Shall be either an attested extract from a birth register maintained under the Births and Deaths Registration Act, 2004 (Act No. XXIX of 2004) or a certificate given by a registered medical practitioner or such other proof as may be acceptable to the employer.

48. Amount of maternity benefit.

(1) The maternity benefit which is payable under this Act shall be paid at the rate of daily, weekly or monthly average wages, as the case may be, calculated in the manner laid down in sub-section (2), and such payment shall be made wholly in cash.

(2) For the purpose of sub-section (1), the daily, weekly or monthly average wages shall be calculated by dividing the total wages earned by the concerned woman during 3 (three) months immediately preceding the date on which she gives notice under this Chapter by the number of days she actually worked during that period.

49. Payment of maternity benefit in case of death of a woman.

(1) If a woman entitled to maternity benefit under this Chapter dies at the time of her delivery or during 8 (eight) weeks following thereof, the employer shall pay the amount of maternity benefit, if the newly born child survives, to the person who takes care of the child, and if the child does not survive to the person nominated by her under this Chapter, or if there is no such nominee, to her legal representative.

(2) If a woman dies during the period for which she is entitled to maternity benefit but before giving birth to a child, the employer shall be liable to pay such benefit for the period preceding and including the day of her death, provided that if any such benefit already paid to her exceeds the amount of such benefit now payable shall not be recoverable, and if any amount in this regard is due to the employer till the time of death of the woman, he shall pay it to the nominee of the woman under this Chapter, or if there is no nominee, to her legal representative.

50. Restrictions on termination of employment of a woman in certain cases.

If any notice or order of discharge, dismissal, removal or otherwise termination of employment is given by the employer to a woman worker within a period of 6 (six) months before and 8 (eight) weeks after her delivery and such notice or order is given without sufficient cause, she shall not be deprived of any maternity benefit to which she would be entitled under this Chapter if such notice or order has not been given.

Another favorable law for working mother is, rooms for children in their working places. This law also added in 2006 labour law amendment

94. Rooms for children

(1) In every establishment, wherein forty or more workers are ordinarily employed, there shall be provided and maintained a suitable room or rooms for the use of children under the age of six years of such women.

(2) Such rooms shall provide adequate accommodation, adequately lighted and ventilated and maintained in a clean and sanitary condition and shall be under the charge of woman trained or experienced in the care of children and infants.

(3) Such rooms shall be conveniently accessible to the mothers and the children accommodated therein and so far as is reasonably practicable they shall not be situated in close proximity to an part of the establishment where obnoxious fumes, dust or odors are given off or in which excessively noisy processes are carried on.

(4) Such rooms shall be solidly constructed and all the walls and roof shall be of suitable heat resisting materials and shall be water-proof.

(5) The height of such rooms shall not be less than 360cm from the floor to the lowest part of the roof and there shall be not less than 600sq. cm of floor area for each child to be accommodated.

(6) Effective and suitable provisions shall be made in every part of such room for securing and maintaining adequate ventilation by the circulation of fresh air.

(7) Such rooms shall be adequately furnished and equipped and in particular there shall be one suitable cot or cradle with necessary bedding for each child, at least one chair or equivalent seating accommodation for the use of each mother while she is feeding or attending to her child and a sufficient supply of suitable toys for the older children.

(8) A suitable fenced and shady open air play-ground shall be provided for the older children; Provided that the chief Inspector may, by order in writing, exempt any establishment from compliance with this sub-rule if he is satisfied that there is not sufficient space available for the provision of such a playground.

3.3. Table: Changes made in Maternity law from 1939 to 2006

Comparison Criteria	Maternity Benefits (MB), Chapter IV under BLA 2006	Maternity Benefits Act, 1939 (widely used previously)	The Changes
Leave Duration (Sec 46)	16 weeks (8 weeks prior and 8 weeks post-delivery)	12 weeks (6 weeks prior and 6 weeks post-delivery)	An extension of 4 weeks
Eligibility (Sec 46)	Have served at least a minimum of 6 months with current employer	Have served at least 9 months with current employer	Eligibility criteria relaxed by 3 months
Employment type eligible	Those employed in permanent capacity	Same	No changes in eligibility:
Funding Sources	Employer funded	Employer Funded	No changes
Procedure of payment (Sec 47)	<p>3 options are available:</p> <p>1. Payment of 8 weeks of salary within 3 days of submitting proof of pregnancy and remaining 8 weeks 3 days after submission of proof of delivery.</p> <p>2. Payment of 8 weeks of salary within 3 days of</p>	To be paid within 48 hours of submission of certificate of pregnancy or delivery (Sec 5)	Has been relaxed from employer's perspective

	submitting proof of pregnancy and remaining within 8 weeks after submission of proof of delivery. 3. The whole amount (16 weeks' salary) within 3 days of proof of delivery.		
Amount to be paid	Total wages/ salary earned during the preceding 3 months prior to availing leave divided by the number of days actually worked (during that period)	Same	No changes
Denial of eligibility	1. Those who have worked less than 6 months 2. Those who have 2 or more surviving children. However, they can avail other leave(s)- sick/ annual/casual etc.	Those who have not completed 9 months of active service with current employer	A major step in limiting the benefit provision to two children only.

However, these policy development highlights women who are working as physical labour and workers. Most policy frameworks did not take urban women, working in formal job sectors in concern. Though studies says with the changing role of women policy should be changed but none of them suggested how it could cope with their life. Nor do these studies directly discuss the problems addressed by the women who are beneficiary of these policy. No studies have been showed any lapses of the law or corruption due to violation. Even any of these study could not give any data about how many women have to lost job due to corruption or had to leave lack of enough facility. So, existing studies have not been able to recognize the whole view of the maternity benefits.

Hence present study is an exertion to grasp the need for law review for the women who are working in formal job sectors and help highly educated working mother. This study also take an effort to break erroneous concept 'only education can empower women' or educated working women are in a favorable position than uneducated working women. It is also necessary to include working women who take the benefits of the maternity law. Participation of direct beneficiary can congregate problems from their own experience also can address corruptions related to existing policy and aftermath of the corruption. Thus the specific objective,

4.1. Socio-economic Characteristics of Working mothers

Socio-economic criteria include age, level of education, annual family income, family type and size of the working mothers. These are the determining factor to understand the real situation of the respondents.

4.1.1. Age of Working Mother

In Bangladesh women usually become mother in early ages, preferably before 30 years old. For career development and higher studies being mother after 30 years is common too. But because of the socio-cultural norms and early puberty in tropical regions it is quite uncommon to have first child after 40 years old. But modern treatment system expert fertility specialist can make it possible. Most of the respondent in the study aged between 25 to 35 years group. Table 4.1.1 shows that around 53% of working mothers are 25-35 years old, this number is more than half of the sample size. Following this group aged between 30-35 years are second largest and consist almost 40% of the respondent. Only 5% mothers are from 35-40 age group. Rarely one respondent has found from above 40% age group.

4.1.1. Age of Working Women

Age	Number Respondent	of Percentages
>40	1	1.886792
25-30	28	52.83019
30-35	21	39.62264
35-40	3	5.660377

Source: Field survey, 2016

It indicates that tendency of being mother before thirties is very high among the working mothers. This is also their career building period for an employee. Both the activities are important for a woman. Making decisions between these two things became harder. While employer can took the opportunity.

4.1.2. Level of Education

Respondent of the study were taken from managerial staffs. Respondents were taken from educational qualification at least HSC equivalent. Most of them have completed Masters equivalent degree. Table 4.1.2 projects around 72% of total respondent have passed Masters equivalent courses. Around 26% of the respondent have passed up to Graduate level and only one respondent studies up to HSC level.

4.1.2. Education Qualification of Working Mother

Educational Qualification	Number of Respondent	Percentages
HSC equivalent	1	1.886792
Graduate equivalent	14	26.41509
Masters equivalent	38	71.69811

Source: Field survey, 2016

Educational qualification is high among working mothers who are managerial staff.

4.1.3. Family Type and Size

In Bangladesh families opt to stay in join families, but in urban areas most families are nuclear. Though all respondents are from Dhaka city greater number of respondent leaves in joint families. 62% of respondent were found living in joint families and 38% are living in nuclear families.

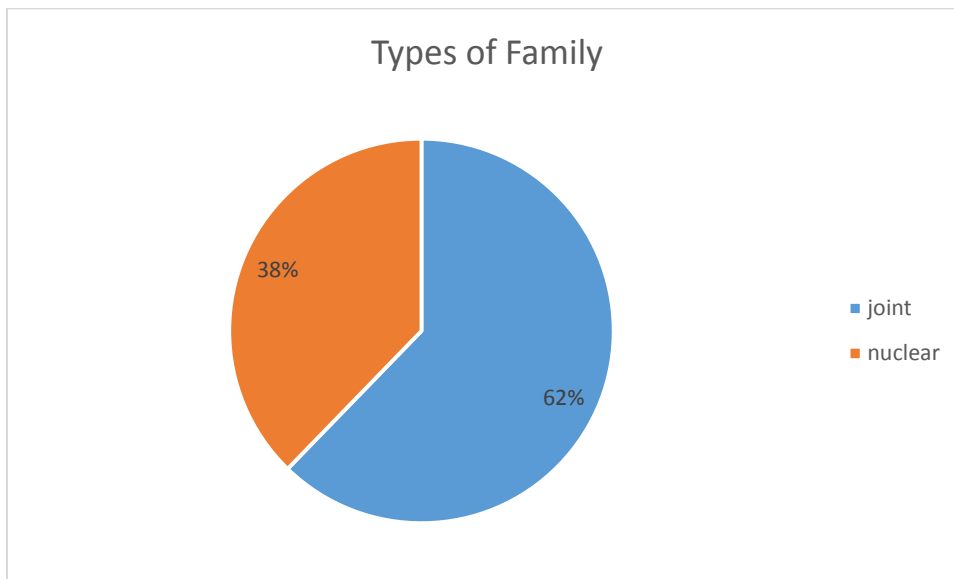


Figure 4.1.3: Family Types of Respondents

Source: Field survey, 2016

The number of family members in nuclear families are obviously less than joint families. Most nuclear families tend to have 3 members, husband, wife and the child. 17 respondents have 3 member family. 2 respondents have 4 member family, one of them has twin baby and other has one full time domestic worker. Only one respondent found has 2 member in the family.

