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Shifts in consumption patterns and materialism among the rural poor: a study of female domestic workers in Dhaka, Bangladesh

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Dhaka experiences a massive influx of migrants from rural populations entering its vicinity in search of a better life. Driven by hope, the migrant population does not deter from taking up the challenge of an uncertain and insecure life and eventually cultural assimilation takes place. In the process, the population starts to imbibe values of the urban setting whilst holding on to some values of the rural setting. This paper aims to analyse the changes in the consumption pattern of this segment in their new setting. The study will focus particularly on domestic helpers (housemaids), who come from poor rural backgrounds and end up working for households of the more affluent families living in Dhaka. A single cross-sectional survey design was used to gain insight into the consumption pattern of domestic helpers. The survey provides quantitative information to describe and provide tentative explanations into the variables of interest. Due to the scale of the study, it can be considered exploratory and ad-hoc in nature. The paper will investigate the state of their material ownership at the time of arrival from the rural setting, and how their values, perceptions and significance of the material forms shift with the passage of time in the new setting. It will also highlight the change in perception which transcends to their family members still living in the rural settings who now have greater disposable income due to the increase in the aggregate income in the families.

Background and motivation

Imagine a 12 year old girl lacking basic education being employed in a household which is far away from home. She is expected to live in the employer's house twenty four hours a day, seven days a week. Her source of entertainment is either watching TV or talking to other housemaids. Often, her salaries are paid directly to her family, leaving her with little or no money to spend on herself. While these conditions sound appalling and inhuman, our observations show that living conditions for her are actually much better at work than her own home. In her rural setting, she may have not have had access to electricity, healthcare or proper sanitation. Sometimes, it is difficult to get three proper meals a day. This, along with the hope of earning money for herself and her family, forces her to come to urban areas and take up jobs as domestic workers.

We observe this harsh reality faced every day by the female domestic workers in Bangladesh, a small poverty stricken country in South Asia. Urban domestic jobs attract a large chunk of female populations from the rural areas and many of them migrate to Dhaka, the capital of the country. This paper aims to analyze the changes in the consumption pattern of these rural women who migrate to the urban setting in search of a better livelihood. The focus is particularly on the domestic workers,

who remain with their employers on full-time basis, for all kinds of household chores. This study was conducted to gain an insight of their motivations, their consumption patterns, their spending habits and aspirations and eventually, how satisfied they are with their lives.

Female migration in general is under-researched in Bangladesh despite its social, cultural and economic significance (Ahsan 1997:50). The full time female domestic worker is an interesting segment to study primarily because there are no past studies on this particular segment, although their common counterparts, namely garments workers and part-time domestic have been subjects of many studies (Kabeer & Mahmud 2004:97). This segment has been termed as "*The Missing Women*" by the World Bank, because the analysis of female workers in Dhaka is constrained by a shortcoming in the data set. Live-in domestic workers are counted as a household member of their employers who tend to be in the upper income deciles. They are therefore, not counted as members of the households where their families are, which are largely poor. This distorts data on the characteristics of female employment, the correlation of poverty and domestic work, and earnings among poor families. A number of studies show that most female workers hand over a large proportion – or even all-of their pay to the head of the family. Yet this data does not appear to be captured in the income of

poor households. Approximately 16 percent of child workers work as non-relatives in the better-off households and thus are misclassified (The World Bank 2007:18).

The lack of prior research in this segment is therefore a major motivation for this study. A study on the life satisfaction of the urban poor has been done by Biswas-Diener and Diener (2001) whose target segment was urban slum dwellers of Kolkata, India. Although the target segment of our own study speaks the same language as that of Kolkata and has similar income to those living in slums, we wished to focus on only one occupation which is domestic help, as opposed to slum dwellers, who had various low income occupations. The other major motivation of this study is to find patterns of consumption and the overall Satisfaction with Life Scale (SWLS) score to determine the similarities and dissimilarities with the aforementioned study and other conducted on the rural poor who migrated to cities.

