DOCTORAL DISSERTATION

"SUBJECTIVE WELL-BEING STRATEGIES" OF THE FEMALE GARMENT WORKERS IN BANGLADESH

バングラデシュにおける女性縫製工場労働者の「主観的ウェルビーイング戦略」にかかる研究

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This dissertation is submitted to the Graduate School of Urban Innovation, Yokohama National University in partial fulfillment of the requirements for the degree of Doctor of Philosophy

SUPERVISED BY

Dr. SATO Mine, Associate Professor

September 2022

2022 年 9 月

DECLARATION

I hereby declare that this dissertation has been composed solely by myself and that has not been submitted or presented, in whole or in part, to any university in the same or different form to merit any degree other than that for which I am now a candidate.

Signature ……………………..

Rahman Saidur

September 2022

ABSTRACT

Bangladesh is well-known abroad for its garment industry. This sector has been strongly contributing to the national economy and development by creating many employment opportunities for the less-educated people. Among the employees, the majority are female workers who have migrated from rural areas. The current wages and income, housing conditions, and other basic needs of workers are insufficient when considering the current market value of daily necessities and standardized for human beings. Literature shows that workers, especially female garment workers, face many problems to fulfill their own and family needs. In contrast, they feel happy or satisfied (subjectively well) about their current situations, which does not correspond to the current well-being models that assume subjective well-being as a positive consequence of achieving good objective well-being dimensions. Meanwhile, sizable literature reveals that the objective well-being dimensions of the female garment workers are not satisfactory, but they are subjectively well. Likewise, the literature does not identify how the female garment workers keep themselves subjectively well, which was a literature gap in Bangladesh's perspective. Therefore, the main research question of the study was, what strategies make the female garment workers subjectively well despite the problems in objective well-being dimensions? Additional two questions of the study are, 1. what factors make the rural less educated women migrate to urban areas and join the garment industries in Bangladesh? and 2. what are the current well-being situations of the female garment workers?

This study was done by using a qualitative approach. At the early stage, a pre-interview was conducted to identify the factors of migration; further, the study conducted a qualitative survey to measure the well-being situations of the female garment workers. Moreover, in-depth interviews and KII to identify the subjective well-being strategies of the female garment workers were also executed. The modified OECD well-being framework was followed to measure well-being and the modified sustainable livelihood approach was followed to identify the subjective well-being strategies. In total, 50 current female garment workers were selected for the qualitative survey (questionnaire), 25 participated in in-depth interviews with current and retired female garment workers from five industries, and 6 KII were taken through a purposive sampling technique for triangulation of data. The data has been collected from February 2019 to March 2019, December 2019 to January 2020, and September 2021 from the Gazipur district in Bangladesh. The results have been discussed thematically. APA referencing has been used.

Every year, educated and less educated males and females migrate to urban areas in Bangladesh. The common work destination of the most less-educated women is the garment industry. In the last 20 years, the working opportunities have been increasing sharply for the less educated women in rural areas rather than urban areas. Thereby, the first additional research question raised, which factors make the less educated rural women migrate, considering greater working opportunities for them in villages and other problems for them in cities. The author highlighted these issues during the pre-interview time. The findings of the pre-interview show that rural poverty was a minor factor of migration for less-educated rural women. However, the findings also reveal that families and societies view divorced and separated women as negative omens, a fact which has made their lives very uncomfortable in villages. It shows that the intolerable torture of broken families and the demand for dowry force them to be migrants. Simultaneously, the restricted lifestyle and lack of freedom in villages have caused them to migrate toward urban freedom. The pre-interview findings also show that for such women, urban jobs are harder to come by outside the scope of the garment industry; furthermore, the presence of more women in the garment industry was a bonus factor. The results concluded that the female garment workers were bounded to migrate to urban areas. They have less interest to go back to the village before retirement. Thereby, the author further focused on the current objective and subjective well-being of the female garment workers in Bangladesh.

The literature identified that female garment workers' objective dimensions are at a very dissatisfactory level, but they feel good about their life. This information was needed from primary data before starting the in-depth interviews for this study. Hence, the second additional question of this study was to measure the current well-being situations of female garment workers. A questionnaire was conducted to measure the current objective and subjective well-being situations of the female garment workers. The findings of the questionnaire reveal that the objective well-being dimensions of the participants were insufficient for keeping a minimally healthy or happy life. For example, the expenditure in Gazipur city is about two times the worth of their income. The results also show that the female workers face problems to fulfill their other necessities, living in a good housing environment, and maintaining their families properly. In contrast, the results of the questionnaire reveal that 78% of participants feel satisfied with their life, 88% feel happy, and 90% have good feelings about their life goals. The summary of the questionnaire illustrates that female garment workers are subjectively well despite the problems in objective well-being dimensions. Therefore, an in-depth interview was needed to identify subjective well-being strategies.

Literature and the qualitative survey identify that female garment workers are subjectively well despite the problems in objective well-being dimensions. It created a puzzle that how the female garment workers keep them subjectively well. During the qualitative survey, it was clear that the participants use strategies, either concrete or abstract, for enhancing their subjective well-being. But, the strategies of subjective well-being have not been identified in past research and qualitative survey. Therefore, the main question of the study was, what strategies make the female garment workers subjectively well? Data was collected through in-depth interviews with female garment workers, and experts. Subjective well-being is classified into domain issues, affects, and eudaimonia aspects. The results of the interviews show that female workers use various strategies for these three aspects. The findings illustrate that participants use various strategies for *domain issues*. First, to keep a balance between income and expenditure, they save money in the coin box, borrow money, share their daily necessities with families and colleagues, and go to market at the last moment of the day when the products have their price reduced. Second, to keep the workplace friendly, for instance, they try to satisfy their bosses, show good behavior, and praise them often to avoid complexities. Lastly, the findings moreover show keeping the family calm besides working are other strategies. For example, living in a low-rent house sharing space with families, friends, or colleagues; sending the children to live with their grandparents in villages, and sharing the childcare with the neighborhood. These strategies help to minimize expenditure, keep a good working environment, and find a way to manage the family properly. *For affect,* the findings of the interviews furthermore reveal that some strategies minimize the negative aspects and bring positivity to their life. For instance, participants keep themselves calm; maintain groups to tackle the outside problems; share sorrow, sadness, and worry with families, friends, and colleagues, which minimizes the negative aspects. In addition, comparing themselves with lower-class people, acting like a person with disabilities, keeping pictures of parents and children, spending time with children, and keeping themselves busy increase the participants' happiness, joy, and contentment. The results of the study also show that various strategies fulfill the *Eudaimonia aspects* of the participants. For example, freedom in personal life removes the sadness; having good relationships with neighbors, having faith in religions, feeling self-satisfaction, and doing direct attempts to improve their condition are measures that help them to fix the aim and achieve it. These strategies were taken to make themselves subjectively in eudaimonia aspects.

In conclusion, every year, still rural less-educated women migrate to urban areas, despite the working opportunities in villages, and join the garment industry. The main factor is

rural restricted life and urban freedom. It is high time to ensure the freedom and well-being of rural women with the help of government authorities and local influential persons. The current female garment workers have less interest in returning to the villages. At present, they feel subjective well-being despite the problems in objective well-being dimensions. The study identifies that the facilities of garment industries do not bring the workers happiness, rather some strategies that help them being subjectively well. The strategies of subjective well-being were classified into strategies for instant subjective well-being and long-term subjective well-being. This study fulfills the gap in the existing literature that did not identify in the past. Female workers in other organizations in Bangladesh and developing countries who have difficulties in objective well-being dimensions can take these strategies for instant and long-term subjective well-being. This is the new knowledge from Bangladesh's perspective which can become useful literature for researchers. The study contributes theoretically and methodologically and gives support for future policy formulations. Though these strategies make people happy, this is not the best solution for improving their condition. The policymakers should be more concerned with the workers' objective dimensions and the employers should improve the facilities of the female workers. Thus, they can be subjectively well with the fulfillment of objective well-being dimensions without strategies. Meanwhile, there are some limitations. Therefore, further research should be conducted on this issue in broad aspects. A subjective well-being model has emerged considering the results of this study and this model could become widespread and recognized by other researchers globally. This model could help to better identify strategies used by female garment workers that are attempting to compensate for problematic living conditions of many sorts.

ACKNOWLEDGMENTS

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LIST OF ABBREVIATIONS AND ACRONYMS

AD	After Death
APA	American Psychological Association
ATC	Agreement on Textiles and Clothing
BBS	Bangladesh Bureau of Statistics
BC	Before Christ
BDT	Bangladesh Taka
BEPZA	Bangladesh Export Processing Zone
BERA	British Educational Research Association
BGMEA	Bangladesh Garment Manufacturers and Exporters Association
BIDS	Bangladesh Institute of Development Studies
BILS	Bangladesh Institute of Labor Studies
BTMC	Bangladesh Textile Mills Corporation
CARE	Cooperative for American Relief Everywhere
CCTV	Closed-Circuit Television
CVR	Cerebrovascular Reactivity
DFID	Department for International Development
EOI	Export-Oriented Industrialization
ESRC	Economic and Social Research Council
ETI	Ethical Trade Initiative
FGWC	Female Garment Workers who have Children
GDP	Gross Domestic Product
ILO	International Labor Organization
IPV	Intimate Partner Violence
JSPS	Japan Society for the Promotion of Science
KII	Key Informant Interviews
L/C	Letter of Credit
MFA	Multifiber Arrangement

MPI	Multidimensional Poverty Index
NSWA	National Association of Social Workers
NGOs	Non-Government Organizations
NICs	Newly Industrializing Countries
NPI	New Industrial Policy
NUK	Nari Uddug Kendra
OECD	Organization for Economic Co-operation and Development
OPHI	Oxford Poverty and Human Development Initiative
RMG	Readymade Garment
SLA	Sustainable Livelihood Approach
SOE	State-Owned Enterprise
SSC	Secondary School Certificate
SWB	Subjective Well-being
TV	Television
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
UNICEF	United nations International Children's Emergency Fund
USDA	United States Department of Agriculture
WHO	World Health Organization
WTO	World Trade Organization

CHAPTER ONE
Introduction

Definition of terms

1.1 Introduction

1.2 Background of the study

1.3 Examining the preceding research

1.4 Research objectives

1.5 Research questions

1.6 Research methodology and approach

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1.7 Significance of the study

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DEFINITION OF TERMS

The following terms have many definitions and areas in various disciplines. However, for a better understanding of the study, the following terms are defined in the context of this research (some terms have been discussed in detail in chapter five).

Garment industry: The *garment industry* is a sector that manufactures clothes for the human body to fulfill the basic clothing needs of individuals. It produces all kinds of clothes and accessories, including outerwear, underwear, leather clothes, etc. (Collins Dictionary, n.d.). In this study, the garment industry means an industry that produces the clothes of individuals through various sections such as cutting, sewing, making, processing, and finishing. The study excluded the Bangladesh Export Processing Zone (BEPZA) garment industries.

Less-educated women: *Less-educated women* mean women who did not complete the Secondary School Certificate (SSC) examination in the Bangladeshi education system[1]. In the garment industry, most female garment workers are less educated. The study defines less-educated women as those who did not complete the SSC examination and migrated from rural areas.

Female garment workers: *Female garment workers* mean women workers who are working in the garment industry and who were working in the garment industry.

Well-being: *Well-being* is defined in terms of the good physical, social, mental, and environmental status of individuals. The OECD (2013) defined "Well-being as the experience of health, happiness, and prosperity. It includes having good mental health, high life satisfaction, a sense of meaning or purpose, and the ability to manage stress". In total, 11 dimensions are included to measure the current well-being of people.

In the study, well-being was classified into two types: objective well-being and subjective well-being. Thereby, well-being means the good experiences of the female garment workers for both objective well-being and subjective well-being.

Objective well-being dimensions: The OECD's well-being framework includes 11 dimensions to measure well-being (OECD, 2013). In this study, objective well-being includes 10 out of 11 dimensions, to measure the current objective well-being situations of the female garment workers, such as income and wealth, work and job quality, housing, health, knowledge and skills, environmental quality, safety, work-life balance, social

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1. https://www.scholaro.com/pro/Countries/Bangladesh/Education-System

connections, and civic engagement. Sometimes, well-being dimensions are used as well-being issues in this study.

Objective well-being: *Objective well-being* is a countable term that comes from material or concrete matters. The outsiders or researchers measure the well-being of the people considering and comparing their income, expenditure, housing, etc. (which would be the 10 dimensions of well-being) with the current market values (Western & Tomaszewski, 2016.). 10 dimensions of objective well-being are divided into material matters and quality of life (OECD, 2020). The study defined the objective well-being considering the 10 dimensions of OECD well-being dimensions. It furthermore included the positive and negative situations of objective well-being. Here, positive or good objective well-being means that the current material matters and quality of life of the female garment workers are satisfactory. In contrast, problems or negative objective well-being means that current material matters and quality of life are not satisfactory. The participants had no scope to measure their objective well-being. They just gave their information.

Subjective well-being (SWB): *Subjective well-being* is one of the 11 dimensions of well-being. Subjective well-being mainly indicates how individuals evaluate and experience their lives with daily activities and specific domain issues (Stone & Mackie, 2013). Diener et. al. (2002) divided subjective well-being into three categories: first is objective conditions of life, such as good health and wealth, virtue, and comfort of life. Second is the absence of negative matters in life and the presence of positive ones. The third is the global assessment of every aspect of individual life. OECD (2013) categorized subjective well-being into life satisfaction, affect issues, and eudaimonia aspects.

In the study, subjective well-being was defined considering the opinions of the female garment workers in Bangladesh. Here, SWB means happiness, satisfaction, and enjoyment of life in any situation overcoming and skipping daily problems. It includes three categories of OECD such as life satisfaction in domain matter, affects issues, and eudaimonia aspects. Life satisfaction indicates keeping the balance between income and expenditure; overcoming barriers and calming the workplace; managing housing within capacities; good family management besides job. Affect includes minimizing sorrow, stress, and sadness; enjoying life without boundaries, and bringing happiness in any circumstances. Eudaimonia indicates freedom; goals; and achievements in life. It was self-reported by the female garment workers their positive feelings and satisfaction towards life despite the difficulties. These are the operational definitions of concepts of subjective

well-being used in this study, according to the participants that have been interviewed, not by the outside researcher.

"Subjective well-being strategies": The female garment workers have a specific target, and they do various activities (strategies) to achieve the target. In this study, the word *strategy* is used as a technique, tactic, mechanism, or way of a solution to survival, short- and long-term subjective well-being of the female garment workers. Here strategies and tactics both are used for the short-term and long-term subjective well-being of the female garment workers. These strategies helped them to minimize the negative aspects of objective well-being dimensions and to bring subjectively well (feel happiness, satisfaction, and enjoy life).