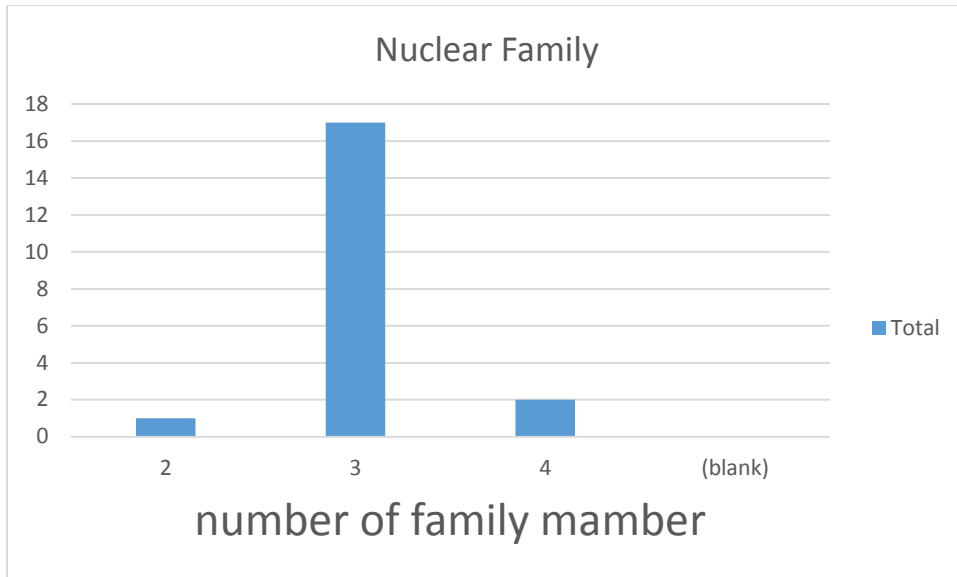


Figure 4.1.3 (a): Family size (Nuclear)

Source: Field survey, 2016

Number of member in joint families are expected to be more than the nuclear family. But in the study it has found that family with 4-6 members are largest in number. Family who have 4-6 member said one or both of their parents from any side lives with them, some cases those are extended nuclear family and other cases husband and wife stay or have taken their parents for the convenience of looking after the child.

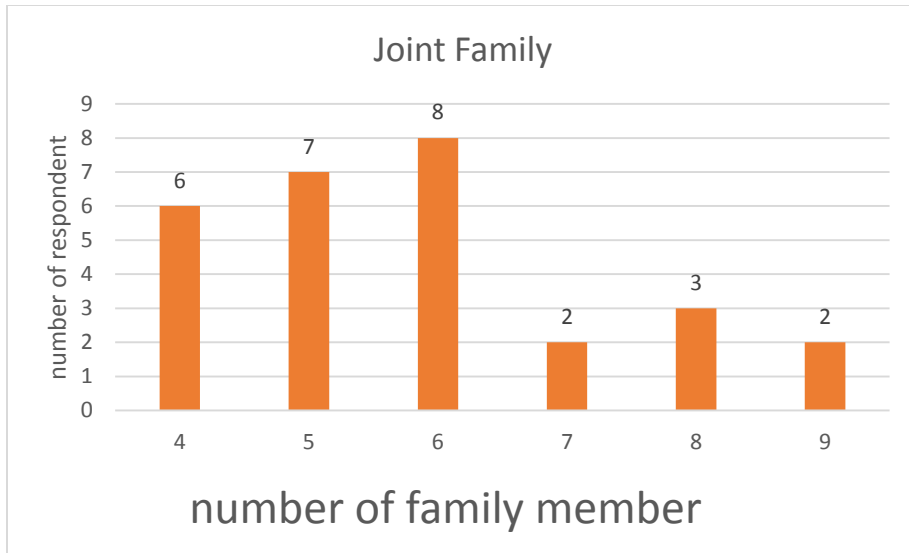


Figure 4.1.3(b): Family Size (Joint)

Source: Field survey, 2016

4.1.4. Annual Family Income

Respondent were selected from relatively higher educated group who normally stay in good economic conditions. Central tendency of respondent were from 5.4 lakh- 7 lakh annual family income group. Around 21% respondent are from these group, following these group 19% respondent are from 8.1 lakh-12 lakhs group. Lowest income group was below 2 lakhs and only respondent is from this group. Highest income group was more than 15 lakh 13% respondent are from that group.

Table 4.1.4. Annual Family Income

Income Range	Frequency	Percentage
<2 lakh	1	1.886792
2 lakh-3lakh	5	9.433962
3.4 lakh-5lakh	7	13.20755
5.4 lakh-7 lakh	11	20.75472
7.1 lakh-8 lakh	7	13.20755
8.1lakh-12lakh	10	18.86792
12.1-15lakh	5	9.433962
>15 lakh	7	13.20755

Source: Field survey, 2016

4.2. Nature of Job

Respondent were taken from managerial sectors. For convenience data have been divided into two broader sectors, 1. Government employees and 2. Other private companies as maternity law for these two sectors are different. As alighted previously renowned telecom company has laid off their pregnant employees telecom sector has taken in a single group. A large of respondents have come from private bank so researcher has to take them in a single group. On the other hand NGO's and media is popular for their pro feminine activities. Researcher kept them with great hope that at least in these sectors women were considered with their real need not the so called law which gave little attention on women development. Rest of the private agencies were taken in a single group named Private Company. There were Real Estates, Multinational companies, Engineering Firms, Pharmaceuticals companies.

4.2.1. Types of Organization

From figure 4.2.1. We can vividly see largest number of respondents are from private organization. Only 19% of respondents are from Government organizations where left 81% of the respondents are from different private organizations.

Among the private organizations Private Bank is on the apical plate with 17% of respondents. Following this media and NGO is the second largest with 15% of the respondents. And with 11% of respondent telecom occupied the third largest position.

Though the pie chart is showing 38% of respondents are from private company but this is a mix group of respondents from private schools, universities, medicals, real estates, multinational companies, engineering firms, pharmaceuticals etc. companies.

There were only one or two respondents from each group, for convenience of data processing they have taken in one group.

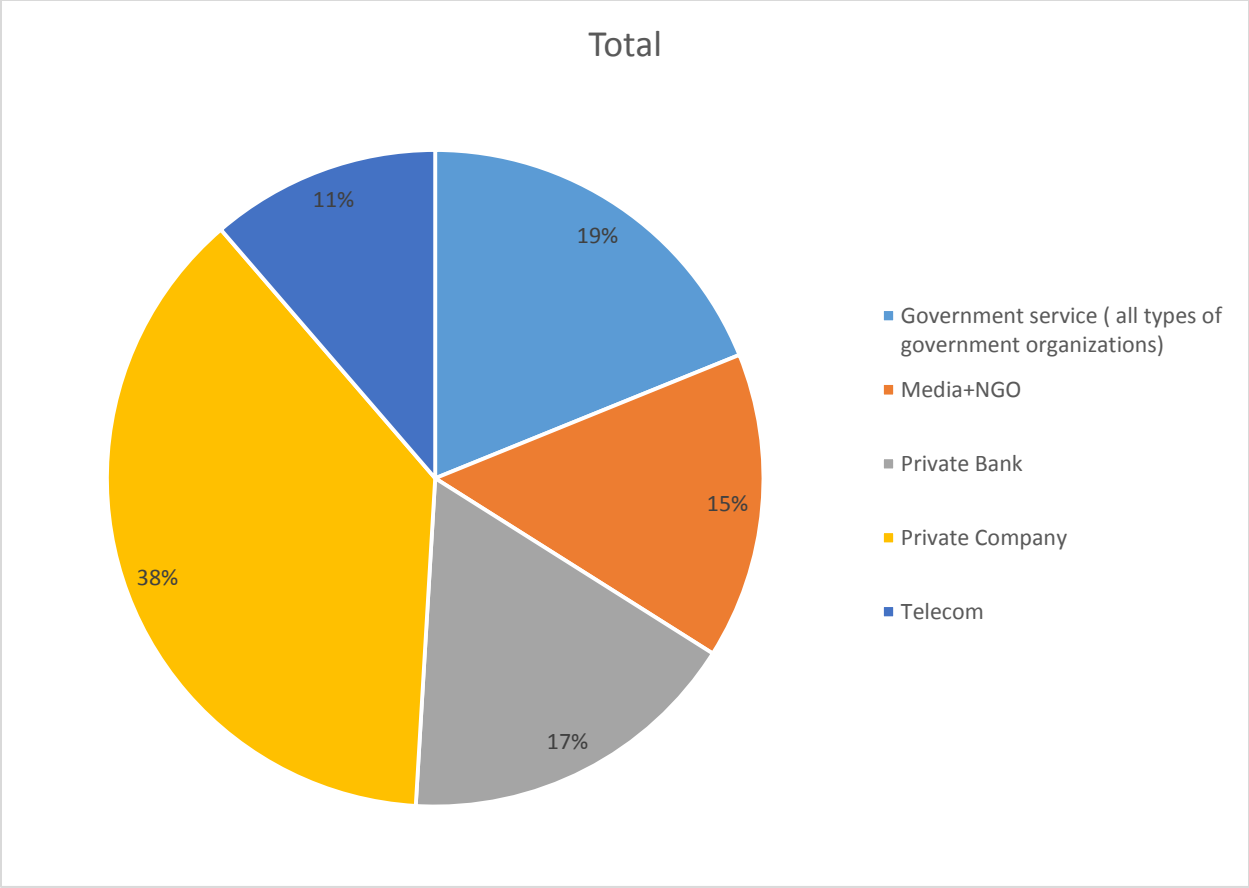


Figure 4.2.1. Types of Organizations

Source: Field survey, 2016

From the data we also can say most of women now a days works in private banks, NGOs and media sector. Working in telecom sector is not less. These flourish industries have contributed by women as well as men. In other private organizations women are working separately where women are more susceptible to be discriminated.