Objectives of the study

The primary objective of this study is to determine the changes in the consumption pattern post migration and to observe any patterns in the priority list for purchase of this segment. There are a wide variety of motivations associated with migration which reflect on the economic and social changes

(Kothari 2003:647). This study will help identify how consumer behavior represents those changes not only in the lives of the migrants but also on their families. This is because, their remittances can play a very important part in improving their lives both by enhancing everyday practices, and also in terms of acquiring sources of security, such as land (Kothari 2003:653). Thus, essentially we are trying to address the question, “what new products and services do they purchase and consume with their income and what are their key motivations behind them?”

The other objective is to determine their overall life satisfaction in their new setting with the help of Satisfaction with Life Scale (SWLS) essentially answering the question “Are they satisfied in their new setting?” This question is pertinent for this segment because an indirect causal link between income and happiness has stimulated the growth of new research areas exploring wealth and Subjective Well-Being (SWB) among the poor, especially in developing countries (Howell et. al. 2006:501).

An overview of female migration to Dhaka

Prior to getting into the details of the lives and minds of the domestic workers, we would like to provide some facts and figures about Bangladesh and female migration to enable the readers to understand the broader picture of the

setting of this study. As a Least Developed Country (LDC), Bangladesh (UNCTAD 2011), faces low income, human asset weakness and economic vulnerability. Additionally, Bangladesh is one of the most densely populated countries in the developing world (Camfield et. al. 2009: 71), pressured/burdened by natural disasters, dependence on foreign aid and political.

There are both push and pull factors that contribute to the rural-urban migration. Push factors include over-population, floods, natural disasters, river erosion, growing landlessness and exploitation by the rural elites and moneylenders. The pull factors also contributing to the increasing migration are mainly employment opportunities in the informal sectors of the economy, better opportunities in the city and relative freedom for female workers (Hossain 2008:23). Migration for them is not just the movement from one place to another, rather it can entails a change in social status and class. It is not just a “step-out” but a “step up” (Rahman 2009:168).

In Bangladesh, the service and informal sectors are expanding rapidly and have become major sources of job opportunities, particularly in urban areas for rural in-migrants. Despite deficiencies in their basic infrastructure and social services, the urban centers are the core of economic activity and better wage earning opportunities than rural areas (Afsar 2000: 45).

Most of the employed population of Bangladesh works in the informal sector, which amounts to 87.4% of the total 54.1 million labor force. Women make up of 30.0% of the labor force with 56.2% of the total female labor force being classified as “unpaid family workers” (BBS 2010), indicating that the country has a long way to go to ensure equality of opportunity for both genders.

The inequality of income in Bangladesh is most evident in Dhaka. According to The World Factbook, the GDP per capita for 2011 was \$1700 but 31.5% of the population still lives below the poverty line. The average person in the wealthiest quintile consumes more than 5 times the consumption expenditure of the average person in the poorest quintile (The World Bank 2007:3).

The poorer migrants are engaged in those occupations that are critical for the existence of an average urban resident (Afsar 2000: 70). Poor male workers are mainly employed as production workers (including rickshaw pullers and other transport workers) and trade workers (street vendors, retail trade, etc.). Half of the poor female workers are employed as domestic workers or garment workers. Wages are generally low and domestic workers appear to be the lowest paid (The World Bank 2007:12).

Female domestic workers in Dhaka

Having a servant is a culturally accepted state of being in Bangladesh. Most families starting from the lower middle class hire a maid as soon as they are able to afford one. If we look into the past, during the 1930s and 40s, young women (called “bandis”) used to be sold from poorer families into rich families and would remain there till death (Ahsan 1997:50). Nowadays, although such practices are over, the overall hiring process is still informal. Most of these maids arrive from the rural setting with the hope of employment through social connections. Unlike the big cities of India where there are employment bureaus and registration processes for hiring maids, the system in Dhaka remains informal.

Being poor in a developing country is very different from being poor in a wealthy economy (Howell & Howell 2008:538). Therefore the concept of a domestic aid or housemaid in developed countries is significantly different from the state of domestic aids in Bangladesh. Housemaids in developed countries can only be employed by people of high income group and housemaids maintain a reasonably good standard of living. This is not the case with Bangladesh. The profession (domestic housemaids) is not included in the National Labour Legislation (2010), and the workers do not even have the basic protection under national law (Smales

2010:24). Migrant domestic workers have no labor rights or the rights to form unions.

