Jagannath University Journal of Economics (JnUJE)

ISSN: 2707-0689 (Print)
ISSN: 2707-0689 (Online)

Volume 7
Number 1&2
June–December 2025

Department of Economics
Jagannath University, Dhaka-1100, Bangladesh
www.jnu.ac.bd

Jagannath University Journal of Economics
Volume 7, Number 1&2, June–December 2025
Department of Economics, Jagannath University, Dhaka
Published in October 2026

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Price: BDT 500.00 (US$ 10)

Printed by
Biswas Colour Process and Scan, Nurul Haque Tower
21-22 Patuatuli Road, 3/4, Ramakanta Nandi Lene, Dhaka-1100. Bangladesh
Mobile: 01979-111688, 01619-111688

Jagannath University Journal of Economics (JnUJE)

Volume 7 **Number 1&2** **June–December 2025**

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Jagannath University Journal of Economics ISSN: 2707-0689 (Print)
Vol. 7, No. 1&2, June-December 2025, (Page 112–136) ISSN: 3078-6614 (Online)

Economic Participation Without Protection: A Systematic Literature Review on Women's Vulnerability in Bangladesh's Urban Economy

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Md. Ariful Islam[2]

Abstract

This paper examines the gap between women's rising participation in Bangladesh's urban labor market and their limited access to meaningful social protection. A large portion of this participation remains concentrated in the urban informal economy, where legal recognition, income security, and policy visibility remain limited. Using a systematic literature review guided by the PRISMA 2020 framework, the paper analyses how gender norms, labor market segmentation, and institutional arrangements shape women's employment in the urban informal economy. The review finds that informal employment is not simply outside regulation but is produced through structural exclusion that leaves women's work inadequately recognized in law and policy. Existing social protection systems remain largely tied to formal employment and fixed administrative identities, leaving many migrant and informal women workers excluded from coverage. This reflects a wider policy bias towards formal sectors, particularly the ready-made garment industry, at the expense of the diverse realities of women's informal work. By bringing these strands together, the study provides an integrated account of how employment, informality, and protection intersect in urban Bangladesh and argues for more adaptive and inclusive protection systems that respond to mobility, informality, and fragmented work patterns.

Keywords: Women's labor force participation, urban informality, social protection, gender norms, structural exclusion

JEL Classification: J16, J46, J21, I38, O17

1. Introduction

As labor markets in developing economies transform, women's participation in income-generating activities, especially in urban areas, has been steadily increasing (Chiplunkar and Kleineberg, 2025). This trend has been particularly evident in

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Bangladesh over the past two decades, where economic pressures, rural-urban migration, and changing family structures have contributed to the increasing presence of women in paid work (Mendiratta and Sidana, 2025). However, much of this growth has occurred in informal labor market, where employment is loosely regulated and access to formal protection is limited (Chowdhury, 2017). A significant proportion of women entering the urban labor market is engaged in informal occupations such as domestic work, street vending, and home-based production, where incomes are unstable and protections are limited. These trends are largely influenced by long-standing gendered social norms and structural barriers, including restrictions on movement, unpaid care responsibilities, and occupational segregation (Lata et al., 2021; Sifullah et al., 2023).

The current policy frameworks in Bangladesh, particularly those related to social protection, have not kept pace with these changes in the labor market. While the National Social Security Strategy (NSSS) is a significant effort to consolidate and rationalize the protection system, its basic design is still largely based on formal employment structures and administratively assigned permanent identities (General Economic Division, 2015). As a result, those engaged in informal and mobile occupations, especially urban migrant women, often remain outside the effective protection net (Mahtab, 2020; Siraj, 2023). Much of the policy and academic discussion on women's employment in Bangladesh has also remained centered on the formal sector, particularly the ready-made garment industry, which is frequently presented as a major route to women's economic empowerment (Kabeer and Mahmud, 2004; Khosla, 2009). While this sector has generated significant employment opportunities, such over-emphasis risks obscuring the diversity of women's labor market experiences, particularly in the informal sector where institutional support is minimal.

While there is a growing body of research on women's labor force participation and informal employment in Bangladesh, there are still some important gaps. Much of the existing research focuses on participation rates, sectoral breakdowns or income outcomes (Kabeer and Mahmud, 2004; Raihan and Jahan, 2018), with relatively little attention paid to the relationship between employment and access to social protection. Furthermore, research often treats informal workers as a homogeneous group (Castelló, 2009; Chiplunkar and Kleineberg, 2025; Raihan and Jahan, 2018); it does not adequately analyse how gender identity, mobility and documentation constraints create disparities in access to institutional support. To address these research gaps, the present study examines how women's participation in the urban informal economy in Bangladesh is connected to the design and availability of social protection systems. Following the PRISMA 2020 framework, this systematic literature review analyses the structural factors that determine women's employment outcomes and assesses the extent to which existing protection structures are consistent with the realities of informal work.

This study makes a threefold contribution: it connects women's employment participation to social protection access, highlights the diverse profiles of female

informal workers, and grounds these patterns within a broader policy framework. Crucially, the analysis shifts the focus from simple participation numbers to the qualitative conditions of work, specifically safety and security. In doing so, it identifies the structural barriers that block women from transforming informal labor into sustainable economic well-being.

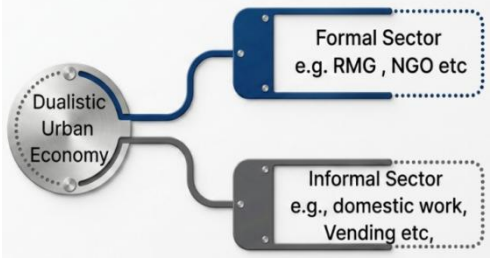
2. Theoretical Framework

This study integrates informal economy theory, feminist economics, and the capability approach to analyze the paradox of women's rising urban labor participation alongside persistent vulnerability.

