

Fighting poverty: the economic adjustment of female migrants in Dhaka

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SUMMARY: *This paper examines how recent and long-term female migrants find paid work when they arrive in Dhaka, including how long it takes to do so, the work they find, the income they receive, the extent to which they retain control over the income they earn and their work satisfaction. The paper also considers their intention to work, when moving to Dhaka and their work preferences on arrival. It highlights the importance of women's contribution to household income.*

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1. United Nations (1995), *World Urbanization Prospects: the 1994 Revision*, Population Division, New York.

I. INTRODUCTION

THE MAIN OBJECTIVE of this paper is to analyze the process of adjustment by poor female migrants coming to Dhaka in terms of their economic motives such as their plans to work, occupational involvement, work satisfaction, income earned, control over income and their role in the family economy. The influence of occupation on migrant females' urban adaptation is also discussed.

Dhaka is one of the world's fastest growing large cities.⁽¹⁾ In Bangladesh, landlessness and the modernization of the agricultural system, frequent natural calamities, as well as prevailing poverty and the scarcity of work in the villages forced many women and their families to migrate to the cities. The movement of entire poor nuclear families to the city opened up new opportunities for women to enter the cash-earning economy and to contribute to family income. Poor women's participation in Dhaka's informal economy is crucial to the survival of most of the poor households living in the slums and squatter areas of the city. Within nuclear families, very often, the household head's income is not sufficient to maintain the entire family in the city. Hence, women have little choice but to involve themselves in some kind of income-earning work, and this work has a vital role in the initial stages of urban adaptation.

The paper is based on the findings of a survey carried out in 1988 and 1990 which focused on poor women living in the slums

2. Bangladesh Bureau of Statistics (1993), *Bangladesh Household Survey: Capability Programme Report*, Government of Bangladesh, Dhaka.

and squatter areas of the city. Most of these women's households migrated to Dhaka as a survival strategy but very little research has taken place on female migrants' economic adjustment. The entry of migrant women, especially the poor, into the urban labour market has an important bearing on their adjustment and adaptation. The work in which they become involved has a vital role in urban adaptation at the initial stage. It has been noted that women in many Third World countries move to the cities because rural employment opportunities have declined steadily with the introduction of modern modes of production and there are greater prospects for female employment in the cities than in the villages. Domestic and service industries, along with different possibilities within the informal economy, opened up new opportunities for poor migrant women. Bangladeshi women lagged behind in migration streams because of social customs and the stigma attached to women moving independently. In recent years, the modernization of the agricultural system and the static work situation in the villages, persistent poverty and regular natural disasters have forced women to migrate to the cities with their families as well as independently. Although the individual movement of rural women is not the norm, accompanying their families to the city is common. Movement of females as household heads is a recent phenomenon and has increased substantially since the 1980s. It has been reported that more than one-third of the poor households are headed by females and a large majority (40 per cent) of such households belong to the "hard-core" poor group.⁽²⁾

Women's movement to Dhaka has opened up new opportunities for them to enter the cash-earning economy and address poverty. Poor women have always been active participants in the rural agricultural economy, earning some cash but mostly receiving payments in kind for their families. Although seasonal fluctuations affected the demand for female labour in the agricultural economy, the lack of work outside the agricultural seasons and the deteriorating economic conditions in the villages in recent years have led women to follow the household head to urban destinations.

The demand for poor women's work is ever present in Dhaka. To ensure the survival of the family, they have little choice but to undertake wage-earning activities of various kinds. Many of the migrant families are composed of a very young population and the household head's income is generally inadequate for maintaining the entire family. Although earning cash for the family is vital, the lack of education among women, which is more prevalent than among men, restricts them when choosing or competing for wage-earning activities. They also have to combine income-earning activities with their responsibilities for household work and child care. As a result, many of these women are limited to part-time or self-employed home based work for which they may not earn as much as those who work full-time outside their homes.

II. THE SURVEY

THE DATA FOR this paper come from a field survey of the slum and squatter settlements of Dhaka city. These were selected at random from within the municipal wards in accordance with the land use pattern of the city, thus giving the opportunity of finding out whether the land use pattern has any bearing on the work pattern of the female migrants. A questionnaire survey with structured and open ended questions was administered to all the working female migrants from the selected areas. The study also involved participant observation and collected some life histories to highlight the migration pattern and the process of obtaining work in the city. In all there were 399 samples in the study. Migrants were divided into "recent migrants" who had resided in the city for a period of six months to five years, and "long-term" migrants who had lived in Dhaka for more than five years. A "poor household" has been defined in terms of nutritional intake - and includes those families which fall below the daily recommended level of 2,122 calories/person/day. The analysis was performed by means of simple statistical tables and Chi-squares to determine the differences between the migrant groups.