4.2.2. Job Position

Job position includes level of job of the respondents. As most respondent were from 25-30 years old most respondent found from mid-level. Almost 68% of respondent are from mid-level. 26% of the respondents are found in entry level. Only 6% of respondent are from provision level. It is important to note this point that according to labour law-2006 of People Republic of Bangladesh, there is no maternity benefit for the women who are working in provision level. So this group of respondents are more susceptible for maternity discrimination.

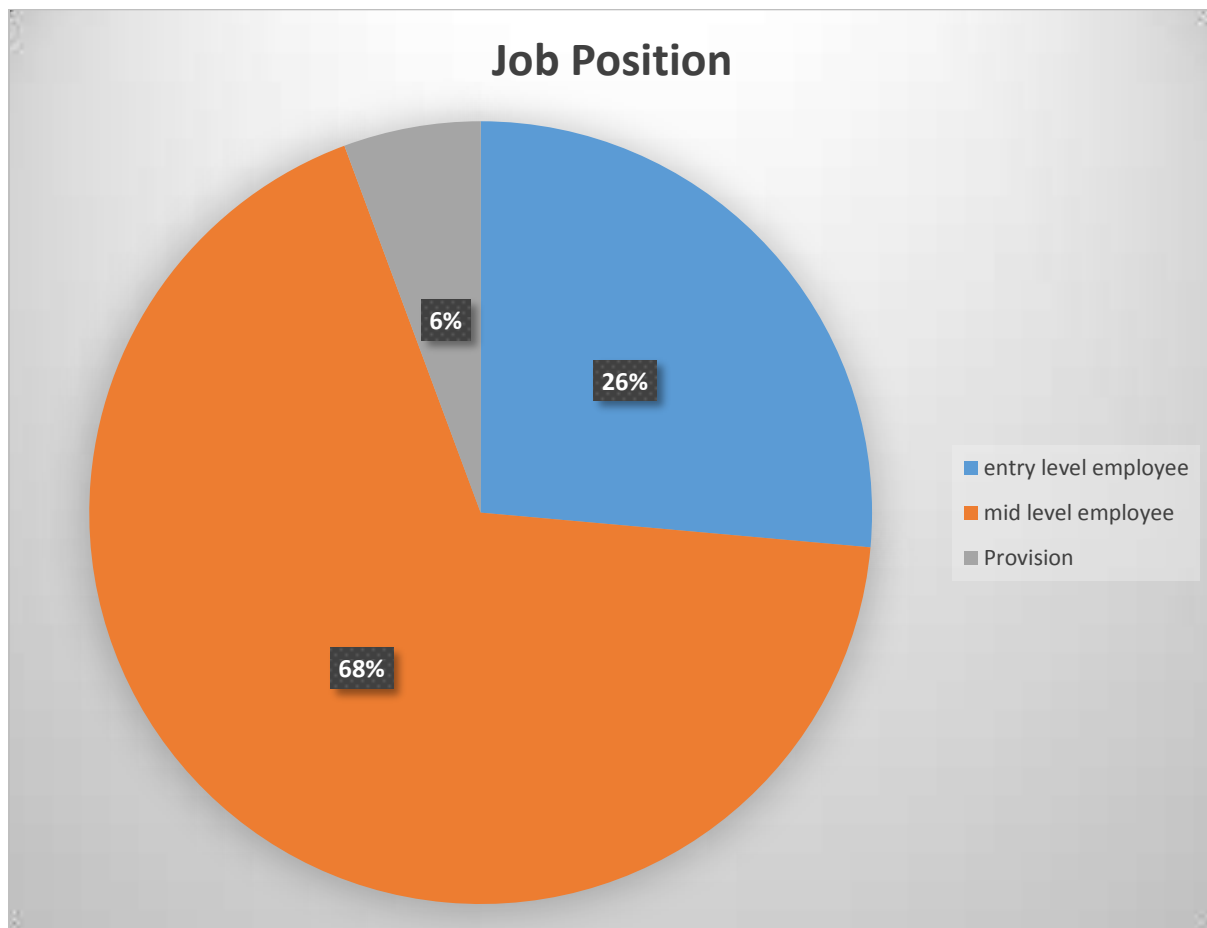


Figure 4.2.2. Job Position of Respondents

Source: Field survey, 2016

From this figure we also can assume that more women are taking their first baby after promoting to mid-level. May be in this level they could manage more facility as working mother.

4.2.3. Duration of Work

Pregnant women need more rest than a normal human. In this period women tend to be more vulnerable, weak and sick. Many suffer from insomnia, morning sickness and anemia which make them tired easily. For these they need more rest. Rest is also important for new mothers. In this research we have found most women got chance to work less than 8 hours. Almost 59% women found who work less than 8 hours. But unfortunately rest 41% women have to work more than 8 hours. 15% of them had to work more than 10 hours and 17% of them had to work more than 12 hours which is inhuman for any person.

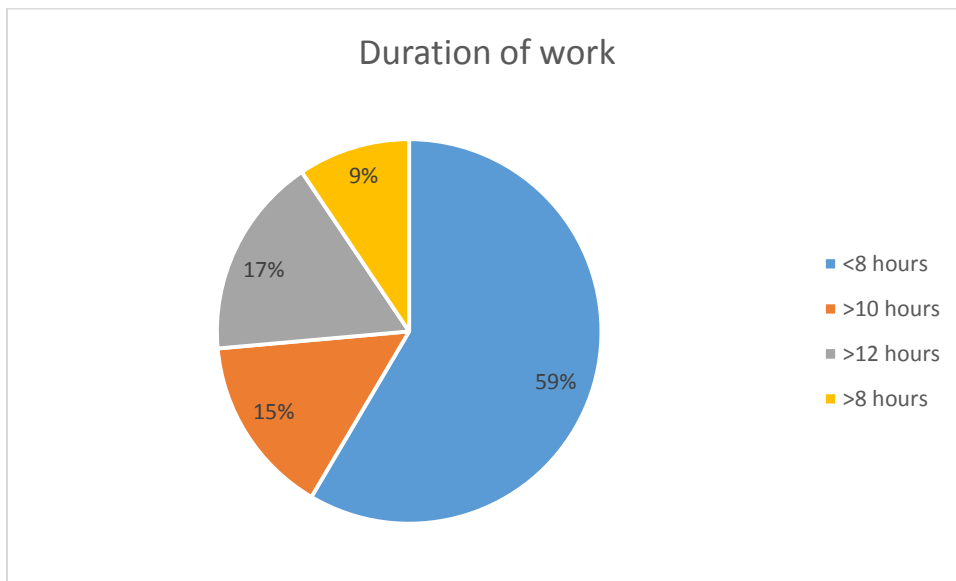


Figure 4.2.3. Duration of work

Source: Field survey, 2016

Form the survey it is also found that woman who spend more time at work tend to suffer some pregnancy complications like high blood pressure, swollen feet,

anxiety, leaking, premature labor, low birth weight, low hemoglobin even pregnancy loss.

4.2.4. Office Aid

Office aid includes the helps pregnant employees get from office. None of the respondent receive any kind of monetary or other help as a pregnant women. Only some office gave them medical insurance which covers their labor cost. Some people from office help voluntary. There is no provision to help a pregnant employee or a working mother for their motherhood. It is came out of solidarity for a colleague or human.

Figure 4.2.4. Says how an employee had been helped by her office. Around 42% of employee had been helped by their colleagues. This number is largest. 17% present of the respondent were lucky enough to get help from their bosses too. When it comes about management only 9% of the respondent got help from managements. 3% get help from subordinate also. We have to consider that subordinate have very little scope to help superior. Now only 1% of the respondent got help from labor union of their office. It is actually 1 women when it is count from actual data.