2.1 Informal Economy and Structural Segmentation

The informal economy in Bangladesh can be understood through dualist, structuralist, and legalist perspectives, each of which offers different explanations for the persistence of informality.

Figure 1: Dualistic structure of urban economy



Source: Authors' illustration

At the macro level, structural transformations have continued to increase the informality of labor and poor employment conditions, limiting the inclusive nature of economic growth (Raihan and Khan, 2020; OECD/ILO, 2019). Empirical evidence suggests that structural exclusion from formal employment is a major reason women enter urban informal work. Limited education, low ownership of assets, and prevailing gender norms restrict the availability of opportunities in the formal sector. As a result, women are concentrated in domestic work, hawking, and small service sectors (Lata et al., 2021; Zaman et al., 2024). These activities are characterized by low entry barriers and reliance on informal networks, reflecting a segment of the labor market in which employment is determined more by necessity than choice (Chen, 2012). A clear internal division is observed within the informal economy. A large number of women are engaged in low-level necessity-driven work characterized by low income, instability, and limited opportunities for advancement. By contrast, a smaller group who typically have greater access to education, capital, and networks engage in relatively stable and opportunistic activities (Mukit et al., 2020; Estrin et al., 2024). This internal dualism reflects both class and gender inequalities, which further push poor women into precarious employment. The structural perspective shows how informal labor is embedded in the wider system of

production and the urban economy, while remaining outside regulatory protection (Hussain, 2019). Although legal interpretations focus on regulatory hurdles, social and cultural norms surrounding mobility and status are more powerful drivers of women's informal work patterns in Bangladesh (Lata et al., 2021).

Table 1: Comparison of theoretical perspectives on the informal economy

Perspective	Core Philosophy	Cause of Informality	Relationship to Formal Sector
Dualist	Survivalist/ Residual	Lack of formal jobs; formal sector is unable to utilize surplus labor	Autonomous; Informal work serves as a last resort for the unemployed. (Chen, 2012).
Structuralist	Exploitative/ Linked	Capitalist systems rely on cheap, flexible, and insecure labor to reduce costs. Subordinate;	Subordinated; the informal sector is integrated into global production networks. (Moser, 1978; Castells and Portes,1989).
Legalist	Entrepreneurial/ Regulatory	The complex rules of the state and the high costs of formalization make it inaccessible.	Reactive; Entrepreneurs choose informality to avoid state intervention. (De Soto, 1989, 2000).

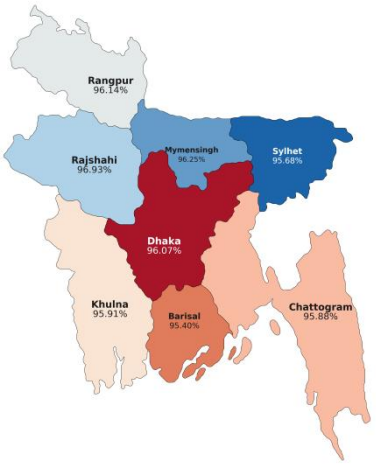
Source: Authors' compilation based on theoretical literature

Hence, these perspectives suggest that informality in Bangladesh is not a uniform phenomenon, but a stratified system shaped by structural exclusion, gender norms, and institutional arrangements.

2.2 Feminist Economics and the Limitations of Gendered Labor Markets

Feminist economic perspectives argue that gendered social structures and unpaid care responsibilities are the primary determinants of women's labor market outcomes. This participation remains deeply embedded in systems of social reproduction, where traditional family roles and normative expectations systematically restrict access to employment (Kabeer et al., 2021; Roy et al., 2019).

Figure 2: Informal employment ratio of women in Bangladesh



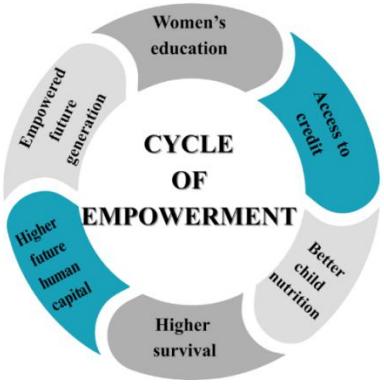
Source: Bangladesh Bureau of Statistics (2025)

Labor market participation in Bangladesh is still influenced by the 'male breadwinner' principle and the veiling tradition, which restricts women's movement and access to public spaces (Lata et al., 2021). As a result, women are often concentrated in household-based or neighborhood-level activities that are consistent with family responsibilities, but which also provide very low incomes and limited protections. The existing literature has focused mainly on formal sector employment, particularly in the ready-made garment industry, where studies have simultaneously shown an increase in women's agencies and continued labor fragility (Kabeer, 2017; Mamun and Hoque, 2022). In contrast, the informal sector where most women are employed has remained relatively under-researched in feminist labor market analyses. Overall, gendered labor market divisions create a pattern in which women's work is spatially and socially constrained. While these jobs are often structured around flexibility and family harmony, they are systematically deprived of institutional support.

2.3 Capability Approach and Agency in Informal Work

The Capability Approach expands the evaluation of employment beyond income to focus on an individual's real freedom to achieve valued outcomes (Sen, 1999; Robeyns, 2017). These capabilities are determined by critical conversion factors, such as social norms, institutional structures, and resource access. Within informal labor markets, simple employment participation rarely guarantees improved living standards. In urban Bangladesh, empirical realities like workplace harassment, structural financial insecurity, and poor service access directly erode core capabilities surrounding safety, economic security, and social dignity. Moreover, weak protections and irregular earnings limit the capacity of informal work to boost bargaining power (Sifullah et al., 2023). Thus, any positive impacts of employment on female agency and mobility tend to be unevenly distributed across social strata (Kabeer, 2017). Ultimately, optimizing women's capabilities remains essential for capturing intergenerational benefits, notably enhanced child nutrition, survival, and robust future human capital (Sen, 1999).