Everyone needs a strategy. Political parties, different forces, organizations, institutions, and individuals have a strategy, who cannot imagine without a strategy. Besides the huge problems to reaching the target, it is important for anyone. The concept of strategy has been developed in various fields regarding the issues related to human activity in organized settings (Freedman, 2015; Heuser, 2010). It is occurred to deal with the practical management of human affairs, business, welfare, and the development of society. One of the earliest knowns of the strategy is offered in Old Testament 3500 years ago. The word strategy comes from the Greek 'strategos' word, meaning in command of an army led by a military officer but later it was used for civic, political functions, and administration of the state with 10 strategos (Think inside, 2022). In 500 BC, it was recognized by the governance of Athens in the structural and procedural way to democratize Greece (Harris, 1725). The strategia was then mostly used in political functions, particularly in foreign affairs. In the 4th century, it was used in the war, France used it for military use in 1799, later Germany and England (Freedman, 2017).

The word strategy varies from one field to another for instance political aspects, sociological, commercial, and scientific (Porter, 1996). There is no particular word or sentence that can define the strategy in a fixed way. The strategy is a plan or guideline to deal with the situation (Mintzberg, 1987). Drucker (1974) defines the strategy as purposeful action and Moore (1959) designs for action. It is a pattern in a stream of action (Mintzberg, 1972).

- In military terms, strategy is a concern with "drafting the plan of war, shaping the individual campaigns with these, deciding on the individual engagements." (Howard & Paret, 1976).

- In management "Strategy is a unified, comprehensive, and integrated plan. . . designed to ensure that the basic objectives of the enterprise are achieved" (Kozami, 2002).

- In Business, strategy is designed to achieve the company's goal of minimizing cost and maximizing profits (Evered, 1983; Davis, 2000)

- In the Dictionary of Radom House (n.d) strategy is (among other things) "a plan, method, or series of maneuvers or stratagems for obtaining a specific goal or result,"

- The term *strategy* is used to refer to a plan made to achieve success in situations such as business, war, politics, industry, sports, etc. (Cambridge dictionary, n.d). It means a plan to achieve a particular purpose. "A strategy is an action plan that you will take in the future to achieve a final end goal. Strategies help to define your long-term goals and how you go about achieving them." (Laoyan, 2021)

- Mintzberg et al. (1998) note that "strategy is an inherently elusive notion which includes highly heterogeneous and multi-faceted choices and actions."

The strategy is used with a variety of words such as technique, tactics, struggle, strength, and mechanism (Think inside, 2022). Someone called it tactics but both strategies and tactics are interrelated. About 2500 years ago, Sun Tzu (a Chinese military strategist) mentioned in his book "The Art of War" that "Strategy without tactics is the slowest route to victory. Tactics without strategy are the noise before defeat." These two are called both sides of a coin (Messineo, n.d; Freedman, 2015).

Many researchers use the word strategies in their research title regarding subjective well-being, well-being, and survival. Al Nima (2012), Farahani (2020), Garcia (2012), Tkach and Lyubomirsky (2006) used happiness increasing strategies; ERYILMAZ (2010), Eryilmaz and Sapsaglam (2018) used well-being and subjective well-being increasing strategies; Maxwell and Caldwell (2008), coping strategies; and subjective well-being.

Figure 1: Process of subjective well-being
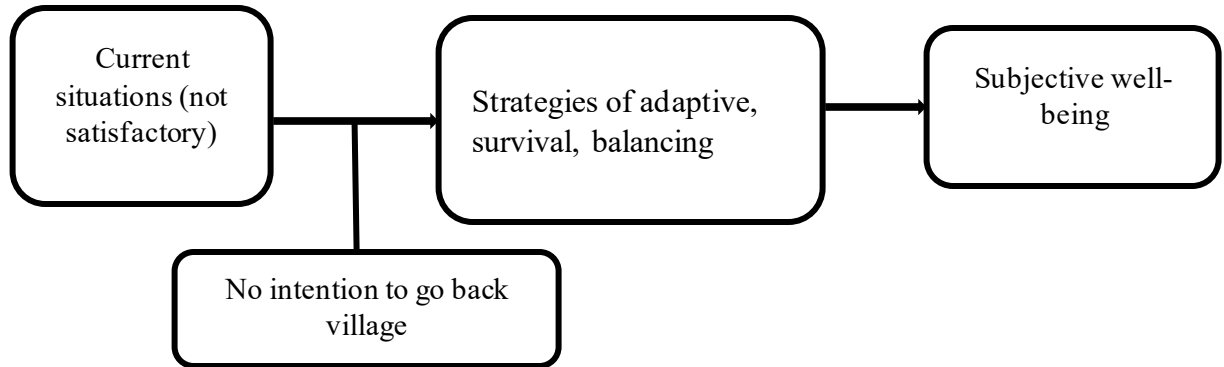
Source: the author

Figure 1 shows the process of female garment workers' subjective well-being in this study. In this study, the author did not try to say that the strategies of female garment workers are good for subjective well-being, but the author tried to show that their adopting strategies make them subjective well-being. Here subjective well-being strategies mean the tactics, adaptive, and techniques (figure) that minimize the critical situations of the people and bring well-being.

Freedom: Freedom has a large meaning considering the person and country. It is always associated with autonomy and liberty in the perspective of their own laws, have exercise everything without interference by the state, society, family, or others. Freedom includes freedom in association, freedom of assembly, freedom of choice, and freedom of speech. Berlin (1990) said "Freedom is the right or power to speak, act, or think as one wants without constrain. Bragg (2019) identified three dimensions and functions of freedom such as liberty, equality, and accountability. Among these three, freedom is exercised.

In this study, freedom includes decision-making, movement, and control over own life. For example, rural women have working opportunities, and the family provides the daily necessities, but they are restricted in movement and taking decisions in their own life.

1.1 Introduction

Positive aspects of objective well-being dimensions bring to people subjective well-being, but some strategies sometimes can moreover bring subjective well-being to people despite negative aspects or problems of objective well-being dimensions. For example, the case of most female garment workers in Bangladesh, where some strategies are needed. However, there are conflicting views and an overall lack of research regarding how the female garment workers keep themselves subjectively well, despite the negative aspects or problems in their objective well-being dimensions. Therefore, the main aim of the study was to identify the subjective well-being strategies of female garment workers. This chapter illustrates an introduction to the study by discussing the background and definitions of terms, followed by the research problems, objectives and research questions, methodology, the significance of the study, and finally the chapter ideas.

1.2 Background of the study

Bangladesh, as an emerging country, is still fighting against poverty, unemployment, corruption, pollution, and other social problems. It is a country with one of the highest population densities, with 160 million population, where 49.4% of them are women, the rural and urban populations had a proportion of 64: 36 in 2018 (UNFPA, 2020). The total labor force of the country is 62.1 million, of which 69.35 percent is male (43.05 million) and the rest 30.64 percent is female (19.06 million), but this rate is increasing day by day (BBS, 2019). Most of the female labor force is employed in household work, which is not included when counting GDP (BBS, 2016). Now, the economy of Bangladesh is increasingly developing due to two major fields. The first is foreign remittance and the second is the garment industry.

After the independence of Bangladesh (1971), the economic conditions were very poor, the country and its people were suffering a crisis. For instance, in 1974 a famine began and continued for one year. It was predicted that over 1.5 million people would die, though the government estimated there were 27,000 dead (Muqtada, 1981). The government and individuals tried to minimize the crisis with various initiatives such as giving priority to agriculture, nationalized jute mills, and establishing new policies and privatized most garment industry, which was one of the best initiatives. Agriculture depended on the natural rain that would sustain the production. The government introduced water technology for seed fertilizers and cultivation in 1975/1976. Agricultural production increased sharply that was called the green revolution in Bangladesh. Likewise, the production did not fulfill the demand of the country due to natural disasters, lack of modern

technology, more population pressure, and the incapability of the farmers (Hossain, 1984). Another sector was the jute mill, which was started many years before the independence of Bangladesh, and the government gave it once again a priority to it. More than .25 million workers were employed, 4 million farmers' families were involved to supply the raw materials, and approximately 30 percent of total export came from jute mills in 1975/1976.

Gradually, this industry faced challenges due to alternative materials, lack of raw materials, and less use of eco-friendly fiber globally (Hoque & Hopper, 1994). After 1982, 34 jute mills were privatized and now most jute mills are privatized but this sector is about death (Parwary, 2021). In that perspective, the garment industry was contributing to more employment, especially for women's employment and export earners. A few years after the famine (1977), an export-oriented garment industry was established named 'Desh Garment', which was a pioneer of the garment industry in Bangladesh (Yunus & Yamagata, 2012). It started exporting in the 1980s.

Figure 1.1: A general organogram and average wages structure of garment industry in Bangladesh
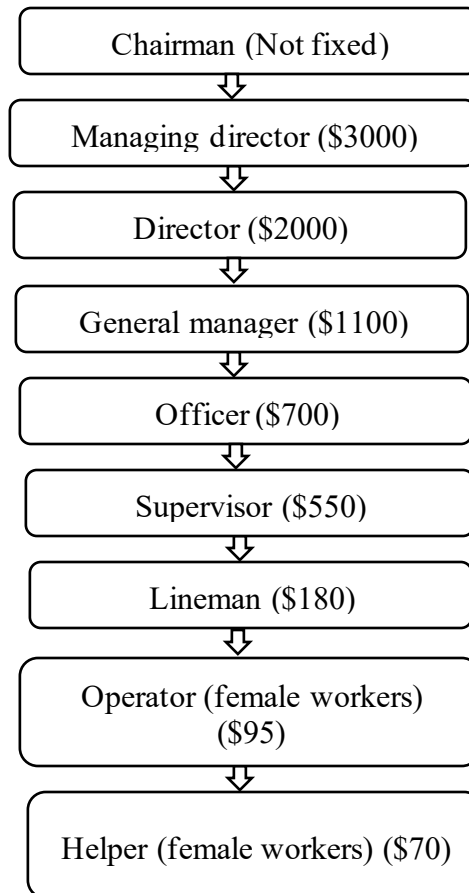
Source: Garment academy, n.d.; pay scale, n.d.

Gradually, the number of garment industries increased. From 1981 to 1982, the total number of garment industries was 78 and the number of workers was 0.025 million, where 1.8 percent were only female workers. At present, the total number of garment industries is approximately 5000, and more than 4 million workers are employed, where 85% of those are women (BGMEA, 2021). Among them, 60% are unmarried and 40% are married (War on Wants, 2018). Almost all female workers are less educated. The fact that the garment industry created more job opportunities for them is one of its great achievements. Likewise, the industry contributes to women's empowerment because this sector provides

priority to hiring female employees rather than male employees. Every garment industry has its own organogram. Figure 1.1 shows a general organogram and the average salary structure of the garment industry in Bangladesh. The top is the board members and the second stage is a chairman who is the owner of the garment industry. The bottom persons are female garment workers. The success of the garment industry contributes more to the development of the country and the owner of the garment industry (Mottaleb & Sonobe, 2011). Last year (2021), the garment industry contributed 83% of the total export (BGMEA, 2022). Additionally, with the development of the country and more profits for the employers, the concern issue was about the well-being of the workers, especially female workers.

The government of Bangladesh fixed the wages for the workers, but the upper positions wages are not fixed for all garment industries. Generally, the managing director gets 180000-2500000 BDT ($2000-2800) monthly, supervisor 40000-50000 BDT ($500-600) (figure 1.1). In contrast, the legal minimum wages of the garment workers are 8000 BDT (US$96) including all facilities, such as house rent and health insurance since 2018 (The Independent, 14 January 2019). The employees are

Table 1.1: Monthly wages for workers

Grades	Gross wages 2018 (monthly, BDT)	$USD
7th	8000	92
6th	8420	95
5th	8875	100
4th	9347	105
3rd	9845	114
2nd	15416	175
1st	18257	210

Source: The Independent, 2019
Haque & Bari, 2021

employed from 1st to 7th grade (Table 1.1). Though most of the workers are female, the highest posts are occupied by male workers and lower posts (6th & 7th) are occupied by females (Rahman, 2016). Most of the female garment workers cannot reach to 4th and upper grades. They pass their whole working life in 5th to 7th grade. Their average basic monthly income (with overtime payment) was 8,500 BDT (US$100). Workers, especially female workers who are sacrificing themselves for the betterment of the country's garment sectors, live under the poverty line (Islam et al., 2017). It is estimated that the minimum living cost for a single person in the Gazipur district is 13,630 BDT ($177) if they live in average (semi-concrete) places and eat only minimum amounts of calories, the total cost calculated is more than double of the garment workers' earnings (Khan et al., 2016). Due to their low wages, they cannot afford nutritious meals or comfortable clothes and live in slum areas sharing space with others (Bhuiyan, 2012; Rahman and Rahman, 2020). Their children do not get proper education (Rahman and Nasrin, 2016). Adolescent girls have limited privacy. Likewise, some female workers have experienced of harassment (physical, mental, sexual, or social) (Action Aid Bangladesh, 2019). The safety record of

the Bangladesh garment industry was one of the worst in the world, especially for female garment workers. Last few years the safety of the workers is improving after some incidents. For example, the Rana Plaza incident in Savar, Bangladesh, where 5 garment industries existed, collapsed in 2013 and killed more than 1132 workers while 2500 were injured. Five months prior to the Rana Plaza incident, at least 112 workers died for they were trapped inside the burning Tazreen Fashions factory (ILO, 2018).