III. THE FINDINGS

a. Intention to Work at the Time of Arrival

THE LITERATURE ON rural-urban migration indicates that the migration of women in South Asia is related mostly to marriage, and female migrants are often called "passive movers". An enquiry into female migrants' intentions of taking up work after migration makes it possible to find out the exact nature and motives for their move. The survey found that 61 per cent of all female migrants planned to take up work on arrival in the city, and there is very little difference in attitude between recent and long-term migrants in favour of taking up work immediately. The economic motives behind female migration are illustrated by the words of a long-term female migrant in Box 1.

Women's age at the time of migration is important in influencing their plans to obtain work. The data suggest that nearly one-quarter of the respondents migrated to the city before they were ten years old. It should be expected, therefore, that this very young group of female migrants, who were young children at the time of migration, would have no immediate plans to get work. The proportion of females who intended to work is very high if only working age migrants are taken into account. This suggests that women, especially the poor, like men, possess strong economic motives for migrating, which is consistent with other Asian cities.⁽³⁾ It has also been noted that if the situation demands it, women will make individual moves to combat poverty.

3. Ariffin, Jamilah (1984), "Migration of women workers in Peninsular Malaysia: impacts and implications,"; Huang, Nora Chiang (1984), "The migration of rural women to Taipei"; and Khoo, Siew-Ean and Peter Pirie (1984), "Female rural to urban migration in Peninsular Malaysia" in Fawcett, J.T., et al. (editors), *Women in the Cities of Asia: Migration and Urban Adaptation*, Westview Press, Boulder, Colorado.

Box 1: A Woman Migrant Explains Why She and Her Family Moved to Dhaka

".... My father was a marginal farmer with a few acres of land adjacent to the river in a village in Faridpur district. The farming land was under constant threat of erosion because of its location and the nature of the river. My father had to maintain a large family of 11. To reduce his burden, my mother had to take part-time work. Our economic condition was never stable and it became desperate when all my father's land was eroded away by the river during 1970. He started working as a contract agricultural labourer in the village. But his earnings, along with my mother's, were insufficient to maintain a large family. My grandparents, who lived with us, were perennially ill because of their old age. All of us seven brothers and sisters were sickly and one of us was always suffering from some disease because of the lack of proper nutrition. Our economic condition further deteriorated with the outbreak of the liberation war in 1971. We became destitute and our poverty became unbearable for my parents as well as for us. We all, therefore, decided to move to the capital city in 1972 where all of us could be involved with some kind of work and fight poverty. My mother found two part-time jobs with my aunt's assistance within several days of our arrival, my father became a construction labourer, and I took a full-time domestic servant's job."

4. Arizpe, Lourdes (1977), "Women in the informal labour sector: the case of Mexico City" in The Wellesley Editorial Committee (editors), *Women and the National Development: the Complexities of Change*, the University of Chicago Press, Chicago, pages 25-37; see also Jelin, Elizabeth (1977), "Migration and labour force participation of Latin American Women: the domestic servants in the cities" (pages 129-141); and Sudarkasa, Niara (1977), "Women and migration in contemporary West Africa" (pages 178-189) both in Wellesley Editorial Committee; see also Khoo and Pirie 1984 in reference 3.

5. World Bank (1994), *World Development Indicators in World Development Report 1994: Infrastructure for Development*, published for the World Bank by Oxford University Press, Oxford and New York.

b. Work Preference upon Arrival

Researchers from different parts of the Third World have shown that most migrant women gain entry into the service sector of the urban economy upon arrival in the city.⁽⁴⁾ This tendency of women to be involved in the service sector may be related partly to the overall situation in the industrial and manufacturing sectors of the urban economy. Bangladesh is faced with a similar problem, where growth in these sectors is much slower than the pace of urban growth. According to World Bank statistics, the urban population with an annual average growth rate of 6.2 percent a year between 1980 and 1992 grew more rapidly than industrial production.⁽⁵⁾ Modern industry employs less than 2 per cent of the labour force and rural industries employ 7 per cent. The service and informal sectors in the country are expanding rapidly and have become major sources of job opportunities, particularly in urban areas to rural in-migrants. Unfortunately, no official employment figures are available for services or for the informal economy.