Figure 3: Cycle of empowerment



Source: Authors' illustration

Micro-entrepreneurship and microcredit can improve satisfaction with financial security and achievement, particularly among female borrowers, but also increase worry and stress, complicating the link between income and well-being (Bhuiyan and Ivlevs, 2019). Studies of female garment workers similarly find increased economic autonomy and self-esteem, yet persistent limits on strategic life choices and exposure to exploitative conditions (Mamun and Hoque, 2022; Alamgir and Banerjee, 2018).

2.4 Formal-Informal Divide in Protection Systems

The distribution of protection systems in the Bangladeshi labor market is marked by a large inequality between the formal and informal sectors. While formal employment, especially in the garment industry, is governed by well-organized legal and compliance frameworks, workers in the informal sector are largely deprived of regulatory and institutional risk-management mechanisms. This structural divide is reflected in three main aspects.

2.4.1 Legal recognition and protection

Formal sector workers enjoy statutory protections under the Bangladesh Labor Act 2006, which includes fixed wages, maternity benefits, and workplace safety standards. These protections have been strengthened by international compliance monitoring systems. In contrast, informal occupations such as domestic workers or hawkers are very weakly linked to labor laws. Despite the existence of the 'Domestic Workers Protection and Welfare Policy 2015', these workers do not have any legal remedies against exploitation or sudden layoffs due to the lack of effective enforcement mechanisms.

2.4.2 Economic security and income stability

Informal employment is largely characterized by irregular income and lack of contractual security, which exposes workers to market volatility and sudden loss of livelihood. While microfinance provides temporary financial support, it often fails to ensure long-term economic stability and, in some cases, further exacerbates the financial burden on the disadvantaged.

2.4.3 Social protection and administrative exclusion

The existing NSSS in many cases fails to reflect the realities of urban informal labor. Strict eligibility requirements linked to documentation, permanent address or formal employment status exclude many migrants and women employed in the informal sector from the system. These administrative barriers act as major barriers to their inclusion in the state social safety net due to temporary housing and fluctuating income.

2.5 Analytical Implications

Overall, these inequalities indicate that the institutional nature of labor market participation differs fundamentally across sectors. While the formal economy provides legal visibility and regulatory support, the informal economy is located on

the fringes of the state's protection framework. This fragmentation of protection mechanisms largely reflects a deep institutional hierarchy, where certain types of labor are prioritized and others are excluded from protection.

2.6 Synthesis: Insecure Participation and the Emerging Research Gap

A synthesis of theoretical and empirical literature reveals a clear disparity or asymmetry in the context of Bangladesh; where the increasing participation of women in the urban informal economy has not been accompanied by sustained improvements in social protection or empowerment. While informal economy theory explains the persistence of such informality and the underlying mechanisms of labor exploitation, feminist economics clarifies the gendered arrangement of these roles and the empowerment perspective sheds light on the constraints this system imposes on fundamental freedoms (Kabeer, 2017; Raihan and Khan, 2020; Sifullah et al., 2023).

Despite these insights, the existing literature is still fragmented and contains several unresolved gaps. First, theoretical work on informality is not sufficiently integrated; This is because dualistic and structural perspectives are rarely linked to gender-based labor market segmentation or the unequal valuation of unpaid service work (Chen, 2012; Zaman et al., 2024). Second, gender-focused research is still largely focused on the garment industry and microfinance; as a result, domestic work, beauty services, and home-based subcontracting work have remained relatively unexplored (Alamgir and Banerjee, 2019; Kabeer et al., 2021). Third, although capability-based research has documented vulnerabilities such as harassment and limited agency, these analyses are not routinely linked to the structure of urban social protection systems; as a result, the relationship between capability deficits and institutional deprivation remains theoretically ambiguous. Fourth, policy analyses often fail to assess the occupational realities of informal workers in a gender-sensitive manner, meaning that the protection needs of domestic workers and hawkers remain inadequate (Bonnet et al., 2021; World Bank, 2021).

A major gap exists in the legal visibility of informal occupations outside the confines of factories. Domestic work and home-based production are poorly recognized in regulatory frameworks; and this lack of standards which is at least partially present in the garment sector acts as a structural barrier to state-supported risk management. This legal neglect essentially reinforces a situation of precarious participation. Consequently, a systematic review is essential to integrate the evidence on gender-based division of labor and institutional deprivation, which would shift the focus of analysis from mere 'participation' to the structural conditions under which this risky economic participation occurs.

3. Research Methodology

3.1 Research Design

This study utilizes a Systematic Literature Review (SLR) to investigate the relationship among gendered vulnerability, economic agency, and gaps within urban

informal economy of Bangladesh. While primary empirical research often captures localized phenomena, the SLR approach is justified as it provides a comprehensive synthesis of existing evidence. This approach is designed to transcend the limitations of primary data collection by integrating disparate findings into a coherent, cross-sectoral analytical framework. The utilization of a systematic review over a traditional narrative overview is predicated on three pillars of methodological rigor.

- *Reduction of systematic bias:* By employing a predefined, transparent protocol for study selection, the research mitigates the risk of "cherry-picking" evidence, thereby ensuring the internal validity of the conceptual conclusions.
- *Identification of knowledge gaps:* The SLR serves as a rigorous instrument to identify areas where current theories fail to account for the lived realities of urban women workers.
- *Reproducibility and auditability:* The structured nature of the search strategy allows for future replication, a critical component of scientific integrity that validates the synthesis in the absence of primary quantitative datasets.