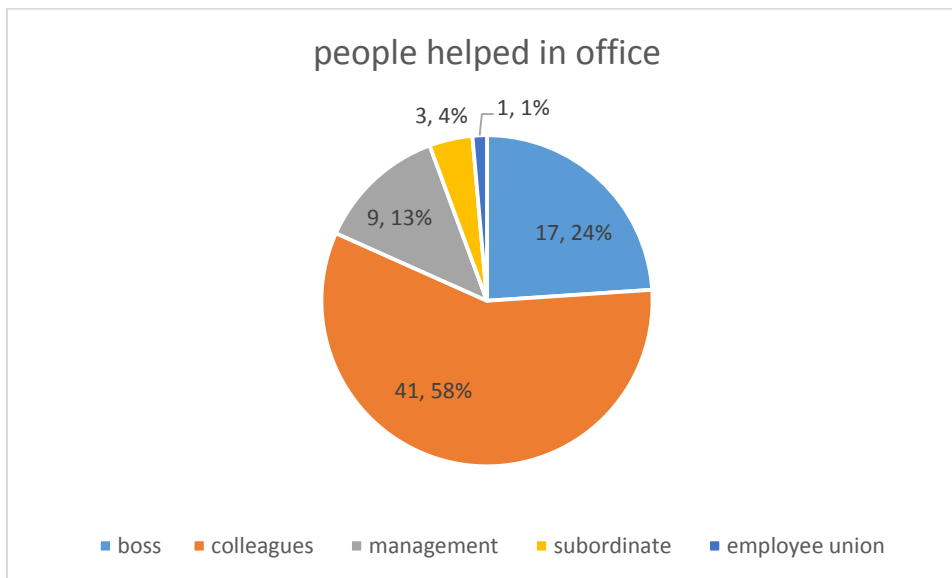


Figure 4.2.4. People helped in office

Source: Field survey, 2016

From this data, researcher got enthusiastic about the number of respondent who have chance to make unions. In focus group discussions almost every respondent complained that they do not have any labor union in their office.

It is also alighted that in 2012 when a renowned telecom company went through a massive lay off, they fired some of their employee who were trying to make a union. Which is also a violation of labour law-2006, according to the law no management can fired any employee when the union in on process and someone is on leading. Adeeba Zerine Chowdhury is one of them who had been fired in 2012 massive lay off of a renowned telecom company. She was an active union leader. She is still fighting for her right. But unfortunately she could not join any other organization as managements are not interested to take a loud active voice like her.

5.1. Empowerment

This chapter aims to address the 2nd and 3rd objective of this research. Women of this study has been divided into two groups one who are continuing their job after child birth and other who has leave their job or laid off. Researched tried to make a comparison between their job statuses and slandered of lives in term of empowerment to understand who law is effecting their personal lives and others attitude towards them.

For testing these tentative concept, some statistical analysis has be made which accepted or rejected the hypothesis.

Respondent has been asked different question about their lives such as their decision making power in families, obligations to do household works and help they received from family members.

Here researcher run binary logistic regression function to examine the empowerment issue of two groups of women. In this test two variables were taken, one was negligence in family decision making and other is forceful household works.

Dependent Variable = Left job: yes = 1, no = 0.

$$H_0: \widehat{\beta}_{\text{decision neglected}} = 0$$

$$H_1: \widehat{\beta}_{\text{decision neglected}} \neq 0$$

From table, p value = .005 < .05, for 5% level of significance, we could reject null hypothesis. That is, we have enough evidence to say that decision make is effect on having job of mother.

&

$$H_0: \widehat{\beta}_{\text{force heavy work}} = 0$$

$$H_1: \widehat{\beta}_{\text{force heavy work}} \neq 0$$

P value = .047 < .05, for 5% level of significance, we could reject null hypothesis. That is, we have enough evidence to say that forcing to do heavy work has effect on having job of mother.

Table 5.1. Empowerment Testing between Two Groups of Mothers

Variables in the Equation	B	S.E	Wal d	Df	Sig.	Exp(B)
Neglect to Decision Make(1=yes, neglected)	2.63 9	.94 5	7.80 0	1	.005	14.000
Forced to do Heavy Household Works(1=yes, forced to do heavy work)	2.02 1	.81 7	6.12 2	1	.013	7.546
Constant	- 1.03 5	.52 0	3.95 7	1	.047	.355

a. Variable(s) entered on step 1: Neglect Decision Make, Forced Heavy work.

$$\widehat{\beta}_{\text{decision neglected}} = 2.639$$

This means that a mother who left the job is 14 times as likely as to have neglected to make decision in her family compared to the mother who is still doing job.

$$H_0: \widehat{\beta}_{\text{force heavy work}} = 2.021$$

This means that a mother who left the job is 7.546 times as likely as force to do heavy work compared to the mother who is still doing job.

Result of the test says after leaving the job women are losing their decision making power and forced to do work which strictly forbidden after delivery. Hence, empowerment plays a positive role with employment.

On the other hand, women who left for any reason are getting negative attitude from their families, which might affect their mental health and self-esteem. Which may cause prolonged depression and many other complications.

5.2. Child's Health

There is a common belief in the society that working women cannot take a better care of their child .This belief often creates pressure on working mother's life, work and health.

In this study respondent has asked about their babies' development goal achievements in terms of weight. A slandered development chart had provide with the questioner and mother said if her baby failed to achieve the goal .Also the number of time their children has to take to the doctor has been considered. With the help of this two variables researcher run binary logistic regression function, results in following table 5.2--

Table 5.2. Childs health and Disease Testing between Two Groups of Mothers Variables in the Equation

Variables of Child's Health	B	S.E.	Wald	Df	Sig.	Exp(B)
Weight of The Baby (healthy)	.054	.613	.008	1	.030	1.055

Baby's Visit to Doctor			.272	2	.873	
Baby's Visit to Doctor (1 to 4 times)	-.095	.923	.011	1	.918	.909
Baby's Visit to Doctor (5 to 10 times)	-.434	1.079	.162	1	.688	.648
Constant	-.045	.963	.002	1	.963	.956

a. Variable(s) entered on step 1: Weight of The Baby, Baby's Visit to Doctor.

Left job: yes = 1, no = 0.

Test of hypothesis:

$$H_0: \beta_{\text{baby weight}} = 0$$

$$H_A: \beta_{\text{baby weight}} \neq 0$$

Here p-value = 0.03 < 0.05, for 5% level of significance, we can reject null hypothesis

$$\beta_{\text{baby weight}} = 0.054,$$

This means that a mother who left job is 1.055 times as likely as to have healthy child compared to mother who still doing job.

$$H_{01}: \beta_{\text{visit doctor}=1 \text{ to } 4 \text{ times}} = 0$$

$$H_{A1}: \beta_{\text{visit doctor}=1 \text{ to } 4 \text{ times}} \neq 0$$

P value = 0.918 < 0.05, for 5% level of significance, we do not have enough evidence to reject null hypothesis.

So we could say that number of visiting doctor is not significant with Mothers' job status.

Similarly,

$$H_{02}: \beta_{\text{visit doctor}=5 \text{ to } 10 \text{ times}} = 0$$

$$H_{A2}: \beta_{\text{visit doctor}=5 \text{ to } 10 \text{ times}} \neq 0$$

P value = .688 < 0.05, for 5% level of significance, we do not have enough evidence to reject null hypothesis.

So we could say that number of visiting doctor is not significant with Mothers' job status.

Number of doctor visit is not significant for mother's job status.

From this analysis, researcher can conclude that, there is relationship between mother's job and child's weight, not with the sickness of the baby. A baby might get sick in any conditions, mother's job or care cannot safe the baby from diseases.

Babies age between 6-24 months greatly depend upon mother's milk. When a working mother starts her job after leave when the baby typically starts solid food and get used to leave without mother. This makes a gap in the development goal.

5.3. Maternity Health

Maternity health includes health conditions during pregnancy and after delivery of the child. These typically effected by working hour, rest period and proper treatment when needed.

5.3.1. Long working hours

Respondent were asked if they faced any unfavorable behavior during pregnancy most of them complained that they have to work for long period which was unbearable for them.

In our experiment, almost 59% women work less than 8 hours. But unfortunately rest 41% women have to work more than 8 hours. 15% of them had to work more than 10 hours and 17% of them had to work more than 12 hours which is inhuman for any person.

Table 5.3.1: Hour - Sickness Cross tabulation

Variables		Sick		Total
		No	Yes	
Hour	less than 8 hour	25	8	33
	8 to 10 hour	1	6	7
	more than 10 hour	5	8	13
Total		31	22	53

From the questionnaire it also has been found that respondent who worked for longer period suffered more problems like insomnia, morning sickness and anemia which make them tired easily.

A chi-square test is done to understand the relationship between longer work hour and health condition.