An enquiry into migrants' work preferences may be useful in evaluating their occupational behaviour. Findings from this study indicate that 44 per cent of all female migrants were prepared to take up any kind of work available to them immediately after their arrival in Dhaka. Domestic work in particular was preferred by just under one-quarter of recent migrants and 16 per cent of the long-term group. The Chi-square test results, however, show no significant differences between the two migrant groups in this regard. This pattern of women's work preferences clearly indicates that the very poor migrants cannot afford any choice in regard to the type of work they do and they are ready to do anything to ensure the survival of their families. The preference for domestic work by female migrants

may be influenced by their previous roles in home based agricultural and domestic production systems in the villages which may also have given them the confidence to undertake domestic work. Such attitudes in the study population show their openness to finding work.

c. Time taken to get First Job

The time taken to find work may be an important factor in migrants' urban economic adaptation. For the destitute and poor migrants, immediate involvement in any type of work is crucial to survival and to coping in the new environment. The rural poor, particularly women, generally lack skills and training and are therefore restricted in the kind of work they can find on arrival in the city. The process of adaptation to the new lifestyle also includes psychological costs but existing studies report very little about this. The time taken to find work may be an indication of how quickly rural female migrants become familiar with the urban environment and cope with the economic situation in the initial stages.

In the case of Dhaka, a varying pattern has been observed with regard to the time taken by female migrants to find paid work. According to the study, more than two-thirds of all females took less than six months to find their first job after moving to the city. Nearly one-quarter of them took between six months and a year, and 15 per cent took more than a year. It may be argued in this context that, although some female migrants may have found work within a short period of time, many had to wait for a considerable period to establish relationships with their friends and neighbours, who would then help them to find a job.

A comparison between recent and long-term female migrants shows that recent migrants find work more rapidly than their long-term counterparts, since nearly half of them obtained work within six months against 34 per cent of the long-term migrants. The percentage of recent migrants waiting between six months and a year is also less: 10 per cent compared to more than one-quarter of the long-term migrants. The significance test result indicates that the migrant groups differ significantly with respect to their waiting period in finding work. While four-fifths of the recent migrant females who intended taking up work immediately found work within six months of their arrival, fewer than three-fifths of the long-term migrants obtained work within this period. This pattern may be illustrated by the fact that age at migration may have influenced the waiting period. Recent migrants to the city were older than the long-term migrants which gave them a chance to obtain work within a short span of time while the very young long-term migrants had to wait longer to obtain work. Also, it could be argued that the level of poverty may influence the length of time taken to obtain a job. The poverty situation in the country is quite serious, even in the 1990s, since 44 per cent of the urban population do not obtain the daily nutritional requirement of 2,122 calories. The absolute number of what might be termed "hard core poor" who do

not obtain 1,805 calories per day is about 21 per cent and female headed households form the majority of this group. This has been reflected in the present study, indicating that the recent migrants are desperate to get work and, with all their efforts, succeeded in obtaining work within a short period of time. With respect to the immediate need to earn cash, a recent migrant women stated that:

“When we arrived in Dhaka, we had so little money that there was not enough to buy even a meal for the family of eight. I was going from door to door to get some kind of domestic work and with my determination I was successful in finding work within a week.”

In studies in other Asian cities, about half the migrant females found work within the first few weeks of their arrival and the rest obtained work within three to six months.⁽⁶⁾ An interesting phenomenon in this respect, as noted by the researchers, is that a large proportion of the female migrants found work even before their arrival in the city through their relatives and friends. In the case of Dhaka, this has been observed among the domestic workers.

d. Process of Obtaining Work

The existing literature suggests that it is common for migrants to be helped by their relatives and friends in finding work, thus underlining the importance of “personal introduction” in the job market in the city. Data from this research show that 16 per cent of the female migrants obtained their first job with the help of an introduction and assistance from relatives and friends. Just under one-quarter (23 per cent) of recent migrants and 14 per cent of long-term migrants obtained work with this kind of help. This pattern reflects the fact that women who are involved in home based activities may not have taken assistance from their friends and relatives but rather it was their husbands or parents who found them work.