Therefore, they have no minimum wage or limitation on hours worked. They spend the whole day to complete the household chores, with some free time in the evening to watch TV. Usually they are not allowed to go out and most of the outside work is done either by the employer or some other member of staff. Even if they need to go to the doctor, they are accompanied by a chaperone as mentioned by their employers.

Often, some housemaids cannot adjust to the confined life and return to the rural setting. While the job provides them with better living conditions, back in their rural home, they have a lot of freedom. Before migration, their days are usually spent in roaming around, gathering firewood or edibles from the surroundings. Typically a live-in domestic female worker has to work almost all day, and may be involved in a range of household chores, including cooking, cleaning, washing and shopping for grocery. In some households, one maid is responsible to maintain household chores along with looking after children. In higher income households however, different maids are hired for different purposes. The three most common domains of housework are cooking, cleaning and looking after children.

However, with time, they are seen to adapt to the new environment. As the scholar of poverty culture Oscar Lewis states, ‘the poor

do not lead pathological lives, but instead channel their feelings to develop positive adaptive mechanisms that help them overcome their constraints' (Hill & Gaines 2007:83).

One of the obvious improvements in their lives is the standard of living. Typically, they have access to proper sanitation, electricity and a comfortable place to stay. Additionally they are exposed to television, which is often their main source of entertainment and motivation to work. According to the employers, when a live-in maid is hired, she agrees upon a fixed salary but the employer is responsible for her maintenance and provisions, which includes the meals, clothing and basic toiletries. Therefore, their entire salary may be considered as their disposable income, and one of the main motives behind this study was to see how they spend that income and how this spending reflects on their subjective well-being (SWB). This topic is explored more in the next section.

Consumption among the poor

Materialism has emerged as an important research topic. One of the most striking trends over the last 100 years has been the evolution of consumption as a culturally accepted means of seeking success, happiness and the general idea of a good life (Burroughs & Rindfleisch 2002, :348). Consumers' idea of material comfort is also a relative view and it has been

seen that high degree of material possessions did not necessarily result in happiness. On the other hand, poverty and well-being are interrelated. Consumption is a major factor in defining the well-being of individuals and is said to be a more direct and conclusive indicator of poverty than the level of resources (Paim 1995:129). Although most of these concepts are based on studies within developed country samples, till date, there is no consensus over the extent to which economic status relates to people's Subjective Well Being (SWB) among developing country samples (Howell & Howell 2008:539). Hence, we have tried to briefly correlate the possessions of our sample with their subjective well-being for an initial insight in this field of research.

The desire to consume does not always depend on income. For low income consumers, external factors such as education, ethnicity and lack of access to goods and services can create or accentuate vulnerability towards improved well-being. (Ponchio & Aranha 2008:25). Part of our study has tried to shed some light on this aspect, by trying to get a comparative picture of the types of products our segment desires to purchase, over a period of time.

Need theory suggests that income is most strongly associated with SWB when it is used to help satisfy basic physiological needs, such as regular meals, access to drinking water and safe shelter (Kotler et al. 2010: 127). It also

suggests that wealth-SWB relations will be stronger in developing countries than in developed countries (Howell et. al. 2006:501). This has been addressed in our study as we have tried to find out the main categories of products/services this segment purchased with their income and also looked into the possible motivations behind those purchases.

Although the world's poor are being seen as a lucrative market for selling goods, the fact has not done much in solving the problems of the poor. It is surprising that Bottom of Pyramid (BOP) research so far has focused on the marketing-mix for this segment, but there is little empirical evidence on consumption and well-being for this segment. Research has been done on this segment's income and the ability to enter into an exchange relationship, but the associated outcome with consumption remains unclear (Martin & Paul 2012:1155).