Table 5.3.1 (a): Chi-Square Tests for relating sickness with long working hour

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.834	2	.003
Likelihood Ratio	12.318	2	.002
Linear-by-Linear Association	7.243	1	.007
N of Valid Cases	53		

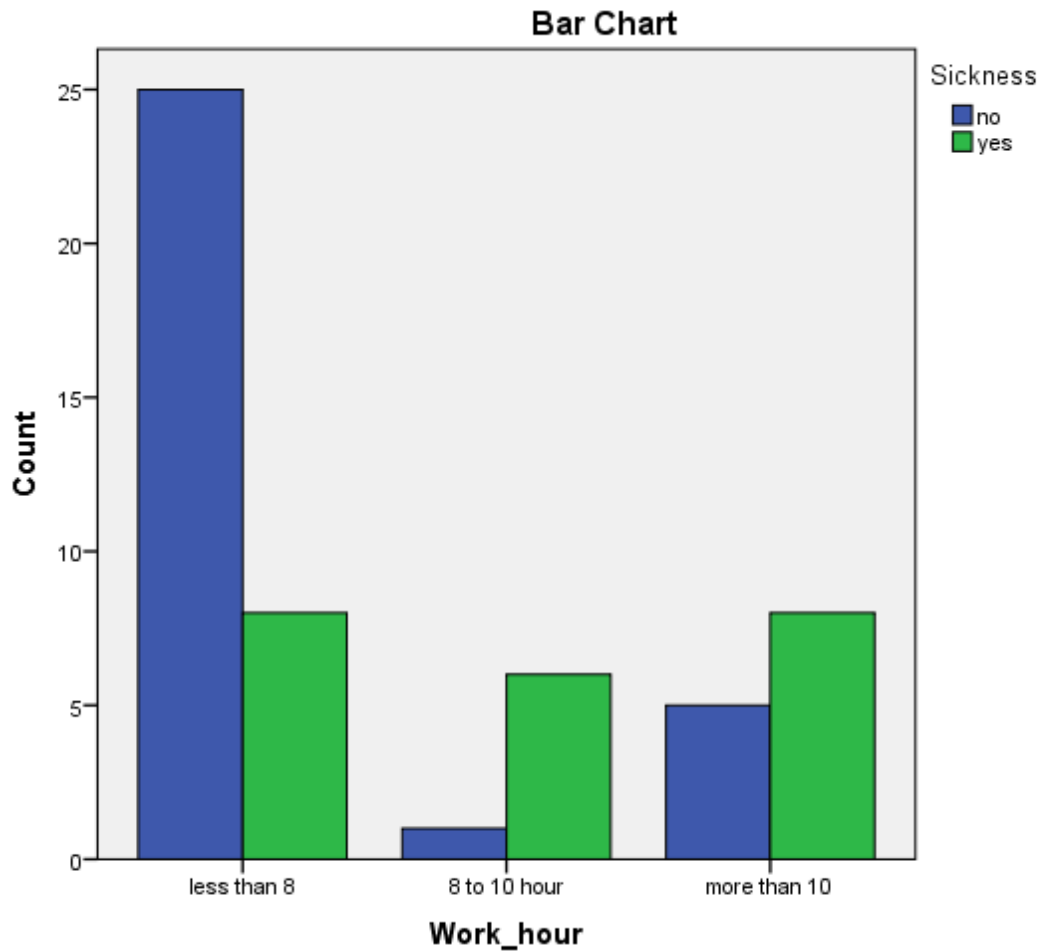


Fig: 5.3.1 (a) Graphical expression of Chi-square table relating sickness with long working hours

Hypothesis Test:

H_0 : Work hour and health status of mother is independent variable.

H_1 : Work hour and health status is not independent.

Interpretation:

P value = 0.003, so for 5% level of significance, we have enough evidence to conclude that it is statistically significant. That means, health status strongly dependent on work hour.

From the chi-square test relation between work duration and health during pregnancy positively related. A pregnant employee should enjoy some resting hours between works or relaxed working hour.

According to the labor law-2006, section chapter IV, section 45 subsection (3) “No employer shall employ any woman for doing any work which is of an arduous nature or which involves long hours of standing or which is likely to adversely affect her health”

So it is clearly a violation of the law, which hardly taken into account.

5.3.2. Rest Time

Maternity changes the life of women drastically. Hormonal level fluctuates and physical problems like insomnia visits regularly. Moreover new mother have to take care of her own self, family and the new born. After 4- 6 months of leave she have to perform office duties.

All these works limits the time of her own rest which may result illness or health loss. Sleep hour compared between women doing job after maternity leave and left job because of child. It was to compare sleep hours, and relationship between we run ANOVA (CRD).

Left job: 1 = yes, left job, 0= no, still doing job

Table 5.3.2: Analysis of Variance between Job Status and Rest Hours

Descriptive

How many hours you get to sleep or take rest?

Job status (yes or no)	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Mini mum	Maximum
					Lower Bound	Upper Bound		
no=still doing job	28	5.607 1	1.13331	0.214 18	5.1677	6.0466	4.00	8.00
yes=left job	22	6.363 6	1.39882	0.298 23	5.7434	6.9838	4.00	10.00
Total	50	5.940 0	1.30008	0.183 86	5.5705	6.3095	4.00	10.00

ANOVA					
How many hours you get to sleep or take rest?					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	7.051	1	7.051	4.467	.040
Within Groups	75.769	48	1.579		
Total	82.820	49			

Hypothesis:

Ho: Mean of sleep hours for mother who left job= mean of sleep hour for mother who still in job

H₁: Mean of sleep hour not same

Interpretation: here p value = .040 < .05, at 5% level of significance, null hypothesis is not accepted.

We can conclude that the mean sleep hour for Mother who left job, and mother who still doing job is different.

From descriptive table, we see that, mother who still doing job get average 5.6 hour to sleep, whether mother who left job get 6.36 hour to sleep.

So, we could say that, mother who left their job get more hour to sleep or rest than working mother.

5.3.3. Visiting Doctor:

Health issue also could be measured by how many time one has to take medical help from doctors. It is also should be mentioned that woman who do not get chance to take part in the decision making of the family must have discriminated when she got sick.

Table 5.3.3: Group Statistics of Visiting Doctors between Working and Non-Working Women

	Job status(yes=left job, no= still in job)	N	Mean	Std. Deviation	Std. Error Mean
How many times you fall sick and have to visit doctor in last 6 months -1 year	no, still doing job	27	.8519	.66238	.12747
	yes, left job	21	1.5714	.87014	.18988

Table 5.3.3 (a): Relationship between Health of Mother and Their Visit to Doctor

		Levine's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
How many times you fall sick and have to visit doctor in last 6 months -1 year	Equal variances assumed	3.446	.070	-3.255	46	.002	-.71958	.22105
	Equal variances not assumed			-3.146	36.403	.003	-.71958	.22870

Hypothesis:

Ho: mean no of respondent visited doctor who are still doing job= mean no of respondent visiting doctor by mom who left job

H₁: mean of them are not equal

Interpretation:

Researched categorize the number of visiting doctor as: never visit=0, visit 1 to 4 times= 2, visit 5 to 10 times = 3, more than 10 times=4

From table, p value is .07 which is less than .05, for 5% level of significance, we could reject Null hypothesis.

So we have enough evidence to say that there is significantly difference between Numbers of visiting doctor by mother who still in job vs. mother who leave job. Mean number of visiting doctor by mother still doing job is .8519 whether mean number of visiting doctor by mother who left job is 1.5714. So, mother who left job was tends to be more sick than mother who still continuing their job.

Possibly non-working group of women did not continue their job because of their sickness it is also possible that leaving job and losing empowerment made those women mentally weak which affected their physical health. An in depth survey is needed to understand it properly

5.4. Reason behind This Discriminations

If some of the respondent have been discriminated there must have one reason or more. Researcher tried to make relation with discrimination and the reasons behind it.

Two variables have taken to test the reason of discriminations. Those are—

1. Job Position
2. Job Sector
3. Job Years
4. Law Awareness

Here researcher has run Binary Logistic regression model, where Job status (yes,left job=1, no,still in job=0) is dependent variable.

Table 5.4: Relationship among Job Position, Job Sector, Job Years, Law Awareness and Job Status.

Variables	B	df	Sig.	Exp(B)
Job years	- .135	1	0.028	0.874
Information about the law				
Information about the law: know full law	- 1.54 7	1	0.080	0.213
Information about the law: law know from office HR	- .291	1	0.826	0.747
Job Sector				
Private companies	.853	1	0.069	2.348
Private Bank	3.19 3	1	0.045	24.3614
Telecom	- .054	1	0.039	0.948
Media + NGO	- 1.25 6	1	0.031	0.285
Job position(mid-level)	- .847	1	0.041	0.429
Get full leave with payment				
Get full leave with payment(less than 4 month with payment)	- 1.06	1	0.025	0.346

Get full leave with payment(6 month with full payment)	- 1.36	1	0.032	0.256
Get full leave with payment(6 month without payment)	- 0.33	1	0.99	0.72

Left job: yes = 1, no = 0

$$H_0: \beta_{\text{job year}} = 0$$

$$H_A: \beta_{\text{job year}} \neq 0$$

P value = .028 < .05, for 5% level of significance, we do not have enough evidence to reject null hypothesis.

So we could say that job year is significant with Mothers' job status, whether she left job or not.

$$\widehat{\beta}_{\text{job year}} = -0.135$$

This means that for 1 unit increase in job year the log of odds of leaving job decreases 0.135 units keeping all other covariates at a fixed level.

We can say that in other way, if the individual mother was engaged with her job for 1 more year comparing any other mom, she has 1.145 times as likely as to not lose her job compared to woman who work for 1 year less than her.

$$H_0: \beta_{\text{law=know full law}} = 0$$

$$H_1: \beta_{\text{law=know full law}} \neq 0$$

P value = .08 < .05, for 5% level of significance we could say that it is significant

$$\widehat{\beta}_{\text{law=Know full law}} = -1.547$$

This means that a mother who knows the full law will have .213 times as likely as to leave the job compared to mother who doesn't know the law.

$$H_0: \beta_{\text{law know from HR}} = 0$$

$$H_1: \beta_{\text{law know from HR}} \neq 0$$

P value = .826 > .05, for 5% level of significance, it is insignificant.

There is no significant effect of know the law from HR with losing her job or getting less maternity opportunity.

Reference category = Government Sector (0)

$$H_0: \beta_{\text{Job sector=private}} = 0$$

$$H_1: \beta_{\text{job sector=private}} \neq 0$$

P value = .069 < .05, for 5% level of significance we could say that it is significant

$$\widehat{\beta}_{\text{job sector=private}} = .853$$

This means that a mother who worked at private sector have 2.348 times as likely as to leave the job compared to mother who worked at Govt sector.