With respect to procuring work through their own efforts, the data reveal that 14 per cent of all female migrants were able to find work within six months of their arrival. Only three per cent of all females stated that it took them between six months and three years to find work on their own. The rest of the women either did not have to make the effort to find work because they were involved in home based activities with other family members or they took on work at a later date, after a period of at least five years. By this time, they had become familiar with city life and could find work for themselves. Personal introduction for female migrants was found to be very important for occupations such as domestic help and other service occupations.

The service sector provides immediate work for the migrants and is important to rural female migrants’ urban adaptation. It has been noted that in the household sector alone females constitute 79 per cent the total employment.⁽⁷⁾ The “informal sector” also plays an important part in female occupations. In many

6. See Huang (1984) in reference 3.

7. World Bank (1990), *Bangladesh Strategy Paper on Women and Development*, report no. 7899BD, Population and Human Resource Division, World Bank, Washington DC.

Third World countries, including Bangladesh, it has been found that the poor and uneducated migrants accommodate themselves in this sector and that the proportion of females in informal work is quite high.

e. Occupational Patterns

Empirical data from this research suggest that migrant women in Dhaka are engaged in two main occupations, namely service activities and informal sector work, with little representation in formal sector work.

When all female migrants are considered, the occupational patterns show that 40 per cent are engaged in the domestic service alone, 38 per cent in informal sector work, five per cent in the export oriented ready-made garment industries and 16 per cent in other work which is also informal in nature. A little more than 1 per cent of all the respondents did not have any work at the time of survey. The proportion of recent migrants in domestic service is lower (37 per cent) compared to the long-term migrants (41 per cent). An opposite pattern has been observed with respect to informal sector occupations where a greater proportion (44 per cent) of the recent female migrants is involved. Although garment girls are not represented highly in the study, comparatively more (6 per cent) long-term migrants work in the ready-made garment industry compared to only 2 per cent of recent migrants. An almost equal proportion of recent (15 per cent) and long-term (17 per cent) migrant women are engaged in the "other work" category. This includes construction workers, door and market vendors, restaurant workers and laundry workers - see Table 1.

Table 1: Occupational Pattern of the Respondents

Occupation	Recent migrant		Long-term migrant	
	No.	%	No.	%
Domestic help	41	37.3	117	40.5
Informal industry worker	48	43.6	105	36.3
Day labourer	0	0.0	14	4.8
Vendor	7	6.4	11	3.8
Garment industry worker	2	1.8	16	5.5
Hotel/mess cook	7	6.4	14	4.8
Service	1	0.9	3	1.0
Other housework	1	0.9	3	1.0
Laundry work	1	0.9	0	0.0
Miscellaneous work	2	2.7	4	1.4
No work	0	0.0	2	0.7
Total	110	100.0	289	100.0

As noted above, domestic workers constituted 40 per cent of all respondents. Since this study focused only on those female migrants living in the city slums and squatter settlements, it

was not possible to include the full-time housemaids who reside in their employers' houses. Hence, the domestic workers in this study are those who work in other houses during the day and return to their families after their day's work is over. They provide mainly part-time household services such as dish-washing, grinding spices and other work in the kitchen, day to day food shopping (in Bangladesh, people usually buy fresh items for daily consumption), washing clothes, cleaning, washing and wiping floors, looking after children, and sometimes ironing. They might work in one or more different houses each day and such jobs are easily available to poor women. This kind of work involves only a verbal contract and, as such, there is no job security. Women can be fired by their employer at any time but equally they have the option of entering or leaving domestic service at different stages of their life.

This research found that informal sector work is of almost equal importance as service occupations. The pattern of such work is varied in nature. Women have been found to generate their own activities depending on the local materials available in the informal sector. The research identified a minimum of 12 different types of activity most of which are home based. Such activities ranged from making paper bags, using old papers, wrapping sweets for small factories, stitching bags, making ropes and other crafts, preparing and packing dry snacks, cooking rice for selling on city pavements, pickle-making, grinding spices for restaurants, the sale of ashes and soap by-products for cleaning utensils, the collection and sale of drinking water to roadside food stalls, door and street vendoring and shop-keeping. All these items are consumed within the informal sector and, therefore, these activities support a large number of women. It has been observed that many female informal activities are influenced by their familiarity with traditional rural industries. In such activities women have the flexible working hours and can work at the same time as performing their household chores. Elderly women can also take part in these activities. However, the possibility of women being exploited and being subject to male dominance is discussed in a later section.