Happiness has captured the interest of many psychologists over the past decades. The growing interest gave rise to the study of self-reports on how well life is going and this resulted in the measurement of what is best known as Subjective Well Being (SWB). It is a broad category of phenomena and consists of two distinctive components, the cognitive part and the affective part. The cognitive part comprises of an information appraisal of one's own life whilst the affective part refers to the presence of positive factors and absence of negative factors. To measure the cognitive part,

the multi-scaled item Satisfaction With Life Scale (SWLS) is used whilst for the affective part, Positive and Negative Affect Schedule (PANAS) scale is used (SWLS Paper, 2006). Unfortunately little research has been done on people living in poverty, to determine the effects of severe material deprivation on subjective well-being (Biswas-Diener & Diener 2001, 330). For our paper, we have used the SWLS scale which solicits responses from individuals about the extent to which they agree or disagree with certain statements and specifically designed the capture satisfaction with life (Hoorn 2007:3)

Methodology

Procedures and participants

The study was divided into three parts, starting with the initial exploratory study, followed by a pilot study, and then the final study. In the initial exploratory phase, we conducted personal interviews and unstructured observations of 11 housemaids in Dhaka city. Since most affluent households have at least one maid, we used our personal contacts to identify and select the interviewees. We wanted to gain insights into their lives and expectations from working in the cities, and subject some of this information to further quantitative analysis through a survey (later in the research process). Therefore, we began conducting unstructured interviews with them.

After the interviews, we asked them to show us around their living quarters and we observed their material possessions by ourselves. Since it was a quite informal approach conducted with personal connection with the employers, the interviewees were highly enthusiastic in answering our questions.

Based on the insights gained from the qualitative study, we created a questionnaire with both open and close ended questions. We decided to run a pilot study on 42 housemaids to test the research instrument as well as understand the possible responses. We gained descriptive information and identified the different categories of products purchased for self and family.

The SWLS scale has been mentioned in the previous section. The authors define SWLS as a “*short 5-item instrument designed to measure global cognitive judgments of satisfaction with one's life*” (Diener 2006). The scale records the answers of a respondent in a 7-point Likert scale, ranging from “Strongly Agree” to “Strongly Disagree” to a series of statements provided by the interviewer. The authors of the scale offer translations in several languages, however, pre-constructed SWLS scale in Bangla (the language used in Bangladesh) was not available. Therefore we constructed the scale in Bangla and tested among housemaids and general population for proper understanding. The scale went through several revisions to enhance comprehension

and ease of applying. For example, we re-wrote the SWLS statements several times and made them progressively less formal while retaining their actual meaning. The Language Department of North South University, Bangladesh was involved in this revision process to ensure proper contextual use of Bangla for our target segment. They provided assistance in translating ideas and concepts from English to Bangla. It was important to use their expertise because often, words and phrases in English do not have any equivalent in Bangla. They also translated the Bangla questionnaire back into English to ensure that the content stays similar. We left out the SWLS scale in the pilot study due to resource constraints. With the pilot study conducted and SWLS scale tested, we ran a larger study on 139 housemaids.

Data Collection

The questionnaires were distributed amongst students of North South University (a private university in Bangladesh), who volunteered to gather the data from their respective housemaids. The students were trained for one day and tested the questionnaire on each other (role playing) to ensure proper interviewing technique, with special focus on body language and voice tone, since we did not want the housemaids to feel intimidated. The students assisted in running both the pilot and the final

survey. The data was tabulated, entered into a spreadsheet and analyzed using statistical software, namely SPSS and Minitab.

Results and discussions

The main study was conducted upon 139 housemaids, working in various parts of Dhaka city. There are no moral or legal issues in Bangladesh to hire non-adults as domestic aid (Smales 2010: 24). Therefore, we find girls as young as 12 working in households.

Table 1: Profile of the domestic workers

Variable	N	Mean	St. dev	Min	Max
Age of respondent	137	26.599	10.845	12.0	55.0
Years in migration	137	7.646	6.310	0.2	32.0
Household size	138	5.754	1.940	2	14
Employed family members	137	2.664	1.279	1	8

(N=No. of respondents)

In our study, we found the mean age to be higher than the legal age of employment and most of the respondents in our sample had left the rural setting several years back (mean 7.646 years from first departure). Their family size is large compared to developed countries, which is typical of LDCs with most of the family members not formally employed outside home. The salaries of the respondents ranged

from BDT 1,000 to 9,500¹ depending on experience, tasks, and area employed in (poor neighbourhoods tend to fetch higher salaries).