Similarly, job sector = private bank , job sector = telecom, job sector = media ngo

Job position :

Reference category = entry level

$$H_0: \beta_{\text{Job position=mid level}} = 0$$

$$H_1: \beta_{\text{Job position=mid level}} \neq 0$$

P value = .041 , for 5% level of significance we could say that it is significant.

$$\widehat{\beta}_{\text{job position=mid level}} = -.847$$

This means that a mother who worked at mid-level have .429 times as likely as to leave the job compared to mother who worked at entry level.

Or otherwise, individual Mother who works at mid-level job has 2.33 times probability to not losing her job compared to any entry level job worker mother.

Get leave payment:

Reference category = no leave

$$H_0: \beta_{\text{leave payment=less than 4 months with payment}} = 0$$

$$H_1: \beta_{\text{leave payment=less than 4 months with payment}} \neq 0$$

P value = .025 , for 5% level of sig, we could say that it is significant.

$$\widehat{\beta}_{\text{leave payment=less than 4 month with payment}} = -1.06$$

This means that a mother who gets less than 4 month leave with payment have .346 times as likely as to leave the job compared to mother who don't get any maternity leave.

{6 month with full payment} {6 month without full payment – which is insignificant from p value }

In this research researcher tried to find out the loopholes of the law from where escape is possible. This law has not made to protect all women of the country who experience motherhood, rather it is a law only for women who go to a conventional job under salary or wage board. Even any women doing business can not avail any benefit of this law.

In this regard, if any women working in a brick kiln or as an agricultural labour never can get benefited from the available law. Still large portion of women are working as domestic worker in their own and other people's house. If they are bound to do heavy household works no law can save their lives.

According to the situation stated above it is clear that, Maternity law of Bangladesh is a weak one as this is not a universal law for all citizens of the country.

Again, in this law makes discrimination between government employees and non-government employee. Where government employees are allowed to enjoy 6 months leave with payment, private employees merely get 4 months leave. The law not only universal for all citizen but also not universal for the citizen it covers.

Though government is still working to make a single law but private companies rarely care about the law. This is a very common scenario in Bangladesh. Moreover most women are unaware of the actual law this have the companies a walk over to do whatever they want.

Another most remarkable discriminating factor of this law is it does not include staffs who are in provisional period. It is clearly described in the law that women have to spend at least 6 months at that organization before taking maternity leave (section 46(1), labour code, 2006). This law is sometimes a confusing one as respondent found complaining against their employer, who did not give them any or some of the maternity benefits as they got pregnant in provisional period.

Whereas it is clearly stated in the law that, before taking maternity benefit they need to completed 6 months, not before getting pregnant.

Here only visible maternity benefit Bangladeshi women get is the maternity leave with payment. So, making these types of confusion is just an excuse to cheat with the employees.

In these law there is no room for antenatal care, pregnancy related illness or any other care. Where feeling sick, tired, weak is very common during pregnancy. Women need to visit doctors in regular intervals. If the appointment with the doctor is in office hours then early leave or casual leave depends upon consideration of the boss, colleagues or sub-ordinates, not the law.

Law only describes, employer cannot assign any pregnant woman in heavy physical labour 10 weeks before her discharge from job (section 45(3), labour code, 2006). But a pregnant woman needs at least a rest period at day time from the first week of her pregnancy, medical science also proved first 13 weeks of pregnancy period is vulnerable one. In spite of these, a pregnant woman may have nausea, morning sickness, fatigue, leg swelling etc. Any types of complicacy which bound women to take bed rest does not come under the law coverage. Women need to take sick leave or maternity leave. Respondents are found, who left job in extreme cases.

It is also need to be mentioned there is a written rule in the law about forcing heavy physical work. Prohibition of engagement of women worker in work in certain cases has mentioned in section 45, subsection 1, 2 and 3. But there is no prohibition for mental work which is typically done by managerial worker who are taken as respondent of this research.

This law only gave physical safety of a pregnant employee. During this time women need more care and stress free life. There is no space for mental safety here. Established law only covers the area of physical labour, so women who gave mental labour have been deprived here.

Small children under 5 years old are vulnerable to different diseases. When children caught by any disease, they must need their mothers attention and care. The existence law might safe guard a women till 6 months of her child birth. But

after that this women is treated as other normal employee. Though Data did not supported that children of working mothers get less care and support from their mother, but researcher believe this data will came out if the research can be done in large scale.

At least a sick child has right to get his or her mother aside. But their mothers can never get any right to take care of their children as labour law does not have any room or even window for this kind of leaves. Only thing they have is cooperation from their colleagues and managements. But for this they have to depend on their fate.

There is a provision for **Rooms for children** in Labour law 2006 amendment (Bangladesh Labour Act, 2006, Section 94). This says if there are 40 or more women working in a workplace they would get facility of room for children under six years old. This is also an impossible law for women who does formal jobs. For example if we take an organization like an autonomous bank which has 500-900 branches. Each branch made with 12-40 employee maximum. How would they manage a room for children if the law not at all for them? Again a women working in same brank but at head office or some similar big division which has 40 women employee, she easy can avail this facility. So this make a discrimination even in a same organization.

Researcher realized this room for children provision is also a similar kind of provision is also made for women who gave physical labour in a typically women oriented job like garments industry or tea estate. Law maker did not even consider about the women who are giving mental labour and competing male in different job sectors.

This law do not encourage women to come forward and do the job with higher excellency in different job sectors. This law says if lots of women can manage to break all the obstacle and somehow make a world ruled by lots and lots of women, they may safe gourde them. Which is really a higher fantasy.

A working mother can leave job for any reason, may be it is her own decision or may be her circumstances do not allow her to do so, but when a woman want to continue her job, law must act as safe guard

In this study respondent were asked about their law awareness, maternity benefits they received and quantity of favorable behavior they get as a mother would be and working mother. They also had been asked if they have enforced any of the laws when it violate.

6.1. Law Awareness

The get the rights it is very important for one to know the rights. From the figure 5.1. One can see it is very disappointing as only 53% the respondent knows the law from their office HR not the gadget made by the government. Also 13% of the respondent never felt that they need to know the law even. Only 34% of the respondent knows the full law.

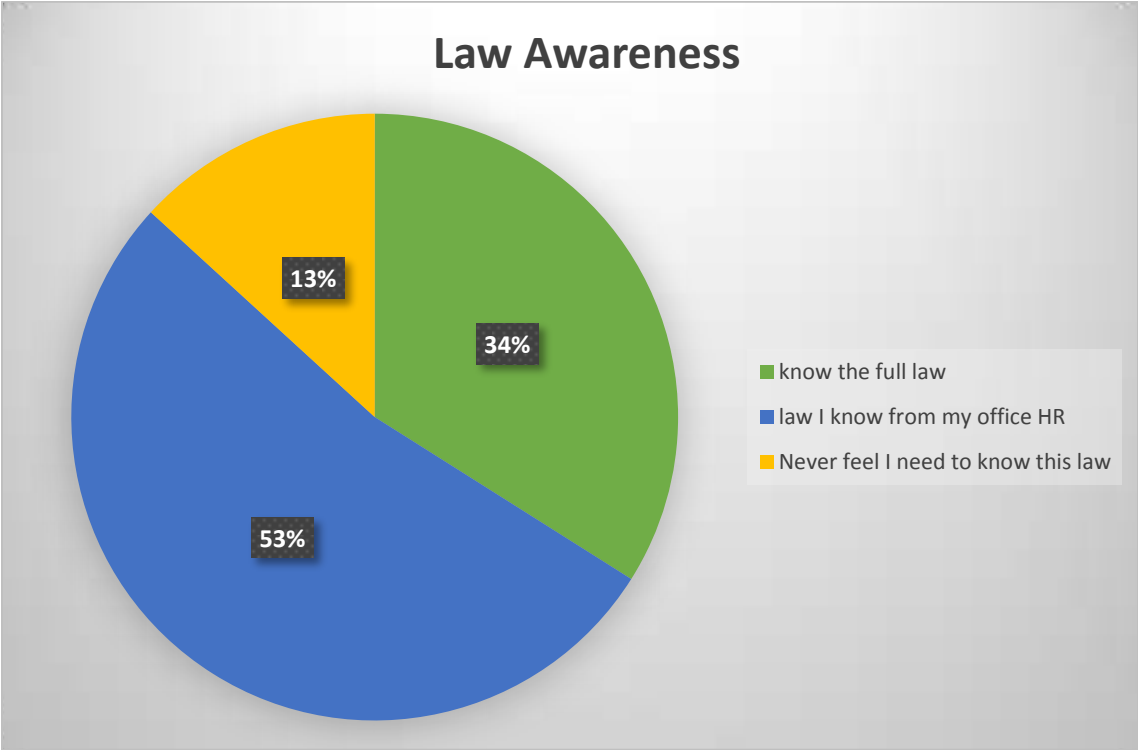


Figure 5.1. Law Awareness

Source: Field survey, 2016

Very surprisingly most women who do not care about the law need not to care because their office gave them enough facilities and freedom to take care of the baby and her own. The women who actually care about the law had been discriminated extremely. Situation forced them to know their rights. The largest number of respondent who knew the law from the office human resource department were the most feckless group. They did not even understand that they are happening with them.

6.2. Maternity Benefits Actually Received

In Bangladesh the only lawful benefit that working mothers know and expect is six or four months leave after the delivery.

In the figure 5.2. The length and condition of maternity leave has shown. From the respondent around 29% of the respondent enjoyed full 6 months leave with payment. These group of respondent has come from government services and private bank. This is very encouraging that in spite of being private organization private banks gave maternity benefits as much as the government organizations.