3.2 Eligibility Criteria

Specific inclusion and exclusion criteria were set in advance to maintain the quality of the evidence and thematic relevance.

3.2.1 Inclusion criteria

- Thematic focus: Research specifically conducted on the informal economy, informal employment, or precarious labor markets.
- Geographic scope: Research located in the urban context of Bangladesh.
- Gender dimension: Articles that examine women's participation, gender divisions, or specific vulnerabilities (e.g., restrictions on the veil, housework, and hawking).
- Publication type: Peer-reviewed journal articles and seminar institutional working papers (e.g. ILO, World Bank) to ensure high-level analytical insights.

3.2.2 Exclusion criteria

- Studies that focus solely on the formal labor market, with no links to the informal sector.
- Studies that lack empirical or analytical significance in the context of Bangladesh.
- Editorials, short comments, or conference abstracts without full manuscripts.
- Theoretical papers that do not provide any insights into economic participation or institutional protection gaps.

3.3 Information Sources and Search Strategy

A comprehensive multi-faceted search was conducted across major academic databases, including Scopus, Web of Science, PubMed, and JSTOR. These repositories were selected for their extensive coverage of labor economics, development studies, and feminist geography. Supplementary searches were

conducted through Google Scholar and the digital archives of the International Labor Organization (ILO) and WIEGO to ensure a robust dataset.

The search strategy used 'Boolean operators' to include keywords and controlled vocabulary. The initial search string was structured as follows:
("informal economy" OR "informal sector" OR "informal labor") AND ("gender" OR "women workers" OR "female participation") AND ("Bangladesh" OR "Dhaka" OR "Chittagong"). This strategy was designed to capture the "gendered legal invisibility" inherent in domestic work and home-based contract work. These sectors are often omitted from larger economic surveys.

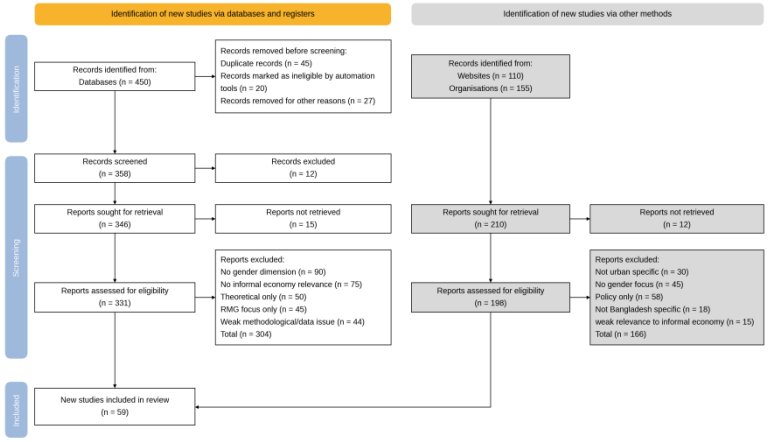
3.4 Study Selection Process

The selection process followed the four-stage framework outlined by the PRISMA 2020 statement, ensuring a systematic refinement of the literature.

- Identification: Primary records were identified through database searches and entered a reference management system to remove duplicates.
- Screening: Titles and abstracts were evaluated against the predefined eligibility criteria. Studies lacking gender perspective or irrelevant sector were excluded at this stage.
- Eligibility: The full text of the remaining articles was assessed. Particular attention was paid to "apparel industry-centric" bias; articles were assessed based on their ability to provide insights into under-researched areas such as beauty services, haberdashery, and the "parochial realm" of home-based production.
- Inclusion: A final set of articles and reports were selected for qualitative synthesis and inclusion in the SLR matrix.

The complete research selection process, including the number of records to be excluded at each stage, is visually represented in the Prisma 2020 flow diagram.

Figure 4: The Prisma 2020 flow diagram



Source: Authors' illustration

3.5 Data Synthesis and Categorization

The selected literature was analyzed using a thematic synthesis approach, with findings extracted and coded into a structured SLR Matrix (Table 2). Data categorization was guided by a three-tiered analytical framework to ensure a systematic transition from extraction to synthesis:

- Macro-level (institutional/legalist): Synthesizing evidence regarding national policy frameworks (e.g., NSSS), legal invisibility, and the formal-informal divide in protection systems.
- Meso-level (structural/sectoral): Categorizing studies based on structural labor market segmentation, specifically identifying the "sectoral bias" that over-emphasizes factory-based RMG work at the expense of domestic and home-based sectors.
- Micro-level (agency/capability): Aggregating findings on individual gendered vulnerabilities, spatial mobility restrictions (purdah), and the debt-vulnerability trap. This multi-scalar categorization allowed the research to identify "knowledge siloes" where theoretical frameworks in development economics failed to account for the lived realities of women in urban centers.

4. Finding and Analysis

4.1 Systematic Literature Review

A thematic synthesis approach was used to review and analyze the selected literature on women's vulnerability in Bangladesh's urban informal economy, with findings presented in Table 2.