It has been mentioned that 85% of total workers are female and among them, 85 to 90 percent have migrated from rural areas (Action aid Bangladesh, 2019). Currently, more working opportunities for women in rural Bangladesh. Above all, every year less-educated women are migrating to the urban areas and working in the garment industries. For the betterment of the garment industry and workers, especially female garment workers, there are some laws that were formulated in Bangladesh, such as (1). Bangladesh labor law 2006[2] (amendment in 2013[3]), which is a summary of previous labor laws. It attests to the restriction of child labor; maternity benefit; social provisions related to health, hygiene, and safety; welfare; working hour and leave; wages and payment; working compensation for injury and accident; alliance for safety and security; workers' participation in companies' profits; provident funds; and penalty and procedure, etc. Nevertheless, female garment workers are not getting proper services, and employers frequently violate the law without being punished. (2.) Bangladesh textile policy 2017, here indicated taking initiatives for the betterment of workers compared with other countries. Both laws have more criticism (Ali, 2019), the garment authorities mostly do not follow the laws. The government does not provide any extra support for the well-being of female garment workers. Additionally, very few national and international NGOs such as ILO; Nari Uddug Kendra (NUK); Bangladesh Institute of Labor Studies (BILS); Naripokko, Phulki, The Awaj foundation; The Bangladesh Center for Workers' Solidarity; Labor Behind the Label; and Women for Women, are working[4] for them, but their services are very limited. Sometimes, labor unions try to negotiate with employers about wages, but some union leaders are corrupt. This is a critical issue for female garment workers in Bangladesh. The garment authorities (employers) do not take it seriously. In addition, the policymakers finely avoid the bush. I have conducted this research to identify the subjective well-being

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2. Bangladesh_Labor_Law_2006_Eng-1%20.pdf
3. https://www.ilo.org/global/topics/hiv-aids/legislation/WCMS_229274/lang--en/index.htm
4. Services mean legal support, primary health care, training on Worker's rights, duties and responsibilities, the campaign against harassment, and mental support

of female garment workers. I have no intention to justify their current situation. After all, I think, they both should take the female garment workers' current situations seriously.

The current situation of the female garment workers in Bangladesh seemed so miserable that it could not bring satisfaction and happiness to the workers. Interestingly, most female garment workers feel happy or satisfied (subjectively well) with their present situations (Naved et al., 2018). This opposes to the many studies and theories that mention subjective well-being depends on objective well-being indicators- for example, good income, wages, jobs, and housing are responsible for bringing people happiness (Heady & Wooden, 2004; OECD, 2013). Diener & Biswas (2002) showed that material matters such as good wages, income, and nice housing are important elements for the subjective well-being (happiness) of the people in most developing countries.

There was a large confusion between the current objective well-being and the subjective well-being of the female garment workers. My conclusion is that subjective well-being varies from person to person. We cannot say that rich people are happy and poor people are not happy. Happiness and satisfaction sometimes do not come from objective well-being dimensions, but from subjective ones. It cannot be measured based on quantitative measurement; rather qualitative analysis is essential. For example, female garment workers get low wages and have other objective dimensions problems, but they are subjectively well. Here, most important is the secret of the female workers. It was assumed that female garment workers use strategies or techniques for enhancing their subjective well-being. Thereby, the objective well-being dimensions sometimes do not work for subjective well-being.

1.3 Examining the preceding research

Meanwhile, some research has been conducted on female garment workers all over the world. In this section, I refer to different categories of studies. I have examined the studies from the global perspective and Bangladesh perspective regarding the well-being and subjective well-being of the female garment workers. Improvement of the lives of garment industry workers in Indonesia, especially women and their families (Satrya et al., 2017). In India, excessive overtime, low wages, poor access to social security provisions, and sometimes verbal and sexual harassment occur (ILO, 2017). Over 80 percent of textile and garment enterprises violated policies about working duration, rest periods, and other labor safety regulations. But in Vietnam, the situation is improving at a satisfactory level (Huong, 2017). In China, workers are averagely satisfied, and they desire more personal

free time (Chen, 2017). All over the world, several countries have large garment industries. Bangladesh is the second largest industry all over the world (BGMEA, 2021). However, the basic salary (including all benefits) of the workers is the lowest compared with other countries. For example, Japan $1203, UK $1734, USA $1864, Thailand $632, Malaysia $557, China $270, Vietnam $248, Indonesia $231, India $168, Bangladesh $95 (ILO, 2020; Węziak et al., 2019). The workers have a very limited scope to earn from other sources. In Bangladesh, there is much academic research on female garment workers. The research studies usually examine the overall situations, housing, health, working environment, and well-being situations. The study refers to the research studies that are related to the objective well-being and subjective well-being issues of the female garment workers in Bangladesh perspective.

Agency of the marginalized

Among the lower position working women, female garment workers are the marginalized people. In Bangladesh, less-educated women who are doing jobs in the cities face many problems. They are considered marginalized considering their income and lifestyle. Among these kinds of working women, more than 80% work in the garment industry in the lower position (Islam et al., 2015). In this perspective, female garment workers are marginalized in this study. The Agency of these people is their ability to act collectively or individually to further their own interests (Kabeer, 2003). The social, material, human, psychological, or political is their individual assets. Their voices, representations, and identity are collective assets. To understand them and to identify their resistance, different discipline deals with their agency. For instance, social work highlights social casework, group work, and community organization (Healy, 2008). It always gives priority to people's agency. During the problem-solving process, social work gives priority to the opinions of the target people. In this research, social work gives priority to the agency of the female garment workers to identify their objective well-being and subjective well-being. The view of anthropology about the marginalized people seeks cooperative dealing with local culture and design poverty reduction strategies. Capturing poor people's perceptions, describing their coping strategies, and identifying their priorities through PRA and PPA (Booth et al., 1999; Frerer & Vu, 2007; Scott, 1985). The International development coverage on poverty reduction is based on the views of the target people. It highlights agency on the side of economic and sociopolitical conditions of the people (Yanagihara, 2003). In this study, the study area is subjective well-being strategies. Some questions can raise about the strategies. Are these really strategies for enhancing subjective well-being? The study identified that female garment workers are marginalized. Their

agency is not like other groups of agencies. The agency of the female garment workers is considered as the adaptive preferences or strategies. There are many examples of adaptive strategies for marginalized people. For instance, Nussbaum (2001) identified that poor women's strategies and preferences help them for being well may not work for the other groups of people. This is subjective welfarism. It is the actual choice (theory of choice) of the people which means the state of mind most conductive to rational choice. The important aspect is adaptive preference and strategies to cope with the situations for well-being. Both hedonic and eudaimonic well-being are included (Nussbaum & Sen, 1993). So, it can be said that subjective well-being differs from culture to culture, person to person, and country to country. The marginalized people the take same strategies to adapt their situation for subjective well-being.

Objective well-being of the female garment workers

Objective well-being indicates the current situation of 10 well-being dimensions of the OECD well-being framework. Meanwhile, some research has identified the objective well-being of female garment workers. The economy and unemployment were important factors for the migration of rural women to urban areas and their entrance into the garment industry (Kibria, 1996). In the garment industry, their salary is very low, and they face wage discrimination (Paul-Majumder & Begum, 2000). Though the government has already fixed the minimum wages for their better standard of living, it is not equal to the market price (Farhana, 2015). Notably, they maintain a very critical life, hardly managing their own and their family's expenses with limited wages (Sikder et al., 2014). Women sometimes face harassment inside and outside of the garment industry (Anawer, 2017; Khosla, 2009). They cannot fulfill their daily necessities for they are ill-paid. This creates a negative experience and impacts on their well-being. Sometimes, they have similar experiences of violence including emotional, physical, and not getting a promotion. Though some of them have become powerful within their families for their financial contribution via remittance to their houses, especially in matters of decision making, they are powerless (Shumi et al., 2015). It is true that women are empowered for being employed, but the exploitation is not decreasing. Mahmud and Hussain (2016) mention in their research that women in the garment industry face discrimination for promotion. On the contrary, in the case of married female garment workers who have newborn babies, their children are deprived of their care; they suffer from malnutrition and unhygienic complexities (Bhuiyan, 2012). It is very tough for female workers to manage their families besides their jobs. Kabeer and Mahmud (2004) said that social prejudices in society are

commonly targeting them. Someone mentioned their unhealthy living environment; most of them live in a shared room (4 to 5 members in a room), and for these reasons, some diseases are widespread (Ali et al., 2008). Some garment industry provides primary health care services and BGMEA introduced health care services (BGMEA, 2022), but these services are very limited considering the number of workers. There is inadequate maternity protection; challenges to breastfeeding; and poor access to health services and education (Unicef, 2015), which may lead to job dissatisfaction, and low productivity of the workers (Islam et al., 2017; Naved et al., 2018). Overall, considering the current situation of the objective indicators (such as wage and income, working conditions, and housing) of the female garment workers' well-being, it can be said that the female garment workers are not well or satisfied.

Subjective well-being of the female garment workers

In contrast, there are few studies on the subjective well-being of female garment workers. A report shows that female garment workers feel satisfaction despite the problems in wages, income, and housing (Nazneen et al., 2020). The research measured the subjective well-being of female workers. Naved et. al. (2018) were surprised at how well the female workers felt about their lives. They could not identify the mechanism used for them to feel subjectively well. Likewise, Johri and Mehrotra (2014) were curious about how female workers make themselves happy with so few opportunities. They identified the present situation, but the reason was still unknown to them. Hossain et. al. (2007), and Hoque (2015) conducted research on the well-being of female workers. They found that the workers' objective well-being dimensions are very poor, which means low wages, unhealthy living, and low quality of lifestyle. In contrast, they found that the workers feel good, happy, and satisfied with their present life.

Scope of new research

The above literature works as a good foundation for this study, and it also provides a scope of new research. The study identifies that female garment workers are marginalized. Different disciplines highlighted their agency to the marginalized. Their agency was not highlighted in the literature that was not identified. The existing literature identifies that there are debates about the objective well-being and subjective well-being of the female garment workers in Bangladesh. Likewise, some academics and practitioners, whose views are discussing the future of female garment workers, have criticized, especially in the present situation, the workers' wages, work environment, living places, and health. The literature identified that the present situations of the female garment workers are poor. In contrast, literature also identified that female workers felt happy or satisfied with their

present life. This was a puzzle because OECD (2013) mentioned that subjective well-being depends on the positive or good objective well-being dimensions. I did not get answers from the literature on how female workers kept themselves subjectively well despite the problems in their objective well-being dimensions. However, it seemed that the female garment workers in Bangladesh took some initiatives or strategies which helped them in their subjective well-being. No research has been conducted on 'what techniques or strategies made the female garment workers subjectively well' and their subjective views have not yet been evaluated. In reality, these studies focused on identifying only subjective and objective well-being situations of the female garment workers but did not identify the techniques or strategies behind them, which were the key factors for their subjective well-being. This was the literature gap and missing point of current literature from Bangladesh's perspective.

Besides the literature gap, other factors motivated me to conduct research on these issues. Firstly, the readers can sometimes feel confused when reading the literature regarding how the female workers keep themselves well. Secondly, most of the time, the employers are not quite interested in increasing the benefits for the workers. Likewise, when the employers see the reports saying that the workers are satisfied with their present life, they stop seeing the problems and argue that the current salary structure is good. But the employers do not know how the workers keep themselves well. Thirdly the government authorities sometimes cannot understand well the exact situations of the female workers because the literature is confusing. Thereby, it is needed to inform the readers, employers, and government authorities that the facilities of the garment industry cannot make the female workers subjectively well, rather they use some techniques or strategies to make themselves subjectively well. Hence, at the very early stage of my study, when I did not get the answer to how the female garment workers kept themselves subjectively well, several times, I physically visited and observed some garment industries, housing areas of garment workers, and talked to them. I observed the critical situation of female garment workers in industry and at home. Interestingly, they were happy and satisfied with their present life. This also motivated me to know the techniques or strategies which helped them feel satisfaction despite insufficient wages, limited food, and a congested housing environment. However, I think, their facilities and lifestyle should be improved. If these conditions continue, I worry that the women will not be interested in working in the garment industry in the future, causing their physical and mental illnesses to increase, and the industry to fall into a critical situation. It was high time to explore their subjective

strategies. Therefore, the study realized that some research on the subjective well-being strategies of female garment workers might be necessary.

As a result, the existing research is insufficient because it did not identify the subjective well-being strategies of female garment workers. In this case, the literature of Bangladesh's perspective needed to look for a new knowledge paradigm on this issue. This paradigm would explore the techniques or strategies for the subjective well-being of female garment workers.

1.4 Research objectives

It is revealed that the objective well-being dimensions of the female garment workers in Bangladesh did not indicate satisfaction or happiness in their lives. In contrast, the subjective well-being of the female workers revealed good indications, which means they were happy or satisfied. The study found a literature gap between objective well-being and subjective well-being. There were some strategies or techniques that made them subjectively well. These strategies or techniques were not described previously. From this perspective, the study used the term subjective well-being strategies, that helped the female garment workers for enhancing subjective well-being. Given the lack of research regarding the subjective well-being strategies of the female garment workers in Bangladesh, the main/broad objective of the study is "to identify subjective well-being strategies of the female garment workers". In particular, there were some specific objectives towards attaining the broad objective which are:

- To find out the factors that cause less-educated rural women to migrate to urban areas and join the garment industry.
- To measure the current objective and subjective well-being situations of the female garment workers.
- To know the subjective well-being strategies of the female garment workers.

1.5 Research questions

Correspondingly, the primary research question is: what strategies made the female garment workers subjectively well, despite the problems of objective well-being dimensions? Following the broad inquiry, the study has some sub-research questions following the order of chapters:

- What factors make the rural less educated women migrate to urban areas and join the garment industries in Bangladesh? (Chapter three)
- What are the present well-being conditions of the female garment workers? (Chapter seven)
- How do the female garment workers make themselves subjective well, when they are facing difficulties in objective well-being dimensions? (Chapters eight, nine, and ten).

The author identified the rural to urban migration factors during pre-interview times that worked as a background of the study. Here, the author has no intention to compare their present and past situation, the highlighted issue was to find out just their present strategies for enhancing subjective well-being.

1.6 Research methodology and approach

Methodology means the guideline of the research from the starting point to the end of the research. It describes the general research strategies that are undertaken to direct the outline of how to research. The study has been designed to be carried out through the interwoven of different qualitative research approaches, which were furthermore influenced by the social work and sociological approaches (a branch of the social sciences approach). The research included different groups (current female garment workers, retired workers, employers, and experts) as participants to find out the answer to the main research and sub-research questions. The author conducted five months of fieldwork; two times physically in Gazipur, Bangladesh in 2019 and 2020. Likewise, it was moreover conducted virtually (through skype, messenger, WhatsApp) in 2021 due to the Pandemic situation (Covid-19). The author used a qualitative survey, in-depth interviews, and Key Informant Interviews (KII). The qualitative survey was conducted using a simple questionnaire and in-depth interviews using open-ended questions. To validate the information, data triangulation was considered. The conversations were in the Bangla language (the first language of Bangladesh), which were recorded and taken field notes with permission. The language was translated later into English. The results of the questionnaire discussed a simple table without any statistical analysis. The results of the in-depth interviews were discussed thematically with the narratives of the interviewees to enrich the findings. The results of the KII were given within in-depth interviews. The code of ethics of social research was strongly maintained (details of methodology in chapter six). The study follows APA referencing style.