f. Influence of Occupation on Migrants' Urban Adaptation

Migrants' involvement with urban productive activities has an important bearing on their adaptation to the urban environment. With specific occupations, migrants may be exposed to more urban facilities and amenities, which may help them in a rapid adaptation to city life. It has been noted that domestic service immediately exposes women to modern technology. Also, by working in middle- and upper-income households they become more aware of different aspects of life which helps them to expand their knowledge at a faster rate than those who are engaged in home based activities. Similarly, those female migrants who are working in the export oriented ready-made garment industries are equally, or even more, aware and adapt at a faster rate to urban life. In many cases, the women involved in the home based informal sector cottage industries have broadened

their knowledge from listening to their fellow domestic and garment workers, vendors and construction workers. This information enables them to find work and generate their own income and to make contacts to obtain materials for their work. In one case, a woman heard about scrap garment materials (scrap clothes, bits of sponge, etc.) from a garment industry worker and she developed the idea of using these scraps to earn some money. She went with her contact to the factory to gather scraps which she used to make and fill pillows. The marketing, however, was done by her husband. This example shows that, if opportunities are available, women can use their ideas to generate work and income and thus adjust to the urban economic environment.

If poor women are given appropriate support, their economic conditions are likely to improve which, in turn, alleviates their overall conditions of poverty. For mobilizing the urban poor, especially the women, the concept developed in Bangladesh by the Grameen Bank and replicated in different countries in Asia, Africa, North and South America may be applied. This institution offers loans exclusively to the poorest of the rural poor, at an interest rate of 20 per cent, to allow them to start a business activity of their own. The Bank recovers 99 per cent of the loan where women constitute 92 per cent of the borrowers. It operates for a core group consisting of several small groups which is identified by the poor themselves. Loans are distributed in instalments and repayments are collected at the group's weekly meetings.⁽⁸⁾

8. Housego, David, *Financial Times*, 16 December 1991.

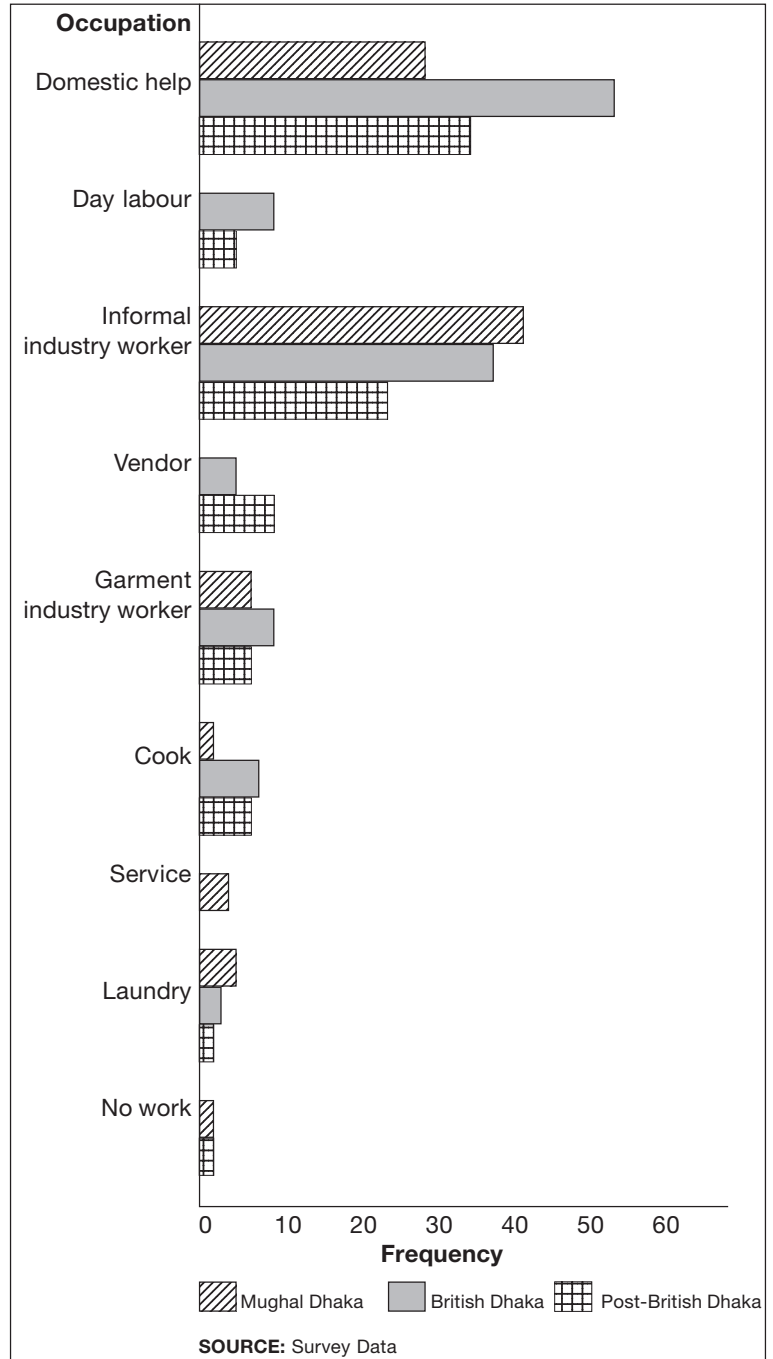
g. Further Analysis of Occupational Data