Table 2: Systematic literature review matrix: women's vulnerability in Bangladesh's urban informal economy

Author(s) & Year	Primary Scope/ Focus	Analytical/ Theoretical Lens	Key Findings on Participation & Protection
Ahmad and Wasito (2023)	Exploration of the capability approach in the context of societal well-being and resilience.	Amartya Sen's Capability approach (adaptation focus).	Finds that enhancing capabilities (education, health, freedom) is more effective for resilience than traditional economic growth. Proposes solutions for the most vulnerable social groups.
Alamgir and Banerjee (2019)	RMG sector and global value chains	Structuralist / Compliance	Compliance mechanisms often fail to reach subcontracted tiers, leaving home-based workers unprotected.
Amirapu, Asadullah and Wahhaj (2022)	Social barriers to female migration in Bangladesh	Theoretical model linking marriage and labor markets	Traditional gender norms restrict female migration; marriage can enable migration; infrastructure improvements reduce migration costs, aiding participation.
Andalib et al. (2025)	Informal entrepreneurship	Dualist/Agency	Better-connected women use digital platforms to access higher-return "upper-tier" informal work.
Bonnet et al. (2021)	Domestic and home-based work	Legalist/Rights-based	The "legal vacuum" and lack of recognition for home-based work

Author(s) & Year	Primary Scope/ Focus	Analytical/ Theoretical Lens	Key Findings on Participation & Protection
			exclude women from national labor laws.
Bhuiyan and Ivlevs (2019)	Impact of micro-entrepreneurship on subjective well-being in rural Bangladesh.	Subjective well-being (SWB) and instrumental variable approach.	Finds microcredit has an indirect *negative* effect on life satisfaction due to increased "worry", though female borrowers report increased satisfaction with achievement and financial security.
Carré and Chen (2020)	Global assessment of conceptual shifts and policy debates regarding the informal workforce.	WIEGO Holistic framework (Paradigm shift from "informal sector" to "informal economy").	Finds that over half the global workforce is informal. Argues for legal recognition and "extending labor standards" to the base of global value chains (e.g., garments) to provide protection
Estrin et al. (2024)	Investigation of new firm entry and the overlap between formal/informal and necessity/opportunity entrepreneurship.	Institutional theory and resource-based view (using global entrepreneurship monitor data).	Distinguishes between survivalist (necessity) and testing-ground (opportunity) informal entry. Highlights that high-income individuals also use the informal sector to test ideas before formalizing.
Hussain (2019)	Street vending in Dhaka	Neoliberal structuralism	Capital accumulation through dispossession leads to harassment and extortion of unprotected vendors.
Kabeer (2017)	Wage-based work and empowerment	Feminist economics	While paid work increases economic independence, it is often constrained by persistent social norms.
Kabeer et al. (2021)	Labor market norms	Feminist economics	Rigid cultural beliefs and the "male breadwinner" notion confine women's agency to parochial spheres.
Kapoor (2026)	National growth and employment	Macroeconomic (ILO)	Rapid economic growth remains disconnected from the creation of secure, quality jobs for urban women.
Lata et al. (2021)	Urban informal migrants	Sociological / Norm-based	The *purdah* system dictates spatial mobility, pushing women toward less visible, home-adjacent informal roles.
Mamun & Hoque (2022)	RMG sector worker status	Capability approach	Formal factory work improves self-esteem but rarely expands strategic life choices or long-term security.
Mukit et al. (2020)	Informal entrepreneurship	Dualist / Economic	Distinguishes between necessity-driven survival and opportunity-driven growth based on capital access.
Nur & Jabeen (2023)	Impact of COVID-19	Survivalist / Residual	The informal sector serves as a "last resort" survival shield yet remains highly vulnerable to external shocks.
OECD/ILO (2019)	Global diagnosis of vulnerability and indicators of informality at	Vulnerability and life-cycle risks (using KIIbIH indicators).	Highlights that informal workers contribute significantly to GDP but lack social insurance. Argues for integrated policies that address

Author(s) & Year	Primary Scope/ Focus	Analytical/ Theoretical Lens	Key Findings on Participation & Protection
	individual and household levels.		"market and non-market" risks throughout the worker's life cycle
Oxfam (2016)	Inequality in Asian labor	Socio-economic critique	Deep economic inequalities ensure that women's labor remains undervalued and underpaid across Asia.
Rai et al. (2019)	SDG 8 and SDG 5 tension	Feminist economics	A fundamental conflict exists between pursuing productive employment and addressing unpaid care burdens.
Raihan & Khan (2020)	Macroeconomic analysis	Structuralist	Structural transformation is marked by high informality and exclusion from social risk-management tools.
Robeyns (2017)	Interdisciplinary evaluation of wellbeing, social justice, and freedom.	Capability approa-ch (re-examined) (distinguishing general framework from specific applications).	Emphasizes that protection should be measured by "capabilities" (what people can actually *do* and *be*) rather than just income, providing a foundation for multi-dimensional social justice.
Sen (1999)	Development as Freedom	Capability approach	Development should be evaluated by the expansion of substantive freedoms (capabilities) rather than just income.
Setyonaluri & Radjiman (2017)	Indonesian Social Protection	Strategic Roadmap	Inclusion of unwaged workers in social protection is a proven, effective method for reducing vulnerability.
Sifullah et al. (2023)	Female hawker vulnerability	Capability Approach	Harassment and lack of credit are linked to the failure of the NSSS.
Sobhan & Hassan (2023)	Informal business platforms	Agency / Social Capital	Family support and digital access allow a minority of women to escape the most precarious informal tiers.
WIEGO (2021)	Global social protection lessons	Institutional / Rights-based	Social protection must address the specific needs of street and home-based workers beyond traditional contracts.
World Bank (2021)	Evaluation of social protection expenditure and effectiveness in Bangladesh.	Public Expenditure Review (PER) and Labor Market Vulnerability analysis.	Finds coverage gaps in urban areas (11% coverage vs 19% poverty). Recommends rebalancing rural-centric protection toward urban informal workers and utilizing a National Household Database for targeting.
Xheneti et al. (2019)	Value of formalization	Entrepreneurial / Contextual	Formalization often imposes regulatory burdens on women without providing the promised security or returns.
Zaman et al. (2024)	Female migrant labor drivers	Dualist / Survivalist	Lack of education and assets "push" migrant women into domestic work and petty services as a survival strategy.