The study followed the OECD well-being framework to measure the current well-being and the sustainable livelihood approach for subjective well-being strategies, but both were modified considering the research questions. The study argues (considering the modified subjective well-being model) that people might be subjectively well through the use of strategies despite the existing

Figure 1.2
A modified model of subjective well-being strategies.
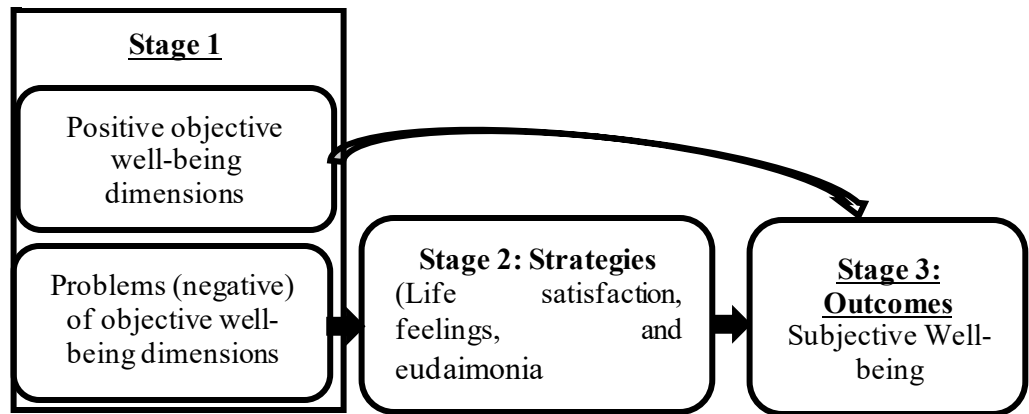
Source: Author

problems in the objective well-being dimensions (figure 1.2). This model has been followed in this study to identify the subjective well-being strategies (Chapters five and six).

1.6.1 Social work

The study used sociological and social work approaches. Both are related to international development. The sociological approach is well-known to all, but social work is a new approach for some researchers. Thereby, the author did not describe the sociological approach but briefly described the social work.

A. Social work studies: Social work is a new discipline and approach to social aspects. It contributes more to international social development all over the world, especially in developing countries, by helping disadvantaged groups. "Social work is both an academic discipline and the practice based professional activity of helping individuals, groups, or communities to enhance or restore social functioning and creating societal conditions favorable to this goal and overall well-being" (NASW, 1973). Social work is a part of social sciences that applies other of its disciplines, such as psychology, political science, sociology, community development, public health, and anthropology, to conduct research, engage with clients, conduct assessments, collect data, develop an intervention to solve personal and social problems, and create social change (Watson & West, 2006).

Social work began long ago through philanthropy. In the 4th century, social services in the European states were provided by Christian Church for the setup of burial societies (funeral after death), building houses for the poor, aged, and the homeless, hospitals, and orphanages. During the Middle Ages, this charity was in the form of direct relief and social workers tried to find out the root causes of poverty. Social workers thought, that if we do not identify the main causes, the problems will never be solved. It continued until the early modern period. In the 19th century, the informal helping system was replaced by professional social work that originated in England after the industrial revolution. Many people have fallen into poverty and other social problems. Social work tried to mitigate poverty (because poverty and inequality were the focus of social work), protect human rights, and manage mass social problems (Healy, 2008). Social work is a practical profession that is relatively modern and originated scientifically. It includes individuals, groups, and communities to improve social conditions and enhance development (Welshman, 1999). Working for social betterment, to identify the problems with evidence, social work had become an occupation and achieved professional status by 1930 including theory and practice. Jane Addams was the pioneer of social work and was the first woman to be awarded the Nobel peace prize in 1931.

A professional organization of social workers named the National Association of Social Workers (NASW), was established in 1955 in the United States by social work practitioners. The rules, regulations, code of ethics, and everything else in social work are formulated and recognized by this organization. From 1960 onwards, social work did not believe in charity any longer. It works to find out the core problems that torment people and provides research-based recommendations to them. At the same, social workers believe in development, especially in sustainable development (Soydan, 2012). At present, social work emphasizes that the participants should be the ones to diagnose the problem and find out the way of solution through participatory methods. It believes in the active participation of people.

B. Scientific inquiry in social work and social work research: In the early stage, social work was only practice-based without proper inquiry of the situations. People's perception was that social work is a profession, but practitioners (social workers) are not researchers. The practitioners' main commitment was to help the vulnerable or disadvantaged groups and to inquire about social justice. The main aim of social work is to solve everyday problems, alleviate human suffering, and promote social welfare for disadvantaged groups. Evidence-based information was needed for social work. They (practitioners) realized to help people, to influence the government to change the policies, and to fulfill the

community's greatest needs, evidence-based information (scientific inquiry) that may come from the research was needed. Or else, the situation or practice will be unknown, non-scientific (Rubin et al., 2005).

C. Purpose of social work research: Social work follows the scientific method with evidence-based practice to conduct an inquiry. "Social work research begins with practical problems and its objective is to produce knowledge that can be put to use in planning or carrying on social work programs" (Rubin et al., (2005). It is a systematic investigation in the field of social work, and it has more than one purpose, each type having different implications**.**

> **First: exploration (it's evidence-based practice),** it includes a questionnaire about faculty views. The questionnaire's early step is to carry out an exploratory interview with participants so that the researcher can go further, creating a ground of depth interview.

> **Second: description**. The observation made by researchers and the participation of the people refers to qualitative research, to understand the phenomenon in deeper meaning. Description in social work research describes the situations of problematic lives of people or inequalities they suffer from; how they are struggling, their relations with neighborhoods, how they feel, and how much they contribute to their families.

> **Third: explanation.** The explanation of why incidents occur, or to find out the causes of incidents. This is also an evidence-based practice that examines the characteristics of the participants.

> **Fourth: evaluation.** Evaluation of social policies, programs, and interventions of the government or any other organizations that are providing services for the betterment of the disadvantaged groups. (Drisko, 2013).

D. Social work research methods: When social workers realized that scientific-based evidence was necessary, social work research methods emerged to measure the quality and quantity of the social problems and to help disadvantaged groups. Social work research provides information that social workers take into consideration before taking any action regarding the clients and programs. Here, social workers play a role as social caseworkers, group workers, and community organizers. Social work research mainly deals with different problems, like women and children's welfare, poverty, gender, etc. It furthermore focuses on individuals, groups, and communities. It tries to inquire about the origin of the

problems (Anastas, 1999). It uses experiments, survey research, qualitative research, content analysis, secondary analysis, historical research, anthropological method, and comparative research methods. The methods depend on the areas of study. Social work uses different methods that are used in the social sciences. For instance, if we want to know the behavior, perceptions, situations, and voices of the people, which would require their participation, we use the ethnographic method. Bureaucracy, hierarchy, and state-related issues use political science methods (Heather & Jones, 2013).

Social work prefers face-to-face contact with target people (clients) and takes their opinions. Always prefers to describe the situations in a qualitative rather than quantitative manner. As a result, the qualitative method is the most used. It implies four fields: naturalism, grounded theory, participatory research, and case study. Social work emphasizes participatory research and case studies that involve poor people and give priority to the voices of the marginalized groups that are facing problems, pressuring the government to act for the betterment of the disadvantaged people's lives. Likewise, social work typically provides priority to solving the problems by using indigenous resources, which means that the people who are dealing with the problems attest to solving them with their own resources when receiving support and guidelines given by social workers (Bitonti, 1993). Social work uses questionnaires, interview schedules, and scales, sometimes using them for qualitative research. First, it tries to comprehend the overall situation (the information may come from questionnaires). Next, it uses in-depth interviews to find out the details of the problems with the participation of the people (participants) and their opinions (Banks, 2001) who participated questionnaire purposively. It covers objectivity and subjectivity in scientific inquiry. Social work research follows the code of ethics of the National Association of Social Workers (NASW) and guidelines that were approved by social workers.

E. The reason for the author to use the social work research approach: Social work is a holistic approach that uses methods from the social sciences field. The author used the social work research method for various factors. Social work mainly deals with women, children, vulnerable groups, and poor people. It tries to identify the real situations and the exact causes to find out a way of solution (Mason, 1997). The current study area is female garment workers in Bangladesh, who are poor people and a disadvantaged group that is highly related to social work areas. The author's academic background is social work, of which he carries deep theoretical knowledge and know-how, regarding the way of conducting social work research. Social work follows practice models, which helped the present study. The qualitative approach is given more priority in social work research. This

research argues that a qualitative approach is appropriate for the investigation, which was influenced also by sociology, considering the research areas and the other factors of the research. The sociological approach is used in the social work method. As a result, the author uses a social work method in this research as well.

At the time of data collection, social workers do a psychosocial study of the participants, which is very effective for research. Social work often uses questionnaires to know the primary ground of the situations and then go to an in-depth interview using a qualitative approach. In this study, the same procedure has been used. At the end of the research, social work emphasizes the importance of submitting a report to the related ministry of the government to take the necessary actions on the issue. The author will submit a report to the related authority of the government of Bangladesh so it can better tackle the situation with the correct actions. For the above factors, the author used the social work research method. The use of questionnaires in the qualitative approach in social work research is the methodological contribution of the author.

1.7 Significance of the study

Subjective well-being strategies are an emerging matter of interest in both social sciences and development studies. Recently, any new knowledge acquired in this area of research has been considered of high value; therefore, this research brings many significant contributions.

- Various theories and literature that were studied in this research have identified factors of rural to urban migration. These factors were not fully applicable in Bangladesh. This study has identified new factors of migration of rural less-educated women to urban areas that had not been identified before. It was these new factors of migration which revealed that limited freedom for women was more important to participants than economic opportunities. Considering the results of the study (migrations factors), the author proposed a new migration model on the subject of the internal migration of women in developing countries. Researchers can follow this model to better understand the internal migration of women in other situations.

- The current objective and subjective well-being situations of the female garment workers in Bangladesh have been measured in this study. The readers can easily understand the financial, social, workplace, and housing circumstances of female

garment workers. Likewise, happiness, feelings, and satisfaction have been identified.

- Most importantly, the subjective well-being strategies that were identified in this study explain why the current female garment workers and the retired female garment workers were subjectively well, despite the difficulties in objective matters. This is the new knowledge produced by this study, which will contribute to the body of knowledge on subjective well-being by describing strategies used by female workers who have limited income but still want to be happy or feel satisfied with their situations in Bangladesh or in other developing countries. The study helped to address the current shortage of research in this area and provided a subjective well-being model to keep those facing difficulties in objective matters to feel subjectively well. The lower position working women were highlighted in this study, although the new knowledge can be applicable for both men and women, working or non-working.

- The findings of the study have been presented at an international conference and published in an article in a recognized journal. The readers can understand the current situations of the female garment workers in Bangladesh and their subjective well-being strategies. The acquired knowledge will be taught to university students, who in near future might become policymakers of the country. It's hoped that having access to this content they will consider the female workers' issues in their work. A paper will moreover be submitted to the related ministry and planning commission in Bangladesh. The result of the study may clear the misconception about the female garment workers' subjective well-being. The government authorities, employers, NGOs, volunteers, and readers will know that it's not the more favorable conditions in the objectives matter, but the subjective strategies used by the female workers that make them subjectively well. After knowing about the current situation, the garment authorities can increase the facilities of the female workers and government authorities can include these issues in existing policies. Thus, female garment workers can be widely benefited from these findings, despite becoming a useful literature for other researchers.

1.8 Structure of the dissertation

The dissertation represents the subjective well-being strategies of female garment workers in Bangladesh. It includes a total of twelve chapters. The outlines of the dissertation have

been drawn briefly in figure 1.3. The chapters include an initial discussion about female garment workers and their subjective well-being strategies in Bangladesh through a literature review. The subject has been discussed with some experts in this field, taken interviews of female garment workers and employers, discussions, and conclusions.

In chapter one, the context of the research has been introduced, including the research's background and problem, besides a statement about the author's interest in subjective well-being strategies as a research site. The study's objectives and questions have been identified, and the value of such research is argued. The methodology and theoretical approach are shortly introduced. It also describes social work as an academic discipline. The importance of the study has furthermore been discussed. The definition of terms and outline of chapters have been discussed in this chapter.

Chapter two demonstrates the historical background of the garment industry, its current problems, and the prospects of the garment industry in Bangladesh. The chapter presents the early stage, the golden stage, and the contribution of other countries to establishing garment industries in Bangladesh. It also discusses the Multi-Fiber Arrangement (MFA) and its merits and demerits, and the influence of MFA on Bangladesh. The last part of the chapter discusses the present situation of the garment industry in Bangladesh.

Figure 1.3
Outline of the dissertation

BOX- A

Chapter 1: Introduction

Chapter 2: Garment industry in Bangladesh: History, problem, and prospects

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Chapter 3: Factors of rural less-educated women's migration to urban areas and work in garment industry

BOX- B

Chapter 4: Literature Review → Chapter 5: Theoretical perspectives → Chapter 6: Methodology and research methods

BOX- D
Results of in-depth interviews

Chapter 8: Subjective well-being strategies of the single female garment workers

Chapter 9: Subjective well-being strategies of female garment workers who have children

Chapter 10: Subjective well-being strategies of retired female garment workers

BOX- C
Results of qualitative survey

Chapter 7: Current well-being situations of the female garment workers

BOX- E

Chapter 11: Discussions

BOX- F

Chapter 12: Conclusion

The working opportunities in the villages for the less-educated women are better than in urban areas. The author first tried to know why they migrate to urban areas and join the garment industry during the pre-interview times. Chapter three highlights the results of the pre-interview, which were the factors of rural less-educated women's migration to urban areas and to work in the garment industry, which was one of the sub-research inquiries. The chapter identified new factors by which rural less educated women were bounded to migrate to cities and join the garment industry. The author has drawn a model of the rural to urban migration process for developing countries based on the results of this study.

In chapter four, the existing literature has been reviewed to identify the current situations of the female garment workers and their subjective well-being strategies. The first section illustrates the global perspective where the garment industry contributes to export earners. The second section is Bangladesh's perspective. Lastly, the author analyzed the literature, found some common pitfalls, and identified the necessity of research to measure the current well-being and subjective well-being strategies of the female garment workers in Bangladesh.

 The theoretical aspects have been presented in chapter five. It focuses the well-being and subjective well-being strategies. First, the concept of well-being and subjective well-being have been discussed. Later, well-being measurement tools have been identified and the author analyzed and selected one framework to measure the current objective and subjective well-being situations of the female workers in Bangladesh. The last part is about subjective well-being strategies. The chapter moreover discusses some models, approaches, and literature for subjective well-being strategies and identified an approach for this study. It furthermore illustrates that the applicable framework and approach needed modifications in order to be used in this study.