Table 2: Income and expenditure

Variable	N	Mean	St. dev	Min	Max
Self Income	135	2,787	1,555	1,000	9,500
Family Income (minus self)	121	6,451	3,292	500	16,000
Amount spent, monthly	139	478.8	645.2	0.0	4,000

The family income, especially when considered with the number of people in the household, indicates the economic pressure on the respondent. The amount spent monthly by the respondents varies with the minimum being zero. This is possible as the domestic aids are often working in the household all day for months at a time without ever setting foot outside the employer's house. As mentioned before, our discussion with the employers reveal that, the employers provide, all the basic amenities including clothing and toiletries. Their sources of entertainment are television (provided by the employer) and chatting with neighbors, which costs nothing.

¹ At the time of writing this paper
1 USD = 77.48 BDT
1 GBP = 128.98 BDT
1 EUR = 107.92 BDT

Given the semi-captive living conditions one would assume that the respondents did not wish to migrate at their own will. The data in Table 3 shows otherwise, indicating most did actually leave willingly, primarily due to poverty. Other reasons for migration include not finding employment in the rural setting and family pressure to leave. Although migration is usually the last resort for many people, it is still the most rational choice, due to income incentive (Haan 1997: 35).

Table 3: Motivation behind migration and intention to go back

<i>Left at own will</i>		<i>Reason for migration</i>			<i>Wanting to leave city</i>	
Yes	No	Poverty	Unemployed	Family	Yes	No
74.65%	25.35%	68.75%	15.97%	15.28%	57.55%	42.45%

The majority of the respondents would like to return to their homes and rural setting, if it was possible. However, our research also shows that, the predominant condition under which they would consider going back is the scope of employment and alleviation of poverty. Some employers commented that domestic aids tend to go through cyclical mindsets. They quit their job to head back home when they have earned some money.

When they run out, they come back to the cities. Besides feeling homesick, conversations with the domestic helps reveal that they have difficulties in adjusting to city life and the working conditions in general.

Linked to the topic of materialism, Table 4 shows the little material wealth a domestic aid owns. Out of the 139 respondents, some did not even have shoes to wear and came to the city barefoot. The respondents gain maximum satisfaction from spending money on their family rather than spending on themselves, as shown in Table 5. The culture of collectiveness, in the country plays a key role behind this behavior. Bangladesh scores 20 on Hofstede's individualism/collectivism dimension, which means it is highly collectivist. This indicates that as a culture, there is a tendency to belong to a group. The society fosters strong relationships where everyone takes responsibility for fellow members of their group (Hofstede 2012). The domestic workers say that this strong kinship is not out of obligation or duty, rather the way of life as they know it. Their employers noted that it is a common phenomenon to see that a domestic aid gone for a holiday to her village has left her own apparel, cosmetics and such back for her family members.

Table 4: Material state at the time of migration

<i>Items carried from home*</i>			
Shoes	Cash	Cosmetics	others
95	55	13	30

*No. of Respondents

Table 5: Prime source of satisfaction after income

<i>Satisfaction, if purchase for...</i>	
Self	Family
13.77%	86.23%

Table 6 shows the categories of items purchased by these individuals, after they have started working. “Clothes/Shoes” is the most common category which is closely followed by “Cosmetics and Toiletries” and “Mobile Phones”. Clothes, shoes and toiletries are relatively cheaper items but are significant in forming social identities. For the poor people, the enhancement of dignity and social acceptance forms the key motivation behind the purchase of such products. Poor consumers are said to find the greatest value in dignity and choice, and with their income they now have the choice to buy a consumer product suiting their need. The next popular category is mobile phone, which is more expensive than clothes or shoes, but fulfills many needs. The social need of being connected to the family is imperative for this segment due to the strong collectivist culture. In addition to that, anecdotal evidence implies that mobile phones also fulfill their esteem needs, as they think it elevates their

status in their society. Such choices make them feel empowered (Hammond et al. 2004: 37).

Table 6: Purchase of goods for own consumption after income*

<i>Item</i>	<i>Number</i>
Clothes / Shoes	77
Cosmetics / Toiletries	69
Mobile Phones	64
Jewellery / Fashion Items	46
Electronics	33
Furniture	23
Others	17

*No. of Respondents

The lesser frequented categories of goods purchased can be explained due to the price factor. Electronics are expensive and have less utility in the urban settings because most of the individuals were living with the employers. However, some have still purchased fans and radios for personal use. At the same time, since this segment does not live in their own house, buying furniture for themselves is also not a common practice. However, some may still purchase furniture for temporary use, which may later be sent to the village for the family.