Source: Authors' compilation

4.2 Literature Synthesis: Architectures of Precariousness

The integrated findings from this SLR matrix indicate a structurally consistent pattern across the literature. While participation in informal labor is considered a necessity-driven survival strategy for a large number of women in urban Bangladesh, current institutional frameworks, particularly the NSSS, poorly aligned with the socio-economic conditions shaping women's employment trajectories. These findings are directly related to the theory of informal economy discussed in Section 2.1. Women's involvement in domestic work, street vending, home-based production, and small service work reflects two main issues: their dualist exclusion from formal employment, on the one hand, and their structuralist dependence on cheap, flexible, and poorly protected labor, on the other. These findings can be interpreted through the lens of informal economy theory and feminist economics, which together suggest that informality is not residual but structurally produced through exclusionary institutions and gendered labor segmentation. The 'capability approach' further clarifies why participation in the workplace alone is not enough; because income-generating work does not always expand women's real freedom if that work is accompanied by insecurity, harassment, irregular earnings, and limited access to protection mechanisms. This synthesis therefore identifies a set of interrelated structural, social, and legal processes that produce what this study conceptualizes as "unprotected participation". Within this framework, unprotected participation is defined as a state of economic engagement where women are integrated into the labor market as active agents yet remain systematically excluded from legal recognition, social protections, and workplace safety nets.

4.3 Thematic Coherence and Analytical Gaps

The synthesis of existing research reveals three important gaps that constitute the institutional architecture of vulnerability in urban areas of Bangladesh. These gaps also reflect the disjuncture between empirical realities and the theoretical expectations of inclusive labor market participation.

4.3.1 The inadequacy of the 'capability' narrative

While recent literature has accurately identified the loss of physical integrity and economic security due to harassment and lack of protection, it does not adequately explain their systematic marginalization within policy frameworks. This study interprets these findings to suggest that the gendered legal invisibility of sectors such as domestic work and street hawking is not incidental, but rather a structural feature of an urban labor market that depends on low-paid, flexible, and weakly protected work a neoliberal urban system that perceives the need for cheap and disenfranchised labor to maintain urban productivity. From a capability perspective, this reflects a persistent constraint on women's ability to convert economic participation into substantive freedoms. This finding is also linked with feminist economics, as unpaid care responsibilities, restrictions on mobility, and gendered expectations shape the kinds of work women can enter and the degree of protection they can claim.

4.3.2 Limitations of RMG-focused policies

There is a significant sectoral concentration of protection where the compliance mechanisms strengthened by international initiatives such as the Accord and the Alliance since 2013 have created a partial and uneven expansion of protection. However, these safeguards do not extend to subcontracted or home-based employment. As a result, protection becomes stratified, with formal sector workers benefiting disproportionately while women in the lower segments of the informal economy remain excluded**.** This pattern reflects structuralist interpretations of informality, where labor segmentation is embedded within broader production systems. This also supports the theoretical argument of this study that the formal and informal sectors are not completely isolated; rather, they are linked to each other through unequal regulatory visibility and unequal access to institutional protection.

4.3.3 Administrative and spatial barriers to inclusion

A common theme in recent reports is the mobility and administrative fluidity of urban migrants. Even where NSSS protections exist, they are often linked to stringent administrative conditions such as permanent residence or registration with a National Identity Card (NID) in a specific ward. For migrant women workers, these conditions act as institutional filters that limit access and effectively deprive them of the protections designed to alleviate poverty. This finding reflects a legalist perspective on the informal economy, where formal regulations, documentation requirements, and bureaucratic complexities can themselves act as barriers to inclusion. It reinforces the capability approach, as administrative exclusion limits women's real ability to access security, services, and institutional recognition.

4.4 Bridging the protection gap: formal versus informal realities

The disparity between the legal framework of the formal sector and the legal vacuum of the informal sector is most evident in three specific areas. This contrast reflects not only differences in policy, but also differences in institutional recognition and entitlement structures. It is directly linked to informal economic structures, feminist economics and the capability approach; because women who face gender-based constraints in the labor market are often employed in sectors where legal and social protections are weak. This contrast reflects not only differences in regulation but also differences in institutional recognition and entitlement structures. This comparison shows that formal sector workers are more likely to benefit from legal visibility, statutory rights and institutional arrangements; whereas informal and domestic workers are often left without effective protection.

From an informal economy perspective, this reflects labor market segmentation. From a feminist economics perspective, it reveals how women's work is often considered secondary, flexible and less deserving of formal recognition. And from a capability approach, it demonstrates that the lack of legal and economic security hinders women's ability to transform employment into real well-being.

Table 3: Comparative matrix of institutional protection mechanisms across Bangladesh's formal and urban informal sectors

Dimension	Formal Sector Workers	Informal/Domestic Workers
Legal Recognition	Covered by the Bangladesh Labor Act 2006 (amended 2013, 2023); statutory rights including 120 days of maternity leave and wage regulation (Akter, 2021; Joyee, 2023).	Exists in a legal vacuum; the Act's definition of 'worker' excludes domestic workers (Al Imran, 2020). The 2015 Domestic Workers' Protection and Welfare Policy remain poorly implemented (Islam and Al Amin, 2016; Rahim and Islam, 2018).
International Standards	Bangladesh has engaged with ILO C190 (Violence and Harassment Convention, 2019), which focuses primarily on formal workplaces (Farhin, 2025; Ullah, 2023).	Systematic exclusion from ILO C189 (Domestic Workers Convention, 2011), which Bangladesh has not ratified (Ghosh, 2021; Tomei and Belser, 2011).
Economic Security	Access to provident funds, bonuses, and institutional insurance mechanisms under the Labor Act 2006 (Islam and Rakib, 2019).	Reliance on precarious income and high-interest microfinance, often resulting in a debt-vulnerability trap rather than security (Gehlich-Shillabeer, 2008; Sifullah et al., 2023; Uddin and Uddin, 2021).