It might be assumed that recent and long-term migrants will show differences in terms of occupation. This was tested by the research and the cross-table results exhibit no such differences with respect to migrant's length of stay and occupation. However, there was a significant difference in female migrants' occupational pattern in relation to where they live, i.e. with residential location - see Figure 1.

The survey showed that the greatest concentration of female migrants working as domestic maids, day labourers and ready-made garment industry workers live within the British Dhaka zone (developed between 1764 and 1947) and the post-British Dhaka zone (developed after 1947). The land use pattern of this zone indicates that this is a mixed area, comprising not only middle and high-income residential neighbourhoods but also business, administrative, shopping, educational, transportation, industrial and commercial areas as well as slums and squatter areas. However, a greater number of migrant females living within the Mughal Dhaka zone (developed between 1608 and 1764) are occupied in home based informal activities and laundry work. The land use pattern of this zone demonstrates that this area is also mixed, comprising low to middle-income residential neighbourhoods as well as retail and commercial areas, small factories and a large number of slums.

When occupational categories of female migrants are analyzed

Figure 1: Female Migrants' Occupation, According to Their Location Within Dhaka



in terms of their age structure, nearly three-quarters of the domestic maids are aged between 24 and 43. The proportion of home based informal workers within this age group is 60 per cent and for ready-made garment industry workers, 84 per cent.

Although many female migrants are married, an analysis of

respondents' occupational categories versus their marital status shows that only 6 per cent of the domestic maids are unmarried. More than one-quarter of the domestic maids are either widowed, divorced or separated from their husbands. The figure for ready-made garment industry workers in this category is 11 per cent.

It has been observed that a vast majority of migrant females have no education. However, when female migrants' occupational categories are analyzed with respect to their educational attainments the survey data indicate that nearly three-quarters of the ready-made garment industry workers were educated up to primary level and nearly one-quarter of them up to secondary level education. This suggests that formal education qualifications influence women's entry into the modern industrial sector.

h. Income Patterns

In general, women's incomes are very low throughout the Third World. With the exception of domestic service, wages have been less regular in the informal sector than in the formal sector. In the case of Bangladesh, the situation for women in this respect is serious. Along with low and irregular wages, women are constrained by men in terms of obtaining access to their earnings. The type of informal work in which women are usually involved is either an activity shared with other family members including household males, who are mainly involved in marketing the products, or through a contract in which case men are the intermediaries of such contracts. Monetary transactions in this regard take place through men which, in turn, results in male control over female income and, hence, women remaining completely dependent on the men. The important point here is that men in South Asian countries feel that if the women are engaged in direct cash income activities their role in the family will be undermined and their control over women will be loosened. Men are also influenced by the cultural and ideological norms of society and fear that women, through their independent income, will misuse their independence.

When considering the monthly income of the 399 female migrants, it appears that the women involved in informal sector work receive no cash income as such. Their male counterparts

Table 2: The Proportion of Female Migrants in Different Income Levels

Income level per month	Percentage of female migrants	
	Recent migrant	Long-term migrant
Received in kind	42	36
Low (Up to Tk 200)	21	25
Medium (Tk 201-400)	19	22
High (Tk 401 plus)	15	16
Total	100	100

provide them with items in “kind” or a little “pocket money”, especially for betel leaves, or provide some money when needed or if asked for. Interestingly, many of the women do not consider such labour as “productive”, as they work within their homes, and consider it part of their household responsibilities.