But the considering fact is all private banks in Bangladesh operated and supervised by one single law and one single organization Bangladesh Bank. So in this sector is more women friendly than others.

Following this group with around 7% of respondent second largest group is 4 months with payment group and less than 4 months with pay group. Both groups consist of respondent who work for private organization. Some private companies follow the government law but equal number of organizations try to force employee joint after three months or less. Most of those are small organization with less number of employees and small industry size.

One respondent reported she did not get any leave after delivery rather she had to work from home.

Rest of the employee enjoyed some mixed arrangement like 4 months with payment and other 2 months without payment or 2 months with payment and other 2 months without payment according to their employment deed.

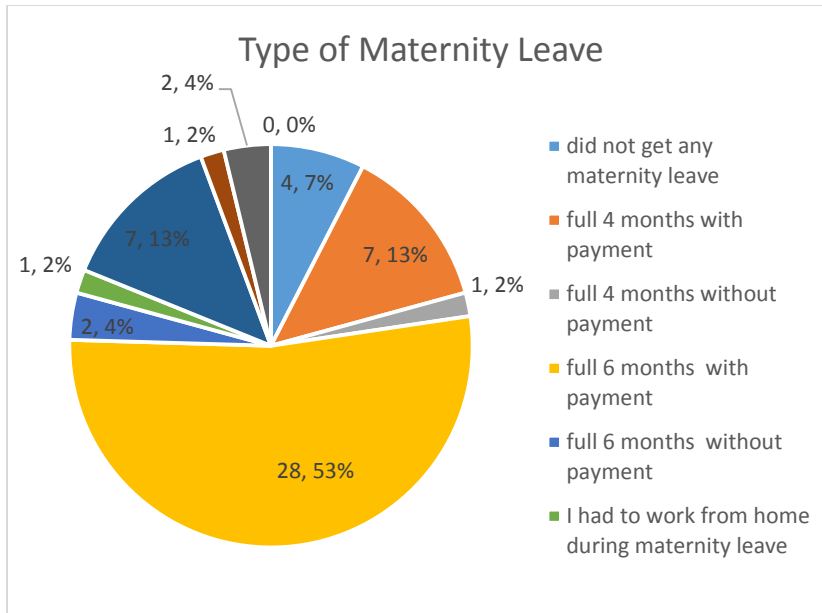


Figure 5.2. Types of Maternity Leave Actually Received

Source: Field survey, 2016

5.3. Law Enforcement

Respondent of this study has faced different types of discriminations being a working mother. Some situation was extreme one of them had been forced to resign because she was pregnant. Some could not joint after leave. Office showed other excuses to lay off but none of them enforced the law against the organization.

Respondent said they have found filing case in labour court is a prolonged process. Most of the times years to take settlement, have to wait long for dates of hearing. Moreover total judicial system is much unfavorable for a women, especially for a mother who just gave birth to a child.

Many of them board up with a mental setting that standing for right or bargaining with someone is not a decent attitude. Many of them confessed that their family and in laws did not allow them to fight and they also believed they have enough money to live so they did not take the trouble.

7. Case Studies

Though the result of the study says enough about life of a working mother but still some in depth story remained untold. To understand living of working mother several focus group discussions had been arranged. In those discussions they agreed that decision of having a child was easy for them but the reality is far difficult. Both the groups who still doing job and who have leave job have some problems or others. The unfavorable behavior they got from office and home as well. When choosing respondents both the group were considered but those who faced more difficulties got priorities.

7.1. Case Study-1

Ms. Sal Sabili Jannatis the first subject of our case-study. She is 27 years old, and lives in a nuclear family with her husband and their only daughter. Her mother-in-law used to live with them too, but unfortunately she passed away last year when Sal Sabili Jannat's child was only 4 months old.

Jannat has completed Masters from the University of Dhaka. As a working lady, Jannat has been working since she was a graduate student. She worked in a private organization, and simultaneously worked for a television channel as program host. After her marriage, it was not troublesome for her to keep working as service-holder. Hitherto, after marriage the husband and the wife used to earn annually around BDT 4,00,000 (4 lakh taka) together until she had to face some phenomena during her ninth months of pregnancy.

When she was ninth month pregnant, she had to take maternity leave from her employer, the private organization. She was benefited four months maternity leave with full payment and two months leave without payment from her office. Meanwhile, at her workplace, she had to work for long hours as other regular officials which was very gruesome and painful for a would-be mother, also it made her late for home often. This is the only unfavorable approach that she had to face at the organization.

Moreover, she left her media job during pregnancy, because she didn't have much cooperation from her family members. Therefore, she left her media job when she was five month pregnant. She used to contribute her family a lot by holding the position of a mid-level employee at the private organization and of a host for live TV shows for the media. Since she conceived, she used to get favorable behavior from both of her workplaces. Her colleagues, authorities and support staffs were helpful throughout her pregnancy period. Good thing for her that she was, at the same time, well aware of her maternity benefits. As her maternity leave came to end, she left her private organization job also, because she could not find any safe place where her baby could stay, or a person with whom she could leave her baby.

Now that she has left her job, depression has now filled her up. She used to be a highly qualified student, as well as a qualified daughter of whom her parents felt proud always. But nowadays, her parents get upset with her stand-still condition, so does she – with herself. Besides, she has to take more responsibilities than earlier after leaving job. She can barely sleep for 4-5 hours which is too little to keep the body and mind healthy. If there was a day-care center in her office, it would be of great help, and she would not need to leave her job. In fact, it would be sufficient enough if her husband would agree to co-operate her by keeping their baby at his office's day-care center. In fact, as a result of her leaving the job, her family's annual income has become near about BDT 2,40,000 (two lac forty thousand).

7.2. Case Study-2

The second subject of our case study is Ms. Rumana Ferdous. She is a lady aged 28.

The lady is a doctor by profession. She lives in a nuclear family which consists of only two members – she and her husband. Having a small-sized family, she and her husband are quite well-off that their annual income is around BDT 8 lakhs (eight lakhs taka).

She is a government service-holder, and works in a government health organization. She has been in this job for about one and a half year. She is well aware of the existing law of maternity, albeit she rarely gets favorable approach for her pregnancy from her workplace. She has already had a miscarriage earlier. Due to the limitations in the maternity law, her employer organization has not provided any privilege towards her after her miscarriage. Now that she has conceived again, she is coping with her job, and she has to deal with high blood pressure and weight issue during her pregnancy. Besides she is having roster duties at evening or night as a doctor, and often her colleagues do replace their duties with her knowing that she is pregnant. This makes her more sick and vulnerable, and puts her pregnancy at stake. She is unable to take any action against her employers because of the deficits in the law. One of the biggest problems is, no organization in our country is much empathetically beneficial towards pregnant women at work, not they do show concerns really to safe pregnancy; rather the organizations tend to make use of the deficits for their own benefits in the market-race.

Several times she made up mind to leave her job because of the unfavorable condition. Though she did not leave her job, but she has seen some of her colleagues to do so out of similar scenario. She is hoping to quit her job soon for the unfavorable circumstance.

7.3. Case Study-3

The third subject of our case study is Ms. Nazia Amir. She is a 32 years old woman. She lives in a nuclear family consisting of 3 members with annual income of around BDT 6 lakhs (six lakhs taka).

As in this case, Nazia Amir has switched to her second job at a renowned telecom company from her earlier job. In terms of external status, this company is quite posh. She conceived shortly after she joined here. As an employee she was very efficient; as a result she was handed over the leading responsibility of a significant project.

Heretofore, she was doing fine there. But once she became pregnant, tough times came by. Since she conceived during her probation period, her pregnancy became an issue now. Like most of the employers, her organization too showed the tendency to make use of the deficits in the maternity law for own benefits in the market-race. Her workplace demanded for bizarre time-schedules from her as a regular official as earlier, and made the best use of her potential as much as they could; they were not much sensitive to her pregnancy at all. Things turned miserable when she took maternity leave for three months (that organization grants three months maternity leave). After her leave, she returned and found that her colleagues had already been ahead of her regarding new projects, and she needed to cope newly. Hence, she got no single cooperation from her co-workers. In fact, her authority told her that she would either need to find fellow project-partner soon or she would have to leave for good. It was not much difficult for her to comprehend that it was actually a strategy played by the employer organization in order to keep balance in the work-force and sustain the market-race at any cost.

Needless to say, she knows of the law of maternity but it was of no help. First, she needed obvious support and rest during her gestation period, which was not provided from her supposedly posh office. And now, if she would try to take actions against her employer organization, she could have to face professional and mental jeopardy. For instance, if she would have filed case against her workplace in labour court, the case would have prolonged for days, meanwhile she would need to leave her job, and could not try for another job during this period. And as the maternity law is not much friendly or favorable towards the womenfolk, Nazia Amir would face serious difficulty if she would have taken shelter of the court, for it is difficult for a mother to attend the court regularly with a new-born baby with her. Even if she would have won the case, she would face by then a huge loss of time in which she could have gone farther in terms of career e.g. promotion, increment etc. this gap of time and hazard would also cause her mental dejection which knows no remedy. Therefore, Nazia had to opt for a compromise, and quit herself.

Now that her child is a bit older, she has joined another office. But still, she feels that she had to pay a toll for her pregnancy which should have rather been a boon instead.

7.4. Case Study-4

The fourth subject of our case study is Ms. Samira Hafiz. She is a religious woman, a doctor by profession. But she is not a medical practitioner. She teaches at a private medical college. She is just like those health professionals who are dedicated to the greater service of saving humans and humanity.