Influences behind the purchase of products are summarized in Table 7. It is seen that the respondents tend to purchase products which they have seen displayed in the stores. This is interesting, considering the fact that most of them are granted only limited permission to window shop. Hence, it can be inferred that,

despite their limited time spent in the market, domestic helps are highly selective of their product choices and purchases. Although mass media communication such as advertisements on radio or television casts the least effective influence on respondents. Word of mouth advertisements are more effective than that. This can be validated by the fact that low income, illiterate consumers especially coming from the rural setting are more reliant on opinion leaders and influencers, rather than the media. If the product requires higher involvement, they are likely to visit outlets for a personal interaction, as they believe in demonstration and physical observation of the product (Kashyap et al.:79). The influence of the employer (product seen being used in the household) is somewhat less effective. Quite a few respondents mentioned others / not sure, therefore this category should be studied in more detail in future research.

Table 7: The key influences behind the purchase*

<i>Store influence</i>	<i>Word of mouth</i>	<i>Others / not sure</i>	<i>Employer influence</i>	<i>TV/Radio influence</i>
115	89	70	67	52

*No. of Respondents

Table 8 summarizes the categories of products bought for families. The most common response was money, which does not fall under the product category and it can be safely inferred that this money was being used

to run households at the village level. The next popular choice is investing in land/homestead. This shows a significant shift in the buying behavior for themselves as opposed to buying behavior for their families. When buying for themselves, the focus was more on convenience products, pertaining to daily/regular needs (Kotler et al 2010: 192), fulfilling social and esteem needs as defined by Abraham Maslow (Kotler 2010: 127). When buying for families, they shifted to specialty products, primarily fulfilling the safety needs followed by social and esteem needs. Kashyap et al studies that in the rural setting, having a home in one's own land is a symbol of security, power, prestige and social standing (Kashyap et al.,:37). The following two categories are important for the overall well-being of any individual or family, education and healthcare. Education fulfills safety and social needs, because, education increases one's chances of getting a better job and of course lends to greater social acceptance. At the same time, better healthcare is directed towards physiological needs which are directly related to Subjective Well Being (SWB) (Howell et al. 2006:501).

Table 8: Purchases made for family members*

<i>Item</i>	<i>No.</i>
Sent money home instead	46
Land/Home	38

Treatment/Medicine	35
Education	32
Furniture/Rickshaw/Bicycle	30
Electronics	30
Mobile Phones	20
Repaid Loan	13
Cattle/Poultry	13

* No. of Respondents

The next categories holding an equal number of respondents are electronics and long-term products like rickshaw, bicycle and furniture. These products are relatively more expensive and fulfill the social and esteem needs of the respondents. In a rural setting, having these products in a household reflects affluence and prestige, and contributes towards garnering better marriage alliances.

Mobile phones are the next popular choice for better connectivity, fulfilling the social and esteem needs. Many popular telecom advertisements in Bangladesh showcase the rural segment and the emotions connected towards using a mobile phone. The last category is cattle or poultry, which can be seen as investments as they are potential sources of income. If we analyze the trend, the products or services bought for families reflect a conscious choice to secure an investment, rather than immediate gratification.

In Table 9, we show a brief comparison of the material aspirations of the sample, ranging from immediate desires to long term

desires. Mobile phones rank at the immediate category, particularly because of the need for connection. Electronics top the intermediate category, because they are more expensive but lead to greater comforts of life and higher social standing. For long term aspirations, the predominant factor is the ownership of a land, house or a shop. This is because, as previously mentioned, a piece of property in the rural setting is not merely investment for security but the symbolic representation of power and prestige.