More than a third of both recent and long-term female migrants receive income in kind (see Table 2) while around a quarter earn a low income (up to 200 Taka a month, or US\$ 5) and around another quarter earn a moderate amount (between 201-400 Taka, US\$ 5-10). A slightly lower proportion earn what could be considered a comparatively high income (more than 400 Taka per month, or US\$ 10). The proportion of women with monthly incomes of 800 Taka (US\$ 20) or more is 4 per cent for both migrant categories. When a significance test is performed on the cash earnings of recent and long-term migrants, there is no significant difference between the migrant groups in terms of monthly income.

Women are obviously important contributors to family income. The study found that women contribute up to one-quarter of the total family income. Without this income the families would not be able to survive. According to a World Bank report:

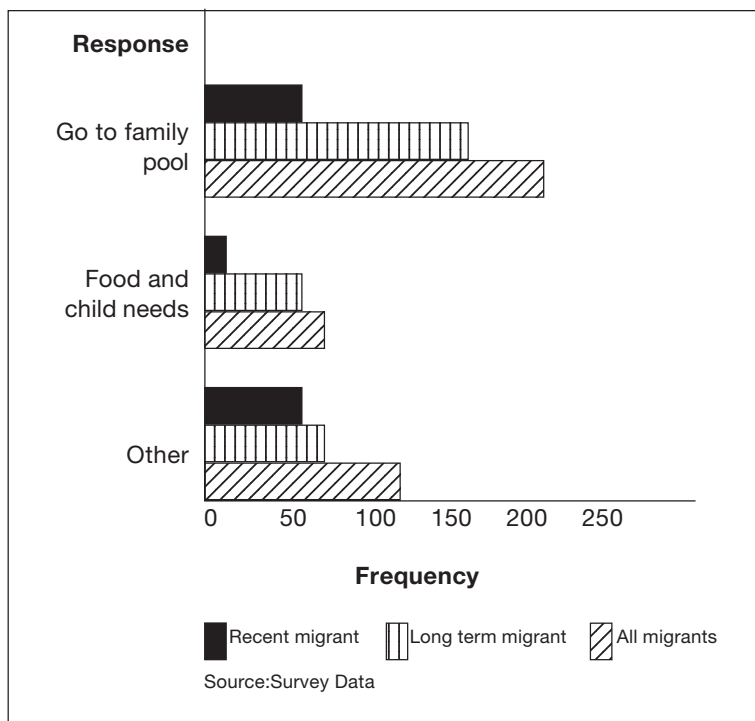
“Female earnings contribute one-fourth to one-half of family incomes. Also, female earnings alone are responsible for food security in 25 per cent of landless households.”⁽⁹⁾

9. See reference 7.

i. Control and Handling of Income

An examination into the handling of female income is of interest because it is a useful means of providing information on the position of women in the family. The results of the survey data indicate that in 71 per cent of cases, family as well as female earnings are handled mainly by the household head, namely the husbands and fathers of the migrants. Just over a quarter (29 per cent) of all the female migrants handled family income independently, these cases being those where women were the household heads. Although control of family income by husbands and fathers is higher among recent migrants than among long-term migrants, the significance test results do not suggest much difference between the two migrant groups.

When asked about the nature of **spending** their earnings, more than one-half of all migrants (55 per cent), nearly one-half of recent migrants (49 per cent) and 58 per cent of long-term migrants stated “it goes to the family pool”; 16 per cent of all migrants said they themselves spent their earnings on purchasing small food items and other necessities for the family and on children’s needs which arose from time to time (Figure 2). These findings highlight the fact that women have little control over family as well as over their own earnings, confirming their subordinate position in controlling family income and their subjection to male dominance.