Chapter six describes the methodology and research methods that are used in the research. The chapter discusses the modified framework of well-being that has been used to measure the current well-being and the modified model of subjective well-being strategies which has been used to identify the subjective well-being strategies of the female garment workers. The adoption of a qualitative research approach has been justified. The chapter also discusses the participants' selection process, study areas, data collection techniques, data discussion and analysis, validity and reliability, ethical issues, and the importance of triangulation.

Chapter seven indicates the results of the qualitative survey. Data was collected from current female garment workers through a questionnaire to measure their current well-being situations. The well-being dimensions were classified into objective and subjective. The first section of the chapter measures the current objective well-being and subjective well-being of the participants. The second section includes the discussion of this chapter. From the point of discussion, the chapter identified the necessity of in-depth interviews on subjective well-being strategies.

> The previous chapter (seven) indicated that female garment workers face problems in objective well-being dimensions, but they are subjectively well. The next three chapters (eight to ten) include the subjective well-being strategies of the female garment workers (results of in-depth interviews). The results of the interviews were classified into three chapters based on the patterns of the participants.

Chapter eight includes the results of in-depth interviews. Here, the participants were single female garment workers. The chapter discusses the subjective well-being strategies of single female garment workers. The results were classified into three considering the OECD subjective well-being model, which are: life satisfaction in domain issues, affects, and eudaimonia aspects.

Chapter nine is designed based on the information collected from female garment workers with children. These are the results of in-depth interviews. It has been discussed what strategies they took regarding their workplace, home, families, and children's well-being.

Chapter ten illustrates the results regarding the group of retired female garment workers. The author selected the retired workers to triangulate the data. The chapter shows that during their garment working time, the retired female workers had fewer facilities when compared to the ones current workers have access to. It also describes how they made themselves happy or satisfied.

Discussion is an important part of the research. Chapter eleven elaborately discusses the in-depth interviews (chapters eight, nine, ten), highlighting the important strategies (findings) that most of the participants took for their subjective well-being. A sub-inquiry of the study was to identify the factors of rural to urban migration that was discussed in chapter three. Another sub-inquiry was to measure the current well-being situations of the female garment workers in Bangladesh, which are discussed in chapter seven, but some key findings have been discussed here to justify and triangulate the results of the in-depth interviews. Subjective well-being has three elements: life satisfaction in domain issues,

affects, and eudaimonia aspects. Therefore, the chapter has been divided into three parts based on subjective well-being elements, and discusses the major findings, comparing them to the results of the qualitative survey (chapter seven) and existing literature. The chapter identifies some important strategies that can make the poor or struggling (in objective matters) people subjectively well.

The last chapter (twelve) is the conclusion. The chapter describes summaries and answers to the research findings concerning the research questions. The chapter also describes the contributions of this study, such as methodological, theoretical, and policy contributions, besides the authors' contributions. It moreover identifies the originality of the research and policy implications for the development of female garment workers in Bangladesh. Likewise, this section considers the major limitations of the study and finally proposes various opportunities that can be considered for further research. The outlines of the dissertation have been drawn in figure 1.2. In the end, the references and appendixes have been added.

1.9 Conclusion

The introduction chapter is important for both researchers and readers. The chapter revealed the guidelines of the research, which seeks to understand the subjective well-being strategies in a qualitative approach for the better development of the female garment workers in Bangladesh. The study efforts to integrate the debates regarding the objective and subjective well-being that was not founded in the other studies. The dissertation investigated how the female garment workers kept themselves subjectively well by interviewing the target people.

CHAPTER TWO

Garment industry in Bangladesh: History, opportunities, and challenges

2.1 Introduction

2.2 Garment Industry: Conceptual analysis

    2.2.1 Sections of the garment industry

2.3 History of the garment industry

    2.3.1 Global age of clothing, apparel, and textiles

    2.3.2 History of the garment industry in Bangladesh

    2.3.2.1 Colonization: An end of the local manufacturing industry (British period)

    2.3.2.2 Pakistan period: industries in East Pakistan, owned by West Pakistan

    2.3.2.3 After the liberation war (1971 to now), the Bangladesh period

2.4 Last decades of garment industries: Opportunities and new challenges

    2.4.1 Opportunities of the garment industry in Bangladesh

    2.4.2 Challenges for rapid growth and recommendations

2.5 Conclusion

2.1 Introduction

The garment industry is the most influential sector for the development of Bangladesh. After the liberation war, the country was just a 'bottomless basket' but it has now become a 'basket full of wonders'. It contributes not only to the country's economy but also to social and human development. Overseas, the 'Made in Bangladesh' tag has brought a glory chapter for the country and become a prestigious brand globally. The current position of this sector has a long history. There were many obstacles and limitations besides. This chapter discusses the idea, history, prospects, and challenges of the garment industry in Bangladesh.

2.2 Garment Industry: Conceptual analysis

The garment industry is not an unknown word. It is an industry where clothing items are manufactured. It produces all kinds of clothing that are needed for human beings. It includes outerwear (suits, shirts, dresses, jackets), headwear, underwear, and footwear. In a single sentence, the goods which fulfill all kinds of clothing needs of individuals are produced by the garment industry. The outputs (clothing) of the garment industry have many purposes, such as to protect from the cold and hot weather, to enhance safety during work, to protect from the bites of insects, to keep our body from pollution, and to provide hygiene, as well as to protect from the sun's radiation. The garment industry has several sections:

Picture 2.1
Process of making cloth from cotton to garment

Source: The internet

30
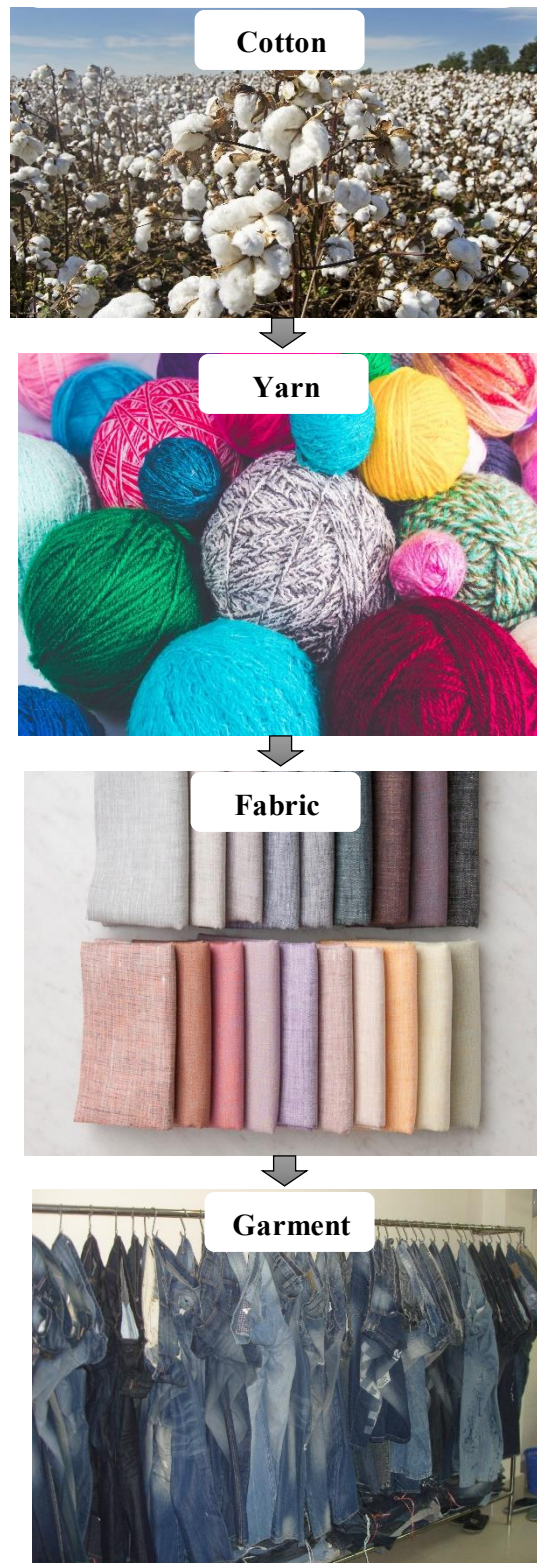
cutting, sewing, making, preparing, processing, finishing, and assembling. There are some similar words to the garment industry, like the textile industry, spinning mills, and apparel industry. All are needed to complete the clothing. Picture 2.1 explains the basic process which happens in all industries, from raw materials to final clothing.

First, spinning mills/industry: This industry is the root of the garment industry. Fiber is a raw material that can be either natural or manmade, such as jute, cotton, and polyester. The spinning mills collect this fiber and made yarn (Picture 2.1).

Second, Textile industry: In this second stage, the fabric is woven or knitted from yarn. The textile industry uses various manufacturing methods to produce fabrics, for instance, knitting, weaving, crocheting, felting, and knotting. The fabrics are made with different colors for clothing variation (Picture 2.1).

Third, the Garment industry: After the textile industry, the fabric is ready to be used for clothing production. This is a single unit of complete clothing. For each type of clothing, for example, shirt, trousers, coat, or gloves, there are different garment industries. No garment industry produces all clothing needed for all the parts of the human body (Picture 2.1).

Apparel industry: This case is composed of two industries, both belonging to the garment industry. The first is tailoring, which is where the customers design the cloth for an occasion or event and the industry follows the given instructions, producing a custom-made cloth for this specific event or program. For example, during the Olympics, a country's committee can order an outfit with a design of its choice and the industry makes it. The second is the garment industry, where buyers or retailers give their ideas and the garment industry produces the products according to their orders. For example, Uniqlo or GU gives orders to the garment industry. The appeal industry includes both the tailoring and garment industry.

2.2.1 Sections of the garment industry
The garment industry has two sides. The first is demand and the second is the supply. Every side has its task.

Demand side: The garment industry primarily produces clothes for the summer and winter seasons with a variety of products. The demand side of the garment industry includes identifying the expectations of users, gender, trends of different ages, upcoming programs, seasonal variations, and the patterns of the country and community. The garment industry

produces products based on demand. Figure 2.1 describes the demand side of the garment industry in Bangladesh.

Figure 2.1
Demand side of the garment industry in Bangladesh
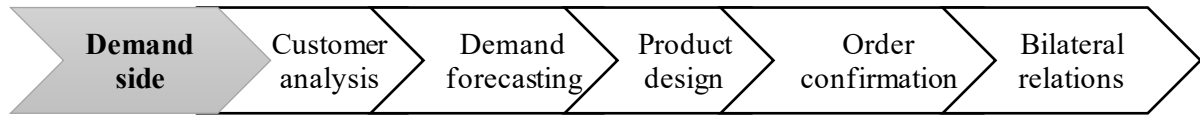
Note. From "The Bangladesh textile-clothing industry: a demand supply review," by M. Masum, 2016, *Social system studies, 9,* p. 112.

Firstly, the customers of the garment industry are both local and international. In the case of local customers, the demand of the retailers and general people's perceptions are given priority. At the international level, the customers are distributors and brand retailers. They sell the products in different corners of the globe. Bangladeshi garment industry provides priority to the retailers. The products are produced based on the orders from the retailers. Here, the industry analyzes the retailers and selling destinations. Secondly, demand forecasting includes the prediction of future demand grounded in past experiences and demand. It's very important for this industry to identify future demand (Liu et al., 2013). Some issues are considered for the demand forecasting, such as the ability of customers, seasonality, fashion trends, last year's demand, and the location of selling products (Thomassey, 2014). Bangladesh's garment industry does not assess demand forecasting. The assessment comes from the brand or agents. They evaluate the demand and give a direction. The garment industry in Bangladesh just follows their instructions. Thirdly, the next step is responsible for designing the important new product. Here, the engineering, production, material sources, distribution, and modeling are followed (Bandinelli et al., 2013). The design is analyzed and approved by the targeted user or consumers. The designs come from developed countries or brand companies, or Bangladeshi design companies. When the design is at the hand of the garment industries, they sign with the retailers. The retailers use their brand name while selling the products. The fourth phase is an order confirmation. Branded manufacturers, marketers, and retailers are engaged in this process. The garment industry does not assign marketers. It is another firm that connects the industry and the retailers. There are some procedures for the order confirmation where the three firms are engaged. The last phase is bilateral relations, which is another factor on the demand side. Here are the legal issues, taxes, and agreements.

Supply side: After the confirmation of the contract, the supply procedures are started, and the garment industry (supplier) prepares the products. Figure 2.2 shows the supply side in

Figure 2.2
Supply side of the garment industry in Bangladesh
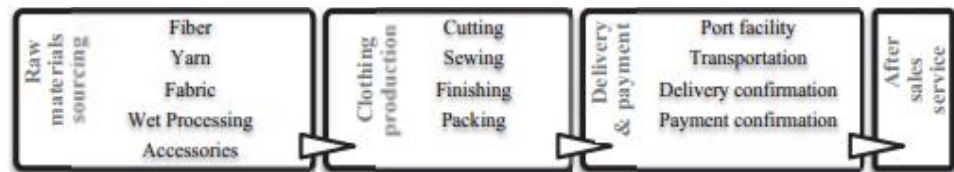
Note: From "The Bangladesh textile-clothing industry: a demand supply review," by M. Masum, 2016, *Social system studies, 9,* p. 118.

four steps. Firstly, the source of raw materials, which mostly are imported (99% is raw cotton), categorized as fabric, wet processing, yarn, fiber, and accessories (Sen, 2008). The garment industry manages the raw materials from spinning mills based on the patterns of ordered products. Bangladesh imports the raw materials mostly from China and India. Secondly,

Figure 2.3
The procedure of clothing production
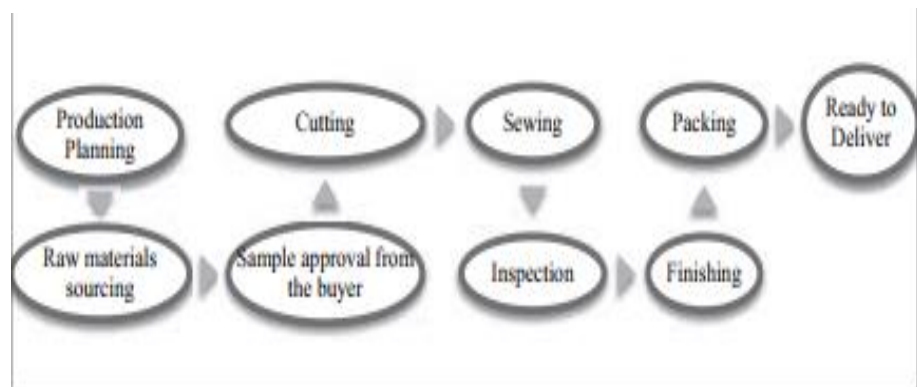
Note: From "The Bangladesh textile-clothing industry: a demand supply review," by M. Masum, 2016, *Social system studies, 9,* p.

in clothing production, when the raw materials are managed, the industry becomes concerned about the production. There are many procedures of production. Figure 2.3 reveals the procedure of production. The garment industry starts production with the design of the products. When the design is approved, the raw materials are collected. With the collected raw materials, the industry makes a sample of the products and presents them to the buyers for approval. After reconfirming the sample approval with buyers, the industry fully jumps into cutting and decorating, if demanded by buyers, through embroidery or painting. Moreover, sewing is done to complete the clothing according to the design (Yunus, & Yamagata, 2012). In addition, the inspection is an ongoing process, from raw material to the final stage. Both parties (industry and buyers) inspect the products and check if there are any defects. Additionally, the products are fully washed, dried, ironed, and packed for delivery. Afterward, delivery is done according to the contract. Thus, the procedure of production is completed.