Source: Authors' illustration

4.5 Comparative Institutional Analysis: Success vs. Failure

Placing Bangladesh within a regional comparative context reveals a distinct pattern in the Asian region where, despite high levels of women's participation, institutional safety nets are lagging behind. The comparison allows for theoretical reflection regarding the role of institutional design in shaping protection outcomes.

Table 4: Cross-country comparison: success and failure

Country	Status	Primary Mechanism	Comparative Lesson for Bangladesh
Vietnam	Success	*Doi Moi* Reforms and Integrated Childcare	Unlike Bangladesh's *purdah*-related mobility constraints, Vietnam integrated public safety and state-supported childcare into urban planning, enabling a transition from "survivalist" to "protected" participation (Dang et al., 2022).
Thailand	Success	Universal Health Coverage (UHC)	Thailand successfully extended health protection to all informal workers, proving that "protection" can be decoupled from "formalization", a key argument for this paper. (Kaiser et al., 2023)
India	Mixed	SEWA and MGNREGA	India's Self-Employed Women's Association (SEWA) successfully organised informal workers into a political voice; Bangladesh lacks this organizational protection for urban domestic and street workers. (Chopra, D.2019)
Pakistan	Struggling	Domestic Workers' Bill (Gaps)	Legislative adoption without robust implementation leads to persistent vulnerability, mirroring the current implementation gaps of the 2015 Domestic Workers' Policy in Bangladesh. (Bhatti, M. 2026)

Source: Authors' illustration

These comparisons suggest that successful cases such as Vietnam and Thailand have decoupled protection from formal employment status, while Bangladesh continues to rely on employment related models. This supports the theoretical argument that institutional arrangements, rather than participation levels alone, determine the extent of protection. In capability terms, these examples show that protection increases only when institutional arrangements reduce insecurity and improve access to services; this is not possible simply by increasing women's participation in the workplace. The experience of SEWA in India is also relevant to feminist economics, as collective organizing makes informal women workers more visible as economic drivers. In contrast, the case of Pakistan shows that legal recognition alone, without implementation, cannot address structural vulnerability.

4.6 Towards a Sector-neutral Framework

Synthesizing these findings suggests that the current policy discourse is stuck in the formal vs. informal binary. The evidence suggests that if Bangladesh's economy is to move towards inclusive growth (SDGs 5 and 8), policies must move away from the garment-centric perspective and adopt a sector-neutral approach to social protection. The theoretical framework makes it clear why this change is needed: informal economy theory shows that many women engage in informal work because formal employment is still scarce for them; feminist economics shows that women's position in the labor market is largely influenced by care responsibilities, mobility restrictions, and gender-based expectations; and the capability approach argues that employment without security, recognition, and protection cannot be considered truly empowering. This implies a fundamental reassessment of the legal framework in which:

- Social benefits are decoupled from traditional employer-employee contracts to ensure portability for migrant workers.
- National labor laws are aligned with international conventions (C-189, C-190) to explicitly include domestic and unpaid workers.
- The protection system will be linked to the worker's status as a contributor to the national economy, thereby transforming the urban informal sector from a "survival trap" to a vehicle for genuine and capacity-based empowerment.

This transition reflects a shift from descriptive recognition of informality to a theory-informed understanding of how institutional design can reshape the relationship between participation and protection. In this sense, the research findings confirm the core argument: women's informal economic participation can only contribute to empowerment when it is supported by legal recognition, social protection, economic security, and institutional inclusion.

5. Discussion: Synthesis of Structural and Protection Gaps

The results of this systematic review suggest that the urban informal economy in Bangladesh should not be seen a temporary phase of labor market transformation. Rather, it reflects a structurally embedded system marked by chronic uncertainty and

uneven protection This section brings empirical evidence into dialogue with the capability approach and feminist economics in order to explain why women's economic participation continues under conditions that restrict access to protection and limit sustained improvements in well-being.

5.1 Limitations of the Garment Industry-Centric Protection Model

A key implication of this analysis is the limited scope of the protection framework, which has largely developed around the formal garment industry. While statutory provisions under the Bangladesh Labor Act 2006 and international compliance initiatives have contributed to improving working conditions in this sector, these protections are distributed unevenly across the wider labor market.

Women engaged in informal occupations such as domestic work, street-based activities and home-based production remain largely outside the ambit of these institutional arrangements. The lack of legal recognition and effective enforcement mechanisms limit access to redress in the event of wage disputes, workplace harassment and occupational hazards. As a result, protection remains concentrated in a narrow segment of formal employment, reflecting a segmented institutional landscape in which legal visibility and protection are not extended evenly across sectors.

5.2 Administrative Exclusion in Protection Design

The persistence of limited coverage is closely linked to the design of existing systems. Comparative evidence from regional contexts such as Thailand and Vietnam suggests that the extent of protection is not only determined by economic capacity but also depends on institutional decisions regarding eligibility and the delivery of benefits.

Access to social protection in Bangladesh is often governed by administrative conditions, including documentation, permanent residence and identifiable employment status. These criteria do not correspond to the realities of informal and variable work, especially for migrant women whose livelihoods are spatially and temporally flexible. As a result, participation in economic activities does not translate into inclusion in protection systems.

This indicates that the foundational principles underlying protection need to be revisited. Adopting a more expansive understanding of economic engagement, one that is not strictly limited to conventional employment arrangements would enable protection frameworks to better accommodate and address the wide variety of ways in which people work.

5.3 Integration of Labor Market Realities and Protection Systems

A larger implication of this analysis lies in the existing disconnect between labor market dynamics and institutional structures. Micro-level studies document situations of insecurity and limited agency, while macro-level analyses emphasize

growth and structural transformation; however, these strands are rarely integrated into a coherent policy perspective.