Table 9: Comparison of the future purchase intentions*

0-1 month		3-6 Months		Long run (1 year+)	
Item	No.	Item	No.	Item	No.
Mobile Phone	26	Electronics	24	Land/House /Shop	80
Clothes/ Shoes	21	Land/Home/ Shop	22	Electronics	12
Jewellery	14	Mobile Phone	18	Jewellery	9
Electronics	10	Gold Ornaments	18	Cattle	6
Furniture	7	Cattle	6		

* No. of Respondents

We developed contingency tables comprising of several combinations of migration at own will, reason to leave, satisfaction gained from purchase of products and willingness to return. The associations tested through Chi square did not yield statistically significant results, other than a

single association between the respondents' reason to leave and migration at own will. The association is significant with a p value of 0.022.

Table 10: Cross-tabulation between leaving at own will and reason to leave

		Reason to leave			
		Family	Poverty	Unemployed	Row Total
Left at own will?	Yes	71	20	12	103
	No	24	2	10	36
	Col. Total	95	22	22	139 (Total)

We tested for any statistically significant differences between the income of domestic aid categorized by reason for leaving, willingness to return, or migration at own will. No statistically significant differences were found using t test comparing two sample means and ANOVA (where appropriate). The results were the same as the pilot study, that is, we could not detect any effect on income due to motivation for migration or initiatives. Same tests were run on the amount of money our respondents spend on themselves, and once again, no statistically significant differences were found. Personal expenditure is linked to materialism, and for our study we do not see any evidence of the aforementioned factors affecting personal expenditure.

Next, a multiple regression analysis was conducted to examine the predictors of Individual Spending of the domestic workers. Two predictors were simultaneously entered into the model: Family Income and Self Income. Together, these predictors accounted for 22.3% of the variance in Individual Spending. All of these variables were significant predictors as non-significant variables were dropped and the regression re-run. The outcome is illustrated by Table 11. The regression equation is as follows:

$$\text{Individual spending} = -212 + 0.0333 \text{ Family income} + 0.178 \text{ Self income}$$

Table 11: Multiple Regression Results Predicting Individual Spending (in BDT)

Variance Explained		Adjusted R ²	S
R	R ²		
0.487	0.237	0.223	529.034

ANOVA Results				
	Sum of Squares	DF	Mean Square	F Value
Regression	9890647	2	4945324	17.67
Residual	31905983	114	279877	
Total	41796631	116		

Regression Coefficients				
	B	Std. Error	t Value	P value
Intercept	-211.6	132.1	-1.60	0.112
Family Income	0.03326	0.01529	2.18	0.032
Self Income	0.17778	0.03566	4.99	0.000

A second multiple regression analysis was performed to examine the predictors of Self Income of the domestic workers. Three predictors were simultaneously entered into the model: Family Income, Family Size and Age of the worker. Together, these predictors accounted for 19.1% of the variance in Self Income. All of these variables were significant predictors as non-significant variables were dropped and the regression re-run. output is shown in Table 12. The regression equation is defined as:

$$\text{Self Income} = 1722 + 41.4 \text{ Age} - 149 \text{ Family size} + 0.104 \text{ Family income}$$

Table 12: Multiple Regression Results Predicting Self Income (in BDT)

Variance Explained				
	<i>R</i>	<i>R</i> ²	<i>Adjusted R</i> ²	<i>S</i>
	0.460	0.212	0.191	1259.33

ANOVA Results					
	<i>Sum of Squares</i>	<i>DF</i>	<i>Mean Square</i>	<i>F Value</i>	<i>P Value</i>
Regression	47350194	3	15783398	9.95	0.000
Residual	176036240	111	1585912		
Total	223386435	114			

Regression Coefficients				
	<i>B</i>	<i>Std. Error</i>	<i>t Value</i>	<i>P value</i>
Intercept	1722.0	519.7	3.31	0.001
Family Income	0.10397	0.03931	2.64	0.009
Family Size	-149.32	68.28	-2.19	0.031
Age	41.44	10.86	3.82	0.000

The low values of Adjusted R² would indicate exercising caution before applying these two regression equations for predicting respondent income and spending.

The correlation matrix shown in Table 13 does not indicate any significant findings. We find some correlation between length of migration, age, number of family members and family members that are employed, individual spending and income. We also found weak correlation between family income and family size, family income and number of family members that are employed, self income and age. We found weak correlation between income with duration of stay in city (0.462) and age (0.564). Running chi-square tests on contingency tables comprising of several combinations of migration at own will, reason to leave, satisfaction gained from purchase of products and willingness to return did not result in any statistically significant associations. We also did not find any statistically significant differences between income of maids categorized by reason for leaving, willingness to return, or migration at own will.