Lastly, there are some procedures in order to complete the delivery and payment. When the products are ready, they are sent to the port for shipment. The payment is confirmed after the delivery confirmation. Payment is paid through credit or a letter of credit (L/C). The last stage is after-sales services. Figure 2.4 shows the relationships and cycles for the further order that is called demand-supply chain

Figure 2.4
Demand supply chain
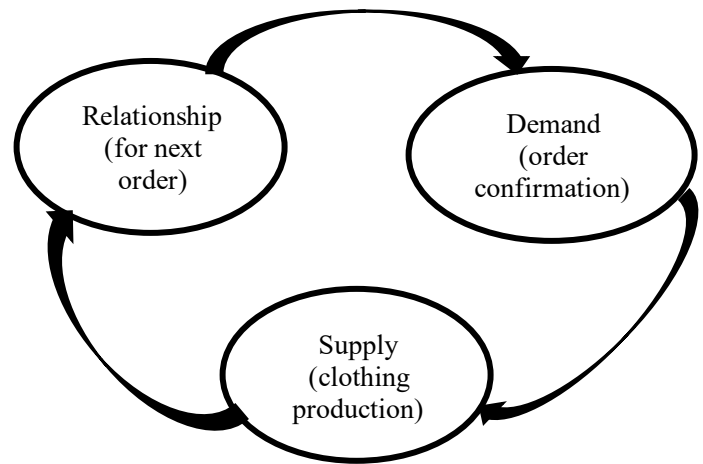
2.3 History of the garment industry

All over the world, clothing is an essential part of human life. After human civilization, the wearing of clothing is essential for all, but the types and amount of clothing depend on gender, physical structure, and location. The clothing and garment history is a long one. This section briefly explains the history of the garment industry from both a global perspective and from Bangladesh's perspective as well.

Picture 2.2
Statue of "Priest King" wearing a robe

2.3.1 Global age of clothing, apparel, and textiles

The concept of clothing depends on many factors, like a society's culture, geographical location, and ecosystem. At first, clothing was created for the sake of protection from the weather. Nobody knows who gave the first concept of clothing and textile,
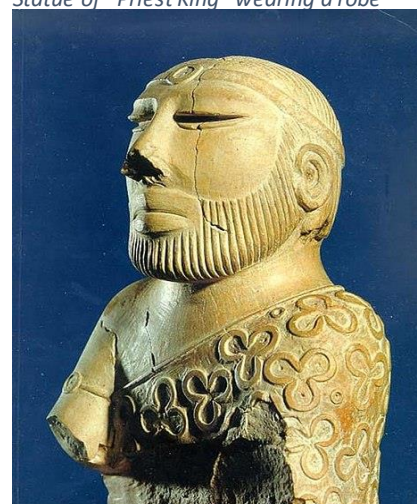
Picture 2.3
Final Jōmon

Source: The Internet

Source: The internet

by the way, that idea was an excellent one. There is limited information about the starting time of clothes' usage (Barber, 1992). Sociologists and anthropologists think that to protect from rough weather, people adapted animal skins, leaves, and vegetation., like the situations we've seen in old movies and documentaries. Archeological findings have shown that clothing appeared in history from the manufacture of textiles (Barber, 1995). And textiles

appeared during the late Stone Age in the Middle East. They used animal hides and vegetable fibers to create cloth.

There are no exact data on the starting time of wearing cloth. Some literature shows that people started to wear cloth from 100,000 to 500,000 years ago and other literature reveals that the wearing of cloth started from 83,000 to 170,000 years ago (Bellis, 2016). Primitive needles used for sewing clothes were found to date back to around 40, 000 years ago. In the Republic of Georgia, 36,000 years ago, a dyed flax fiber was founded in a prehistoric cave. In Europe, the basket hats, belts, and cloth above the chest were used on the Venus figurines 25,000 years ago (Angier, 1999).

Picture 2.4
Queen Nefertari in a sheer, pleated linen garment, Egypt, c. 1298–1235 BC

Ancient textiles and clothing: In 6500 BC, some evidence shows that Nålebinding was a technique of textile which could have given origin to what we know today as the technique of knitting. The oldest textile near the east was used during the Neolithic period in Anatolia for wrapping the dead (History of clothing, n.d.). Between 500 AD and 3000 BC, China was the earliest country to produce silk, which was made from cocoons of silkworms. At that time, India used cotton for clothing; Egypt made Linen cloth and they knew the techniques of spinning like drop spindle, hand to hand spinning, and rolling which came from Asia (Jenkins,2003). Japan started with

Source: The Internet

Source: The internet

weaving in Jōmon (Picture 2.3) and Yayoi Periods (Slade, 2009). The pottery figurines

Picture 2.5
Greek chiton (left) and chiton was worn under himation

Source: The internet

were decorated with clothes, which is a good evidence of the presence of knitting methods in Japan at that time. In 114 BC, the trade route called Silk Road was initiated by the Han Dynasty, which became extremely significant for the barter of glamorous textiles between the West and the East (Elisseeff, 2001). It contributed to the great civilizations of Egypt, Persia, China, Rome, and the Indian subcontinent. There are many ancient sculptures that prove the clothing in the ancient age (figures 2.3 to 2.5). In ancient

India, there is also evidence that clothes were worn since a sculpture of Priest Kink from Mohenjo-Daro wearing clothes was recovered. In ancient Egypt, bast fibers were used to create linen cloth. Queen Nefertari was represented using cloth that pleated linen garments in 1298-1235 BC which can be seen in one Egyptian ancient painting as in Picture 2.4. In the ancient age, Greece and Rome's clothing covered people from shoulder to knee. The clothing was called peplos for women and chlamys for men, and both were chiton (Picture 2.5). The toga was a famous garment worn by Roman men (Picture 2.6).

Picture 2.6
Edgar I of England in short tunic, hose, and cloak, 966

Source: The internet

During the Iron age, women wore tunics, skirts, breeches, and leg trousers with leg wrappers. Caps made from animal skins were also worn (Archaeology, 1997). During medieval times, very expensive clothing was made and exported for the elite class, while cheaper clothes were made for the lower class in Byzantines. People wore old and new versions of cloth without fashion, and in the 12th and 13th centuries, people wore simple dresses. But in the 14th century, dress fashion started in Europe (Piponnier, 2000).

Picture 2.7
Bold floral-patterned skills, 15th century.

In the Renaissance, European wool became the most popular all over the world, but it seemed like a complex fashion, with ruffs, passementerie, and needle lace (Picture 2.7). Silk was furthermore very popular. The production was slow until the industrial revolution when textiles and apparel were significantly changed by modern technology (Global Edge, n.d.)

Source: The internet

The machines were first used during the industrial revolution time and they produced a better-quality fabric, despite the cost being lower., This caused the quantity of fabricated products to sharply increased, while being accessible at a much lower price. Small productions were replaced by factories (Ancient textile, 2007). Now synthetic fibers have been used and are much cheaper than they used to. Table 2.1 shows the history and events of the clothing industry from the stone age to the modern age.

Table 2.1

Major events and periods of evolution of the apparel industry from the Stone Age to the present day.

Periods	Year	Events
Stone stage	8700 BCE to 2000 BC	✓ Nålebinding, a technique of textile ✓ Çatalhöyük, oldest woven textiles
Ancient period	3000 BC to 500 AD	✓ China produced silk from silk-worms' cocoons ✓ Silk Road was very famous for the exchange of textiles in Japan ✓ India and Egypt used linen cloth and the best fibers. ✓ Women in Europe wore wool dresses
Medieval age	5th to 15th century	✓ Byzantines made expensive clothing (by woven technique and embroidered) and cheaper cloth (which were printed only) ✓ In 14th century Europe, dress fashion began.
Renaissance/ late medieval period	14th to 17th century	Wool became the most popular fabric material in the world
	1755	The first sewing machine was developed by Charles Fredrik
Modern period	1760 to 1820/40 (Industrial Revolution)	✓ Mechanic tailor period ✓ Usage of machines for weaving, spinning, and sewing with better quality, in less time and cheaper. ✓ Synthetic fibers have been used
	1829	The first garment factory was established in Paris
	1850 to 1900	✓ Start of industrial outputs ✓ Development of the commercial sewing machine by Issac Merit Singer in 1951
	1900 to 1950	The revolution of industrial apparel
	1950 to 60	Institution of business in apparel goods
	1960 to 70	Fashion oriented textiles industries were revealed
	1971-73	Transformations of the industry from higher cost countries to low labor cost countries.
	1974	Under MFA, the quota system was introduced.

	1975 to 1994	Asian NICs transferred their industry to Asian developing countries
	1995 to 2004	Four stages of MFA to abolish the quotas
	2001	The apparel industry market is dominated by China.
	2005	Abolition of MFA quotas, the global market is opened for all.
	2006 to 2019	Most of the apparel exports come from Asia, especially from Chain and Bangladesh

Source: The author from various literature

2.3.2 History of the garment industry in Bangladesh

The history of the garment industry in Bangladesh starts hundreds of years ago, though Bangladesh had only achieved freedom in 1971. Before its independence, Bangladesh was ruled by the British and Pakistani. In this part, the history of the garment industry will be discussed in three sections.

- First, the colonization period, meaning the British period (until 1947)
- Second, Pakistan period (1947-1971)
- Third, after the liberation war (from 1971 to now), the Bangladesh period

2.3.2.1 Colonization: An end of the local manufacturing industry (British period)

Colonialism is a form of imperialism in which a colonizing nation exert direct control over a colonized state by economic, military, and political means (Encyclopedia, 2019). From the past to 1947, the Indian subcontinent was colonized by the British. This subcontinent includes India, East Pakistan (Bangladesh), and West Pakistan. Colonization destroyed the previous glorious images of the manufacturing industry in the Indian subcontinent.

Picture 2.8
Marie Antoinette in her famous "Muslin" portrait, 1783 CE

Source: The internet

38

Mughal India was a very significant manufacturer in the global business until the 18th century (Parthasarathi, 2011). 25% of the total production of the world was in India in the 18th to 19th century (Jeffrey & David, 2005), they produced calicos and muslins sarees (Picture 2.8) that were world-famous (Schmidt, 2015). The cotton was exported from the United States to Japan, and Dutch imported 80% of the silks from Asia (Om, 2006). The most important cotton production center was around Dhaka city (Richard, 1996). Dhaka was famous for the Muslin Sharee. The capital of Bangladesh (Dhaka) was known as "daka" textiles. Large quantities of cotton textiles and Bengali silk were exported to Indonesia, Japan, and Europe (John, 1995).

In early modern Europe (late 17th and early 18th), the demand for cotton textile and silk productions of Mughal India sharply increased, and 95% of British imports were from Asia (Om, 2006)). Mughal women were bounded to maintain purdah[5], but this did not stop them from experiencing their style. They wore long jamas (during summer) and in winter they used Kashmir shawl as a coat. Women were interested in perfumes, scents, and jewelry. After the industrial revolution, India became market of British clothes and local industries were ruined.

2.3.2.2 Pakistan period: industries in East Pakistan, owned by West Pakistan

In 1947, the Indian sub-continent was freed from the British and divided into two- the first one is India and the second one is Pakistan (East and West Pakistan). The distance between the external borders of east and west Pakistan is 2000 km (1250 miles), all political activities and development were surrounded by West Pakistan, and East Pakistan was deprived of the touch of development (Anthony and Paul, 2011)

The situation of the textile industry was very banned in the years between 1947 and 1971, industries were established in East Pakistan (now Bangladesh) but were largely owned by West Pakistanis (now Pakistan). Adamjee Jute Mill was established in 1950 in Narayanganj that was the first jute mill in East Pakistan (now Bangladesh), later it was the largest jute mill in the world (closed in 2002 for continuous loss). In the 1960s, large textile and jute factories were established by local Bengali entrepreneurs, separating from West Pakistan. As a result, Bangladesh, an emerging country, missed out on accessing both technical and capital expertise (Lorch, 1991). Only ten cotton textile industries were in EastPakistan (five are Narayanganj, two in Dhaka and Kushtia, and one in Khulna), and large number of industries were established in West Pakistan. Few tailoring shops in

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5. The practice or custom of certain Muslim and Hindu societies that separates women from men in the house or outside. The women wear the cloth which covers their whole body (from head to toe)

Dhaka made a few export-quality shirts and children's wear under specific orders. Their capital was very few, and the government was not in favor of establishing the garment industry in East Pakistan. That was the initial stage of the garment industry of Bangladesh. During 1965-1968 some tailoring outfits were exported to some European countries from Dhaka. Mainly they took orders from West Pakistan and supply thereafter (Bhuiyan, 2012).

At that time, Dacca[6] was very famous for muslin fabric, and it was exported to England and to other countries, contributing to national development, although most of the development was still concentrated in West Pakistan. Day by day, the handmade productions were destroyed by factory-made cotton (Ahmad, 1950). But only a few textile industries were established in East Pakistan and it was ruled by West Pakistan. Therefore, they took all money to West Pakistan. Thereby, East Pakistan was deprived of establishing new industries.

Picture 2.9
A woman in Bengal region in the eastern part of the Indian subcontinent, clad in fine Bengali

Source: The internet

2.3.2.3 After the liberation war (1971 to now), the Bangladesh period

Before the liberation war, this sector was a branch of import substitution industrialization. After nine months of the liberation in 1971, East Pakistan was freed from West Pakistan and named Bangladesh, which then adapted to export-oriented industrialization (EOI). From 1971 until now, the garment industry dramatically increased in Bangladesh. There's a historical background related to the rapid growth of the garment industry in Bangladesh and it has been discussed based on time, incidents, and events.