The persistence of this disconnect suggests that existing frameworks do not adequately capture the relationship between employment conditions and access to protection. The discussion therefore indicates that women's work and women's protection continue to be addressed through separate institutional lenses, even though the vulnerabilities identified in the labor market are directly shaped by the absence of effective protection mechanisms.

5.4 Implications for Policy Orientations

Overall, the analysis suggests that the current design of protection systems reflects a structural mismatch between women's work patterns and the institutional logic through which support is provided. Expanding protection coverage requires not only the expansion of programs but also a rethinking of how eligibility is defined and how protection is provided.

Experiences from comparative economies suggest that a more inclusive approach, including sector-neutral structures and easier access mechanisms, can increase the scope of protection without relying exclusively on formal employment structures. Therefore, adapting protection systems to the realities of informal work remains a central challenge for achieving more inclusive labor market outcomes.

6. Evidence-Based Policy Recommendations: Closing the Protection Gap

The findings of this review indicate the need to move away from employment-based and sector-specific protection models towards a more inclusive framework that reflects the realities of informal work. The following recommendations are made to address the various aspects of the protection gap identified through the analysis. To strengthen policy relevance, brief attention is also given to implementation feasibility, since institutional capacity, coordination, and administrative readiness will shape the effectiveness of these proposals.

6.1 Extending Protection Beyond Employment Status

Current social protection programs in Bangladesh are largely tied to formal employer-employee relationships, which limits access for workers in household-based, street-based and other informal jobs. A national Social Protection of Informal Workers (SPIW) registry should be established to recognize informal workers as eligible beneficiaries, regardless of their formal employment status. This registration system can be integrated with mobile financial services (MFS) platforms like bKash or Nagad to facilitate direct benefit transfer. This will enable programs like maternity benefits, health subsidies, and emergency assistance to reach workers engaged in various types of informal labor. However, implementation would require reliable identification procedures, coordination across agencies, and safeguards to prevent exclusion errors.

6.2 Introduction of Portable Identification System for Migrant Workers

Due to the need for documentation and lack of permanent housing, urban migrant workers, especially women, face barriers to accessing services. Urban Labor Cards as a portable identification mechanism for informal and migrant workers should be introduced. These cards will serve as an alternative to permanent residence-based documents and will enable access to municipal healthcare and national social protection programs regardless of housing status. The main challenge will lie in ensuring interoperability across local and national systems, as well as maintaining updated records for mobile populations.

6.3 Expanding Eligibility Criteria in Existing Protection Systems

Eligibility criteria for existing programs are often based on formal employment, permanent housing, and standardized documentation, which do not reflect the reality of informal work. The eligibility framework of existing programs, including the NSSS, should be revised to include flexible criteria to recognize informal and shifting livelihoods. This could include simplifying the registration process and reducing reliance on rigid documentation. Such reform would be feasible only if administrative systems are adapted to verify non-standard livelihoods without creating new procedural burdens.

6.4 Facilitating Legal Recognition of Informal Work

Many types of informal work, especially home-based production and small-scale services, operate outside of formal legal recognition, which limits their access to dispute resolution mechanisms. To address this gap, a micro-formalization protocol should be introduced, enabling informal workers to register their economic activities with local city corporations through a simplified, low-cost procedure. Such registration would provide them with access to basic legal protections, including wage dispute and contractual dispute resolution mechanisms, without the burden of complying with the full range of conditions imposed by formal institutions. Its effectiveness, however, would depend on low-cost registration, legal awareness among workers, and willingness on the part of local authorities to enforce basic protections.

6.5 Strengthening Occupational Health and Safety in the Informal Sector

Despite recent progress in labor standards through the ratification of ILO Conventions C-155 and C-190, informal workers remain largely outside the existing occupational health and safety framework. Addressing this gap requires the development of tailored OHS guidelines that reflect the specific working conditions and occupational risks of informal workers, particularly street vendors and domestic workers. This includes establishing designated safe vending zones or hawker zones in major cities such as Dhaka and Chittagong, equipped with basic amenities such as clean water and sanitation and regulated by local authorities to reduce harassment and extortion. Implementation may nonetheless face constraints related to urban space, municipal resources, and enforcement capacity.

6.6 Policy Orientation and Strategic Alignment

A broader policy shift is needed to align the institutional framework with the realities of the labor market. Women engaged in informal work should be recognized as an integral part of urban economic activity, not just as marginal participants. Rather than focusing solely on increasing labor force participation, policy frameworks should prioritize the quality of employment and ensure inclusive and effective protections that reflect the realities of women's informal work. In order to align social protection systems with the goals of SDG 5 (gender equality) and SDG 8 (decent work), it is necessary to integrate informal workers into national development strategies and ensure that protection systems reflect women's diverse economic roles. This broader reorientation will require political commitment, cross-ministerial coordination, and sustained attention to the realities of informal employment in policy design.

7. Conclusion

This study finds that women's increasing participation in the urban informal economy in Bangladesh has not been matched by equivalent access to meaningful protection. From a theoretical perspective, the integration of informal economy theory, feminist economics, and the capability approach suggests that labor market participation alone does not guarantee improved quality of life; because work outcomes are largely determined by the interplay of gender norms, structural constraints, and institutional design. From a policy perspective, the findings indicate that social protection systems must be reoriented towards more inclusive and adaptive structures. These structures must go beyond formal employment and administrative criteria, in order to reflect the realities of informal and changing work. More broadly, the study suggests that inclusive urban development cannot be achieved without recognizing informal women workers as legitimate economic actors within protection systems. It also indicates the need for future research to examine how such workers can be incorporated into social protection in ways that are administratively feasible and responsive to mobility, informality, and occupational diversity.

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