Figure 2: How Female Migrants' Earnings are Spent

j. Change of Work

The survey results show that more than 70 per cent of all the respondents had changed their job at least once, with any differences between the two migrant groups being statistically insignificant. When asked about the causes of a change, a mixed pattern emerged. Half of all female migrants said that they changed their job for family reasons. Two-thirds of long-term migrants fell into this category and 15 per cent of recent migrants. Change of job due to low wages ranks second with more than one-quarter of all migrants giving this reason. A large majority (56 per cent) of recent migrants fall into this category compared to 19 per cent of long-term migrants. Long working hours account for a change of job for 9 per cent of all the migrant groups. A change in residential location was responsible for a job change for 6 per cent of all migrants and the proportion of recent migrants in this category is almost double that of their long-term female counterparts. Termination of work was the cause of a job change for 5 per cent of all women, the percentages for both recent and long-term migrants being the same. It should be mentioned here that a change of job does not necessarily mean a change in occupation. It has also been observed that some respondents, especially those involved in domestic service, have changed their job several times within the same sector, the reasons being similar to those discussed earlier.

k. Work Satisfaction for the Migrants

Despite the limited employment opportunities for women and the low wages they receive, it is important to examine their attitudes to work. When asked whether they were satisfied with the work they were involved in 44 per cent of all migrants replied in the affirmative, more than one-quarter (27 per cent) in the negative, whilst a similar proportion did not respond. A comparison between recent and long-term migrants shows that there is little difference in the percentage of positive responses or non-response between the two groups. When negative responses are considered, 27 per cent of each group expressed dissatisfaction with their work.

When giving reasons for dissatisfaction with work, one-quarter of all migrants stated low wages, with a higher proportion of long-term migrants mentioning this. Tiring and hard work was mentioned by 10 per cent of both groups (15 per cent of recent and 8 per cent of long-term female migrants). Long working hours were mentioned by 10 per cent of all migrants. Table 3 presents a typical daily activity pattern for a part-time domestic maid, to illustrate working hours and monthly earnings.

Table 3: Daily Activity Pattern of a Part-time Domestic Worker

Morning	Afternoon
5.15-6.00 Wash face, make and bake roti for children and husband. Prepare to go to first workplace.	2.00-4.00 Walk back home, cook rice or roti for children, with lentils or cooked vegetables brought from second workplace. May take rest or talk with children. Prepare to go to third workplace.
6.00-6.15 Leave house and walk 20 minutes to first workplace.	4.00-4.15 Walk 15 minutes to third workplace.
6.30-11.00 Wash utensils, plates and cutlery, dust rooms and wipe floors, eat breakfast, go to daily market for fresh items, return, wash clothes and put out to dry. Prepare to go to second workplace. Monthly pay: 200 Taka	4.15-6.30 Wash utensils and clothes, wipe floors, prepare tea, take children to playground, make beds, may have tea. Prepare to go to fourth workplace. Monthly pay: 150 Taka
11.10-2.00 Walk 5 minutes to second workplace. Wash utensils, help prepare food, pick children up from school, wipe floors, wash clothes, have a bath, have some leftover food, may take some home for own children. Monthly pay: 200 Taka	6.30-8.00 Walk few minutes to fourth workplace. Help prepare and serve dinner, clean rooms, make beds, wash utensils, may be given some food to take home. Monthly pay: 100 Taka Walk home, cook rice and something for the family, chat with family, discuss family problems with husband, rest.

III. CONCLUSIONS

DESPITE THE FACT that most women's migration is part of family migration, there are strong indications in the research data that a large majority of women possessed economic motives. As for men, female migration often has economic underpinnings, particularly in the case of the poor. It is evident from the findings that migrant women coming from a relatively "closed" rural society to an "open" urban environment show considerable flexibility in regard to the economic activities and occupations they take up. They are open to any available work to help meet family needs and show their adaptive capabilities in a different setting. Migrant women also show their ability to cope with the economic situation of the city and are prepared to wait for some time to find work and to exert their own efforts in this respect where possible. Although the jobs migrant women hold are at the lowest level of urban occupational structure in terms of status and income, and fall into the informal economy, a large majority of women appear to be satisfied with this. Many of the women changed their job, at least once, but without a frequent change in their occupation, so occupational mobility among the female migrants interviewed is almost non-existent.

When female migrants change their work, a considerable proportion of them have to do so to meet family demands and needs. Many of them changed jobs in search of a better income. Although most of the poor women are involved in some kind of economic activity in the city, a smaller proportion of them earn a cash income. Female incomes account for up to one-quarter of family incomes. The females who are involved in home based family activities do not have access to their earnings since male members of the family deal with the cash transactions. They are thus dependent on men and subject to deprivation and subordination, and the income which the respondents receive goes mainly into the family pool. The females who handle their own earnings are mostly household heads, and others who handle their income independently spend it on small food items and other items which are needed in the family, including those required to meet children's needs. In conclusion, it can be said that women are important contributors to the family income and that without it, poor families could not survive in the city.