Post-war liberation: the emergence of new private industries

After the liberation war, the economic, social, and political situations were vulnerable. The country focused on agriculture to feed its people, but the results were not satisfactory. Besides agriculture, only nine readymade garment industry had started their journey as a non-traditional sector of exports until 1978. Out of those nine industries, three (Riaz Garment, Jewel Garments, and Paris Garments) were the largest industries, at that time.

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6. The previous name of Dhaka was Dacca. The name had been changed to Dhaka in 1982.

Riaz was the oldest and most famous, and at first, the business was started as a tailoring shop in the name of Riaz store. At that time, the most export-oriented sectors were the ones of tea and jute. But the threat of natural disasters like flooding, caused the price of jute to decline and decrease in world demand, and the contribution of this sector to the country's economy weakened (Springer, 1986). In 1972, the Bangladesh government enacted the Bangladesh Industrial

Figure 2.5: Percentages of Jute and RMG Exports from 1970 to 2019 from Bangladesh

	1970-80	1980-90	1990-2000	2000-08	2018-19	2020-21
Jute	70	47	20	15	1.45	1.8
RMG	1	35	70	75	83.21	82.18
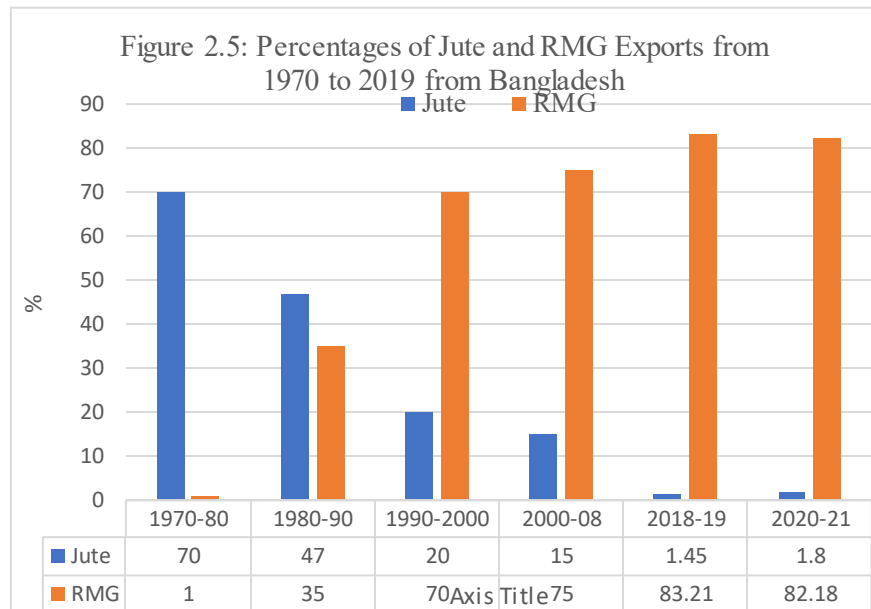
Source: Textile today, 2022

Enterprises (Nationalization) Order, which created a state-owned enterprise (SOE) called Bangladesh Textile Mills Corporation (BTMC) (Lorch, 1991). In 1974, there was a devastating famine, and many people also died because of the flooding of the Brahmaputra river. The government of Bangladesh decided to introduce jute mills and textiles miles that were privatized (Lorch, 1991). Formally the garment industry was started in Bangladesh in the 1980s and the pioneer was the late Nurool Quader khan. In 1982, many jute and textiles mills came under New Industrial Policy (NPI), being privatized and returning to their original authorities (Momen & Nurul, 2007). Figure 2.5 shows the contributions of jute mills and garment industries in Bangladesh. In the early stage (1970-80), the contribution of the jute mill was outstanding. After 1990, jute mills' contributions sharply decreased and the contribution of the garment industry rapidly increased.

Contribution of South Korea to the Bangladesh Garment industry

Bangladesh Government realized the importance of industry and offered to import duty-free raw materials, machinery, room, and cash incentives to expand the industry when the garment industries earned millions of dollars at the time (Mottaleb & Sonobe, 2011). In 1978, it was the first time 10,000 shirts were directly shipped from a Bangladeshi firm named Reaz Garment industry to the French buyer Hollander France (Parisian firm) (Rahman, 2021), which earned one million dollars, led by Desh Garment Ltd., In

Bangladesh, the 'Desh Garment' was the first export-oriented garment industry with a joint venture of Daewoo of South Korea, which at that time, was the most modern and single largest garment industry in the sub-continent (Yunus and Yamagata, 2016). They signed a contract between Desh and Daewoo on the 4th of July 1978 for the collective arrangement of technical and marketing. By the effort of Nurool Quader Khan, the Desh garment enabled to send 130 workers and management trainees to the Pusan plant in South Korea, at Daewoo's state-of-the-art technology, to be trained in 1979. For six months they took training for the nucleus of the RMG sector's technology and its core human resources base, coming back to Bangladesh later (UNCTAD, 1999). As a result, the Desh factory was run with the direction and technical assistance of Daewoo, with 6-line capacity. 600 workers were employed, 1.3 million dollars was invested per year, targeting 5 million pieces of cloth. One year later in 1980, another Bangladeshi garment (Trexim Ltd) was established with the partnership of Youngones Corporation, a South Korean firm. 51 percent of the equity was contributed by Bangladeshi partners of Youngones Bangladesh (a new firm). In the same year, they exported to Sweden the non-padded and padded jackets (Interim report, 2012). Among those firms, some had financial solvent who received training, and established a new garment industry, while others became garment traders or sat at the leading position of the factories and led the garment forward. Formally the garment industry was

The Multi-Fiber Arrangement (MFA): International competition, new horizons of garment industries

The Multi-Fiber Arrangement (MFA) was a great agreement for international trade in clothing and textile from 1974 to 2004. It mentions that some developing countries can export, and developed countries can import, from the designated countries (Investopedia, 2019). The initial stage was 20 years (1974 to 1994). The main aim of MFA did hamper dominant countries and newly industrial countries- for instance, South Korea, Taiwan, and Hong Kong. Likewise, it also forced them to transfer their clothing industry to other countries, especially South Asian and African ones, as well as China, and Vietnam to reduce the cost of production and to use MFA unused quotas in favored countries. NIEs transferred their clothing industry overseas through investment, outsourcing, or subcontracting (Alam et al., 2019). Afterward, they (NICs) distributed their clothing production within Asian and some African countries and became managers of clothing production networks. That was possible due to their good network with retailers from developed countries (Gereffi, 1999).

The arrangement was extended 10 years (1995 to 2004). During that time, the major regulation of clothing was formulated about the abolition of MFA. World Health Organization (WTO) formulated an agreement for the textile and garment industry. The Agreement on Textiles and Clothing (ATC) had four temporary stages between the integration of the garment industry and MFA into WTO, which was undertaken over the years of 2004 and 2005 to eliminate the textiles and apparel quotas.

- First stage (January 1995): 16% of quotas were eliminated from importing countries.
- The second stage (1998): further 17% of quotas were abolished, meaning a total of 33% were eliminated.
- Third stage (2002): Next 18% was abolished that indicating a total of 49% were eliminated.
- The final stage (2005): the rest of the quotas were eliminated which means 100% of quotas were abolished and the international garment market is free for all (Nathan Associates, 2002).

Bangladesh and the Multi-Fiber Arrangement (MFA) period

Bangladesh was the world's poorest country until 1980, about 80% of people were involved in the agriculture sector, the adult literacy rate was only 23% and the life expectancy at birth was about 40 years (UNDP, 1997). At that time the government of Bangladesh tried to develop the country with jute and tea. However, the threat of serious flooding destroyed these sectors, and the economy was slowly going down (Spinanger, 1986), thus, manufacturing came forward. In 1978, only twelve or fewer garment companies existed. By 1985, with the help of Korean investment, the number rapidly increased and there were 450 companies in operation and other 300 were in the ongoing process, 140,000 workers were employed, and $116 billion were earned from exportations (World bank, 1995). The huge success of this industry raised the economic conditions of Bangladesh with low and unskilled labor. However, between 1984 and 1985, the UK and France imposed MFA quotas on Bangladesh, and later the US did the same (World bank 1987). They applied restrictions and allowed only 6% of all imports being from Bangladesh. The impact of the sudden restriction on Bangladesh caused a large number of factories to close. Many workers were sacked, and banks denied providing loans (Chisolm et al, 1986). For the following five years the growth of the garment industry was retarded. In the period of 1985-86, there were about 744 garment factories, and between 1989 and 1990 there were 804 of them (Van et al.,2003; Smith, n.d.). From 1990 onwards, the knit sector was expanded rapidly. In the last 10 years of the MFA period (1995-2004), the

economy of Bangladesh benefited more and more from quota-free access to the European, American, and Canadian markets. The quotas system was totally withdrawn in 2005.

Table 2.2

Timelines of Bangladesh Garment Industry at the MFA period

1977-82	Early stage of the garment industry
1982-85	Burst of the garment industry's door in Bangladesh
1985	Imposition the quotas of MFA
1985-90	Garment industry increased and export growth was slowed down
1990	Expansion of knitwear section
1990 onwards	Bounced back of the garment industry
1995	Child labor was abolished from the garment industry.
2003	The Canadian restriction of quota was revoked.
1995-2005	More economically benefited from Europe, American and Canadian markets
2005	Completion of the phase of MFA

Source: Mottabeb & Sonobe, 2011.

The government's initiatives

Besides the individual efforts, the government took various supportive roles to expand the numbers of the garment industry in Bangladesh. The policy of the garment industry from the Pakistani period was changed and private investment was given priority, since being remarkable for the industry. There was a restriction to receive large amounts of bank loans, so the government changed the rules and gave a large number of loans to the owners. Several times, the government gave incentives for the improvement of the industry- for example, during the COVID-19 pandemic, buyers did not place orders, and the private owners started to face a new crisis to continue the industry. Thereby, the government offered Tk 10,500 (million) loans to the garment industry. L/C is a system of money transaction that is used for import and export garment products, the policy was revised in 1993 and did easy an import policy for the rapid growth of industry (Yunus, & Yamagata, 2012). The warehouse facility was given priority for the export-oriented garment industries during the 1980s. To encourage textile export, the capital machinery duty-free was included. lastly, foreign investment was encouraged for new industries.

Factors of the rapid growth of the garment industry

All over the world, people in the field of the garment are sometimes astonished at how the garment industry has sharply increased in Bangladesh's case. Table 2.3 is the best example of rapid growth. In 1984-85, there were only 384 garment industries, in 2000-01 the number increased to 3200, and now there are about 5000 garment industry are in Bangladesh. Besides the history of the garment industry in the country, some factors played a vital role in the rapid growth of the garment industry in Bangladesh.

Table 2.3 furthermore shows the number of garment industries, total export, and the numbers of employees. The analysis of the table reveals how fast the garment industry increased in Bangladesh. There are some factors that could explain the fast growth, such as:

Table 2.3

Growth of garment industry, employees, and exports.

Year	Number of garment factories	Export of Garment ($ in million)	Employment in garment (in million)
1984- 85	384	116.2	0.12
1985-86	594	131.48	0.21
1989-90	759	624.16	0.41
1994-95	2182	2228.35	1.27
1999-2000	3200	4349.41	1.80
2004-05	4107	6417.67	2.00
2009-10	5063	12496.72	3.60
2014-15	4296	25491.40	4.00
2018-19	4621	34133.27	4.00
2020-21	4712	31456.73	3.9

Source: BGMEA, 2022 (https://www.bgmea.com.bd/)

1. A good number of raw materials were cultivated and produced in Bangladesh. Likewise, a good linkage in cotton items.

2. The country had the lowest labor cost compared with other countries and therefore low production cost

3. A large sum of the population was unemployed and available to be trained in order to become skilled labor force.

4. The diversity of products that are produced from this industry- for instance, warm cloths, summer clothes.

5. The price is rather low when compared to other countries. Thereby, the buyers have more interest in Bangladesh (Caleca, 2014).

6. There are very few complaints about the quality of production. The industry meets the demands of retailers

7. The experts and some raw materials are brought or imported from other countries to maintain a higher standard.

8. The government has formulated various policies that are friendly to the expansion of the industry.

9. The friendly behavior of the industries' owners and their continuous commitment to maintain the quality of products and the delivery time. Hence, buyers and retailers are usually from developed countries.

2.4 Last decades of garment industries: Opportunities and new challenges

For the last 10 to 20 years, the garment industry and the workers have increased. This sector contributes to our economic development and many social developments. Likewise, there are some challenges in this industry that could become an obstacle to moving further rapidly.

2.4.1 Opportunities of the garment industry in Bangladesh

Bangladesh was a very poor country when it achieved independence in 1971. Gradually it has been a developing country where one of the most important contributions is the garment industry. This sector has created many opportunities for the country, society, and individuals.

Table 2.4

Trend of women coming into the garment industry from 1980 to 2021

Year	% of male workers	% of female workers
1980-81	98.2	1.8
1984-85	75.7	24.3
1990-91	33.1	66.9
1995-96	35.3	64.7
2001-02	37.1	62.9
2005-06	31	69
2009-10	25	75
2014-15	20	80
2020-21	16	84

Source: BBS, BGMEA 2022

This section includes some prospects and opportunities for the garment industry in Bangladesh.

Women empowerment

The major contribution and opportunities of the garment industry are to create huge working opportunities, especially for women. More than 3.2 million women are employed in this sector which enhances the power of women in the family, society, and decision

making (Islam et al., 2017). Table 2.4 illustrates the trend of women working in the garment industry. In the early stages in 1980, only 1.8 percent of workers were women. 10 years later, in 1990, the participation rate sharply increased to 67 percent, and now 84 percent of total workers are women. Most women have migrated from rural areas where they had fewer opportunities for formal work. The migrated women were unskilled, and the garment industry gave them the chance to learn how to operate the machines, giving them some training for their betterment. A survey reported that 96 percent of the female workers had no experience of paid work before coming to the garment industry (BIDS, 1997). The working opportunities give the women financial independence and scope to take part in the family decision, which is a critical feature for women's empowerment (Gillespie, 2016). 31 percent of women are the heads of their families, who decide everything (Afsar, 2003). Control over their income and decision-making in familial and personal issues indicates that more freedom was achieved for women. Rahman (2016) identified that most rural women migrated to the urban areas due to dissatisfaction with the rural restricted life. In contrast, they get total freedom in the cities while working in the garment industry.