Table 13: Correlation matrix

	Age	Years in migration	Family size	Employed family members	Self Income	Family Income	Amount spent on self
Years in migration	0.528						
Family size	-0.169	-0.061					
Employed family	-0.081	-0.080	0.499				
Self-Income	0.350	0.222	-0.091	0.027			
Family Income	0.104	0.163	0.389	0.384	0.196		
Amount spent on	0.257	0.144	0.043	0.117	0.499	0.268	
SWLS	-0.101	0.055	0.018	-0.042	0.004	0.143	0.137

(Note: Items in **bold** are significant at 0.05 p value or lower)

As mentioned earlier, prior studies have discovered correlations between SWLS scores and income among the low-income group. We expected a similar finding in our research, however, we did not. To the best of our knowledge, since this is the first study of its

kind among household help in Bangladesh, more research needs to be carried out to replicate this finding and suggest explanations. SWLS scale consists of 5 questions, and the answers of the respondents are recorded in a 7 point Likert scale, ranging from “Strongly disagree” to “Strongly agree”. Listed in Table 14 are the questions put forward by SWLS and the response received. It can be observed that the lowest scores are for the statement “If I could live my life over, I would change almost nothing”, and the highest score is for the statement “I am satisfied with my life”. We expected to find correlations of SWLS scores with other variables, however, the lack of it limits our discussion for this set of variables.

Table 14: SWLS Questions and the answers

SWLS Question	Mean	St Dev	Min	Max
In most ways my life is close to my ideal	3.705	1.679	1	7
The conditions of my life are excellent	3.849	1.857	1	7
I am satisfied with my life	4.230	1.775	1	7
So far I have gotten the important things I want in life	3.432	1.736	1	7
If I could live my life over, I would change almost nothing	2.871	2.032	1	7
Summated scores	18.086	6.046	5	32

From the summated scores, the average satisfaction level can be interpreted as from the official guidelines of SWLS as “slightly below average life satisfaction”. This would indicate that the respondents have “small but significant” problems in many aspects of their lives. Alternatively, perhaps they are faring well in many areas of their lives; however, one area presents to be a substantial challenge. Are the respondents satisfied with their lives? Prior research indicates that while some people self-motivate through a minor level of dissatisfaction, discontent in multiple areas of life is a distraction, and is unpleasant.

Discussions

Based on our findings, we found our respondents to have a lot of variations in their consumption patterns, materialism and corresponding scores in SWLS. Other research has found significant correlation of SWLS with income and spending among poor people in developing countries. However, in our case we did not find any correlation.

Materialism and individualism tend to go hand in hand. However, our respondents show uniformity when it comes to satisfaction derived from spending money. They find the most satisfaction out of spending on their family rather than themselves. This is visible from anecdotal evidence of employees of the domestic aids. When the domestic aids are

given a holiday to visit their villages, they take most of their material possession (clothes, cosmetics etc.) with them and give them to their family members. So we can suggest that the accumulation of material wealth is not just for their personal benefits like increase in status or satisfaction, rather, the benefit of their whole family. Typically, materialistic values tend to emphasize the well-being of the individual versus the group, which may conflict with family or religious values. (Solomon 2007, :146). However, our sample satisfaction from material possessions came from the overall well-being of the group.

Scope for further research

Due to resource limitations this study was cross sectional in design. Longitudinal designs are more useful for detecting change. That would involve recruiting prospective migrant workers and interviewing them several times over a time period to understand the shifts in consumption pattern, change in lifestyle, change in satisfaction level and accumulation of material wealth. Future studies backed by more resources can incorporate such designs. At the same time, the studies may also focus on the employers’ perspective to get a comparative understanding of the factors influencing the changes in the consumption pattern of this segment.

We studied the purchase of products by our respondents and the influences behind the purchases. This line of research induces commercial implications in developing optimal promotional mix and overall Integrated Marketing Communications IMC strategy for

products and services targeted to this segment. Detailed research in this area, in collaboration with Fast Moving Consumer Goods FMCG brands and communication agencies will be beneficial for all concerned parties. 📱

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