After completing her M.B.B.S she joined a hospital as a medical officer. But like other medical professionals, her education had not been limited up to graduation, she had to go further. That is why after graduation, she needed to prepare for post-graduation. By this time, she became 29, and her age was perfect to get married.

As a doctor she knew that age is a factor for conceiving and menopause, so she should get married soon. Hence, she got married when she was 30.

By the time she could cope with her new family and in-laws, and could settle regarding career a bit, she got 32. She realized in the meantime that she needed to switch to academic line if she would like to cope and balance with her family. Since, her family might not find it easy to accept her as a medical practitioner who would need to work outside intensely. Under this situation, she decided to take up teaching as her occupation, which would be comparatively less hazardous for her. While teaching at a private medical college, she became pregnant when she was 33. She felt relieved thinking that her occupation would be helpful for her. If she would have chosen the technical side, she would need to attend night duties, or attend patients at odd hours.

Now her delivery time was just 2.5 months away. As per rule, she was working on her maternity leave. Suddenly an accident happened at one night. She could feel during her sleep that her water was breaking, though she was 31 weeks pregnant.

She got terrified, since she knew that the baby is not yet developed properly. And it would be difficult for the baby to be born alive. Besides, Samira would need to go through a long term treatment, and would need to stay at hospital for a month probably. All these thoughts were engulfing her troubled mind, while her husband could not wait to calculate these; he took his wife to the hospital immediately and admitted her into the same hospital where Samira taught. All her colleague doctors take charge to treat her well. For 2 days the doctors tried to stop the leaking. But it fails, and during her 31st week she gives birth to a baby boy named Shabib.

Naturally, Shabib had been too small in size, and weak because of being pre-termed. She was kept inside an incubator first; later on his 11th day age, he was transferred to nursery. More sufferings were waiting on their way. Like other premature babies, Shabib faced different scheduled problems one by one. He went through neo-natal jaundice and infection. When the mother could return home safe with the baby, Shabib was already 1.5 months!

At this stage, the management of Samira's employer organization tried to fire her saying that she did not give any notice before taking her maternity leave. Samira had already had 1 years' experience in that institute. Actually the management's strategy was to hire a new employee to fill up the post providing that the new employee would need less salary as well as increment. Fortunately, Samira's colleagues come to the front protesting the management's injustice. Under the

circumstance, she could hold back her job, but had to join her workplace when her baby boy was only 3 months old and was way too weak.

As a working lady, Samira has had to sacrifice a lot even more than anyone can imagine. She has chosen to feed her baby breast-milk since she believes breast milk is the best nutritional choice for infants, and she maintains this by pumping and preserving her breast-milk which is fed to her baby by her mother-in-law when she goes to office. Her baby boy is developing gradually, although his growth rate is slower than normal babies. Samira knows that this is perfectly normal for premature babies at this initial stage, but alas! Many people accuse her of being a failed mother, as if the slow growth rate is an outcome of the mother's working outside. Samira is a "bad" mother to them! These insensitive people never give an eye to what sufferings she has faced or is facing. She cannot even rest properly. Moreover, she goes through a constant fear all the time that her office might make her leave anytime, again!

Like my other case studies, Samira also knows of the law of maternity but it was of no help. If she would try to take any legal action against her employer organization for the injustice they have shown to her, she could have to face professional and mental jeopardy. For instance, if she would have filed case against her workplace in labour court, the case would have prolonged for days, meanwhile she would need to leave her job, and could not try for another job during this period. It would also be difficult for her to attend the court regularly with a new-born baby with her. Even if she would have won the case, she would face by then a huge loss of time in which she could have gone farther in terms of career e.g. promotion, increment etc; this gap of time and hazard would also cause her mental dejection which knows no remedy. Therefore, she also chose to compromise and continues her present job quietly. Samira feels from the heart that lives of the mothers like her could be much easier if the government would take strict and serious actions regarding maternity law at workplaces. Samira's only support is her family members as well as colleagues, and she finds solace in her child. Samira believes that one day things would change when all the working women would be more aware and conscious about maternity laws and benefits at workplace. Also, there needs to be serious execution of the laws by the government so that no organization can make use of the deficits in the maternity law.

8.1. Conclusion and Discussion

In this research researcher attempted to find out the relation between maternity benefits and well-being of women. In these regard she has compared between two groups of working women who are doing formal jobs. First, working women who are continuing job after maternity leave in spite of everything and another who have left their job because of several problems regarding balancing their job and motherhood.

Main focus of this comparison was find out the reasons that force women leave their jobs.

Then researcher concentrated on other remarkable changes between two groups of women in terms of empowerment in families, maintain their own health after child birth and child's health in some parameter like how often they visited doctors or what are the diseases they suffered.

At last she gave effort to find out the loops hole of the established maternity law in regard of the result.

From the several types of data analysis, researcher finally found that in terms of empowerment, working women are in relatively safe position. After testing two Correlation, decision making power in the family and obligation of doing household works, it has found that, working women has more active in decision making and less forced to do household work.

Working mother who left job in 14 times as likely as to have neglected to make decision in their family compare to the mother who still in job.

These effected their mental health and self-esteem, some of them faced prolonged depression

And mother who left job is 7.546 times as likely as force to do heavy household work compare to mother who are still in job.

Moreover this empowerment issue effected their mental health.

For child health researcher examined between two groups of women about their child's health in two parameters one, aberration from standard weight in any age from birth and diseases they suffered and number of time they suffered.

After the analysis researcher found relationship between mother's job and child's weight. Children whose mother started working after the maternity leave them aberrant more from the ideal weight of their age.

But there were no evidence of sickness of the baby with their mother's job. A baby might get sick in any conditions, mother's job or care could not safe the baby from diseases.

Babies age between 6-24 months greatly depend upon mother's milk. When a working mother starts her job after leave when the baby typically starts solid food and get used to leave without mother. This makes a gap in the development goal.

Researcher also examine relationship between job and maternity health. It is believed that women who work outside have little time to take rest and take care of themselves. So she tried to set parameters like rest period and intensity of falling ill. From the available data researcher found, most of the working mother (59%) work less than 8 hours a day. Around half of the respondents (41%) work more than 8 hours a day. As much as 15% of the respondents works at least 10 hours a day, and it is really disappointing 17% of the respondents has found working more than 12 hours a day.

Mothers who left job get time to sleep 5.6 hour and mother who are currently not working sleep 6.36 hours daily. Even leaving the job could not provide them enough time to take rest. They said they have to take care of the baby and the family too. After leaving job they lost their decision making power in the family so they become obligated to do as their husband or in laws ask.

Evidence also showed that women who are not currently working fall into sickness more than the women are in work. Also the mental health is better found among working women.

Researcher also gave effort to find out the reasons behind leaving jobs. Here four parameter has been used, one, job year, two, law awareness and three, duration of maternity leave and four, types of ownership of the company.

First condition, the relationship between job year and probability of losing job, it has seen from the available data that entry level employs have more tendency to loose job than mid-level. If only one year increase in job year, it decrease 1.145 time probability of leaving job.

Second condition, relationship between law awareness and loosing job, no significance relation found between knowing the law and loosing job. Most women who lost the job knew the law but they never took any legal action.

Third condition was relationship between duration of maternity leave and loosing job, from the available data researcher has found for 1 unit increase in job year the log of odds of leaving job decreases 0.135 units keeping all other covariates at a fixed level.

Mother who worked at mid-level have 0.429 times as likely as to leave the job compared to mother who worked at entry level.

Or otherwise, individual Mother who works at mid-level job has 2.33 times probability to not losing her job compared to any entry level job worker mother.

Fourth and final condition of leaving or loosing job was, ownership type of the employer. From the available data it has been found, mother who worked in private sectors have 2.348 times as likely as to leave job compare to mother who worked in government sectors. The point that should be noted here that government employees enjoy 6 months maternity leave where private companies are bound to give 4 months leave according to the law.

Loopholes found in maternity and child care related law are—

- This is not a universal law, it does not secure all women from all job sectors. This law limits facilities for different sectors.
- Existing law says no women can take maternity benefits in provisionary period. This discourage pregnant women to search for jobs. Even organization do not hire pregnant women.
- Law yet did not include any antenatal care leave or facility. So law itself encouraging women to leave job if she is not physically sound during maternity period.
- Law has provision for prohibiting heavy physical work 10 weeks before expected delivery date. But it is not safe for a pregnant women to do heavy physical work during pregnancy it create risk for miscarriage, early labour and other complications.
- Law does not have any prohibition for mental pressure, stress or mental torcher during this period.
- Children room related law is a tricky one, it is created only for women who work in a women oriented job sector like tea estate labour or garments worker because still it is quite impossible to get 40 women working in a same office.

8.2. Recommendations

8.2(a). Policy Recommendation

- Make a single law for all women contributing in Gross Domestic Production. One might work as a domestic labour or might work as the prime minister of the country. Law should be same for all.
- As there is no law for Maternity Age like Marital Age, there should not be any law like no maternity benefits in provision period. This types of law discourages women to work not to take less babies or late babies.
- There should be a window for antenatal care or leave in maternity law, so if someone has real problem she could get some time to recover. This might safe her job and empowerment.

- Prohibition of heavy physical and mental stress throughout the pregnancy period should be included in the law
- The Room for children law should be revised and make a law which will secure every woman with a baby.

8.2(b). Further Research Opportunities

- In this research researcher would not be able to find much women who lost their job after pregnancy. If there were more women included it might add more problems to continuing jobs like transportation systems or road security. So another similar research in larger scale may be conducted.

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