Contribution to the economic development

The garment industry contributes to the economic development of the country through more working opportunities, export earners, and increasing local entrepreneurship. This sector contributes to Bangladesh's GDP. In 1991 only 3 percent of the garment industry contributed to the GDP, in 2015 it became 13 percent, and now it's 18 percent (Rasel et al., 2020; BGMEA, 2022). Export is one of the indicators of national development. From 1983-1984, the garment industry contributed 3.89 % of total export. Now the total export amount was the equivalent of US$ 19.900 billion and covered 81.16% of total export in 2021 (figure 2.6) and it is expected to reach $50 million in this year of 2022 (BGMEA, 2021; Textile today, 2022). Hence, the garment industry is one side of the coin, while the other side is Bangladesh. Besides the country, this sector contributes to the economic development of the garment authorities and its employees. For instance, a study reported that Azad (pseudonym) took a US$100000 loan from the bank for the garment industry 20 years ago and that was his capital. Now he has five houses in Dhaka city, several personal cars, and expand his garment industry from one into three (Health & Mobarak, 2015).

Employment and Poverty alleviation:

Bangladesh became independent in 1971. After that, the main problem was extreme poverty. From 1972 to 1978, many people died in poverty. There were

Figure 2.6
Total export of RMG and Bangladesh

Source: BGMEA, 2022 (https://www.bgmea.com.bd/)
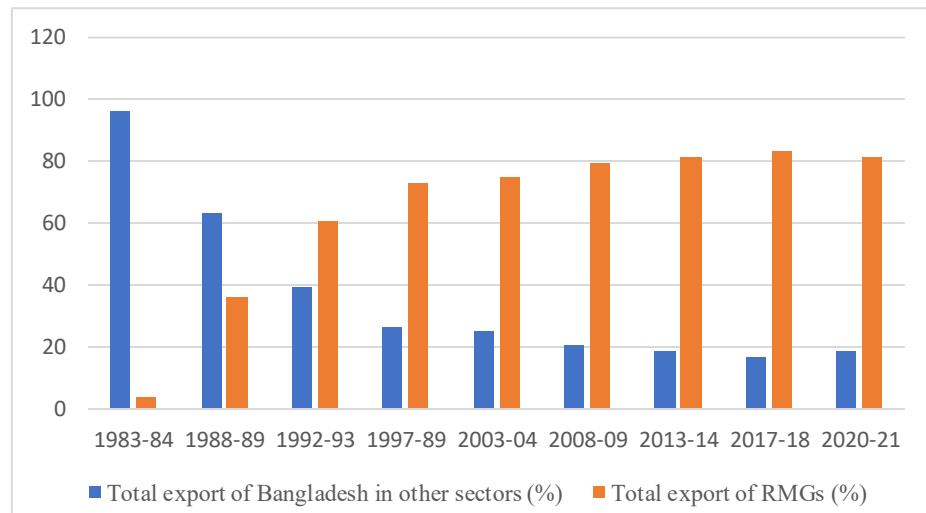
little to no opportunities for people without the agriculture sector. After 1980, the garment industry contributed more to working opportunities for poor people (Islam, 2001). The garment industry provides jobs for semi-skilled and unskilled people who have a very limited scope of work in other industries. The poor people got a chance to work in the garment industry. Now more than four million workers are directly working, and two million people are engaging with other processes and sectors related to the garment

Table 2.5

Employment in garment industry

Year	Employment in garment (in million)
1984- 85	0.12
1999-2000	1.80
2009-10	3.60
2019-20	4.00

industry. Table 2.5 shows how many people got work opportunities in the garment field. Still, unemployment continues to be one of the major problems in Bangladesh. Rahman (2021) identified that in a few districts of Bangladesh people still live under the poverty line, and the results show that most of the garment workers come from these areas. Thereby, this industry reduces the pressure of unemployment, which has been a major barrier to the country's development so far (Rahman et al., 2017). Hence, poor people were able to pursue the necessary assets that contributed importantly to alleviating poverty. During the last 20 years, there are very few cases in Bangladesh where people have died of hunger (Hossain et al., 2007).

Creating other opportunities and increasing social security

The industry has not only created 4 million working opportunities but also other large numbers of businesses as well. The surrounding people and other businesses have rapidly expanded for the garment industry. During this time, approximately 10 million people are directly and indirectly related to this industry, which shows how huge the job opportunities can be (Hossain et al., 2007). Besides employment, it contributes to the development of other economic sectors like the hotel, tourism, banking, shipping, insurance, and transportation sectors (Chowdhury, 2017). The transaction in the garment business is maintained through banking. Many banks were established in garment areas. Daily, the workers use vehicles, increasing the transportation business. The main buyers and retailers are foreigners who come to Bangladesh to make contracts with the garment industries and to see their products. Thereby, many good hotels have been established. When people have more work opportunities, the crime rate is reduced. The crime rate is decreasing compared with the last 40 years. Likewise, now people moreover have capital that can secure their life from complexities.

2.4.2 Challenges for rapid growth and recommendations

Despite the opportunities, some challenges pull the speed of the garment industry. The challenges are related to governmental, environmental, workers, industry, and circumstance related aspects.

Input materials dependency due to lack of research: Cotton and yarn are the most important raw material in the garment industry. Bangladesh produces cotton in unplanned cotton farming lands. This cotton is cultivated in some districts of Bangladesh, but this production is decreasing day by day because the farmers are unskilled and have low quality cotton comparing with farmers from other countries (USDA, 2013). The garment industry and other organizations do not conduct good research on how to increase the production and the quality of cotton in Bangladesh. Thereby, the farmers are shifting to other crops that are more profitable and the garment industry must rely on the import of cotton from other countries. Every year the government imports cotton and yarn from China and India (Mostafa, 2006). Last year, this industry faced a crisis of raw materials due to the Covid-19 pandemic, since the imports and exports were stopped (Kabir et al., 2021). The dependency on imports does not bring sustainable development. Similarly, the garment industry has no research wings to evaluate production. The research teams' job is to find out the problems of the existing production and to try to identify how the production and the quality of the product could be improved. As a result, more research should be conducted on cotton production, in ways that the local farmers can produce more, get

sufficient benefits, and become the indigenous source of raw materials Every industry or governmental organization can organize research teams to improve the quality and quantity of the productions.

Insufficient modernized equipment, unskilled workers, and the rising cost of production: This is the era of modernity and technology, and it's correct to affirm that the garment industry in Bangladesh is the second largest industry all over the world. The garment industry was established a few years ago, where new machinery and equipment were set, but now these are comparatively old. The inability of modernizing the machinery and equipment has driven production backward and its cost is increasing compared to other modern countries like China, Vietnam, and India (Evans, 2021). The cost of production is increasing daily due to the decreasing value of Bangladeshi currency, input material dependency, and inflation (Islam et al., 2013). In contrast, the selling price is not increasing like the production cost. This creates an imbalance between the cost and benefits, which is one of the current challenges of the garment industry. The raw materials of the garment industry come from other countries and every year the price of raw materials increases, doing the same to the production cost. At the same time, another factor of high production is the qualification of the workers. 98 percent of the garment workers are less educated, which means their education is below secondary school (Rahman, 2021). Before coming to the garment industry, the workers did not know about its production, machinery, or operating system. They are appointed as helpers at an early stage and they learn with practice, but they have no academic knowledge about the garment industry. Naturally, they are not the same as other workers who have both academic and practical knowledge- for instance, the workers in Vietnam have a minimum knowledge, both theoretical and practical, about the garment industry, so the quality and quantity of the product are better than the products from Bangladesh (Gereffi et al., 2010). Considering the production of the workers, the garment authority should organize at least a one-month training program for the new workers and fix a standard level of education for workers.

Energy and gas crisis: Electricity and gas are two important inputs of the garment industry. The electricity crisis is one of the major problems in all industries, including the garment industry. Sometimes, one-third of working time is load-shedding. Thereby, 30% of total production is reduced without electricity, which impacts on the export orders, and on many sub-sectors, small industries, such as the ones with no extra power supply, causing them to reduce day by day. Some industries use alternative energy sources, like generators, which not only increase the cost of production but is also risky (Stanwick & Stanwick, 2015). Several times, the garment authorities and the power supply authorities

organized a joint meeting to address this alarming crisis. Both agreed and formulated a joint committee to supply electricity non-stop to the industry, but still, the problems did not minimize. Picture 2.10 shows the inside of the garment industry. If there is no electricity, it becomes impossible to work. Due to the current situation, many foreign buyers have less interest in Bangladesh, impacting on global market badly. Besides electricity, the gas shortage is another challenge for the garment industry. Gas is used as a fuel. Research (Gazi, 2021) reported that every year, the foreign export orders are reducing sharply due to the inability of maintaining timely deliveries and the main cause is problems in the fuel and power supply. Throughout the years this problem has continued to impact on the capability of the garment industry.

Picture 2.10
Inside of garment industry

Poor roads and transportation systems: Transport is an important indicator of development. Developed countries have good transportation systems

Picture 2.11
Roads beside the garment industry

with fewer traffic jams, and roads are very smooth. In Bangladesh, most of the garment industries are in Dhaka, Gazipur, Chittagong, and Naraynganj. My research area was in Gazipur, so I visited this district several times. I observed that the transportation system is much worse than in other areas. The road seems like a mud road and it was very narrow. Picture 2.11 shows the roads that are used by the garment workers and for the transportation system. Most of the workers use their feet to come and go from the garment industry, but the road is very rough for walking. Some of them use vehicles that are more harmful to their health because of the transportation system. It has been mentioned that most of the buyers and retailers are foreigners.

They want to visit the garment industry to observe the environment and the quality of the product. How do buyers reach the garment industry? Likewise, the products need to be carried to the main cities (Head office) from the industry. Sometimes, it takes more than 10 times of exact time to reach the products in head office. This is the most important challenge for the growth of the garment industry. A good communication system can enhance productivity, reduce time, and production costs. The city corporation can take this issue seriously for the betterment of the garment industry.

Working environment and workers' benefits: Many times, we have noticed accidents related to the garment industry, such as buildings collapsing and fires. The working environment is not good for the workers inside of garment industry. Most industries have limited space for workers. The rooms are very congested, with limitations of oxygen. Most of the time they work standing, resulting in various physical problems such as back pain. Sometimes, workers are forced to work despite the unfit working environment. For

Picture 2.12
Accident of garment industry (left Rana plaza collapse, right Tazreen garment fire)

instance, in the Rana plaza accident (picture 2.12), the workers were forced to join the work even when the building already presented cracks. Hence, the building was collapsed,

more than 1100 workers had died, and more than 2500 workers were injured (Sinkovics et al., 2016). In contrast, the factory's authorities locked the main gate 10 minutes after the beginning of working time so nobody could go out. Similarly, the industry has insufficient emergency stairs. Thereby, during accidents workers cannot go out quickly. For example, in the case of the Tazreen industry (picture 2.12), it caught on fire but had no sufficient emergence stairs. Because of that, 117 workers died in the fire (Suman et al., 2017). After those two accidents, some garment factories decided to adapt to a green working environment and achieved sustainability awards, but the number of such factories is limited. Besides the working environment, the facilities of garment workers are very low quality which is not enough for maintaining life. As a result, they suffer from poor nutrition, live in an unhealthy place, and suffer from physical and mental illnesses that impact on their productivity. The garment industry should balance the workers' facilities with the current market price.

International policies and competition: Some international policies on the garment industry in Bangladesh in 2005 have created challenges. This is the end of the MFA age for the garment industry. WTO removed all quotas that allowed Bangladesh to get a free market worldwide. Hence, Bangladesh's garment industry has no quotas and now has to deal with higher competition from other countries. When all countries get a chance to export the products the price is reduced, but the same does not happen with the cost. Thereby, the garment industry faces problems. The United States imposes taxes on Bangladeshi garment products and cancels some of the orders. The US and EU are the prime markets for Bangladeshi garment products, but there have been some problems since the restrictions were placed (Islam et al., 2013). At present, many countries have been introduced to new garment industries, with new equipment, different from Bangladesh's obsolete type. Day by day, the competition is increasing which is one of the new challenges faced by the Bangladeshi garment industry.

Pandemic (COVID-19) situations and government policies:
In the last few years, the global recession hit on the world economy. From 2020 until now (2022), the pandemic situation had a massive impact on the garment industry in Bangladesh. Both industry and workers were sufferers of this pandemic. The industry was about to close during the time. Most of the orders were canceled, the international market and shopping centers were closed, and the buyers and retailers refused to take orders.

Thereby, many clothes were unsold, and the authority faced an economic crisis. A report shows that about US$3.7 billion worth of orders were canceled (Sen et al., 2020). On the other hand, one million workers lost their jobs temporarily due to the pandemic (Frayer, 2020). The government of Bangladesh formulated some policies and laws for the workers of the industries, including the garment industry. The policy provides priority to external financial issues like export, but the domestic market is sometimes ignored. The government agencies sometimes do not cooperate to expand this sector and sometimes create barriers, such as reintroducing minimum tax in the local market.

2.5 Conclusion

The garment industry in Bangladesh has rapidly increased. The major contributions are national development and poverty reduction. Women's empowerment is one of the achievements of this industry. There are some challenges to going further. We can take some initiatives such as increasing skilled and trained-up human resources, investing in the technological upgrade, increasing government support, specifying economic zones, duty reduction, and reducing income tax.

CHAPTER THREE

Assessing the factors of rural to urban migration of less-educated women: A qualitative study on female garment workers in Bangladesh

3.1 Introduction

Bangladesh has a population size of 160 million and is one of the most densely populated countries in the world. It has a long history of migration, though the data is unavailable. The urban population in 2001 and 2011 was about 24% and 31%, respectively (population census, 2011), which increased to 36.55% in 2018 (UNFPA, 2018). Almost 13.5 million people left their district (internal migration), out of which, 40% male and 28% female migrated from rural to urban places between 1990 to 2015 (UNICEF, 2015). Educated migrants get good jobs; less-educated migrant men work as rickshaw pullers, day laborers, and garment workers, whereas less-educated women work in the garment industry[7] and few of them work as maidservants[8]. Here, ''less-educated women'' means women who did not clear the Secondary School Certificate (SSC) examination in the Bangladeshi education system[9]. At present, approximately 4 million workers are working in the garment industry and, of those, 80% are women (Bangladesh Garment Manufacturers and Exports Association, 2019). In the early stage (1980), only 1.8% of the total workers were women. Between 2010 and 2018, the percentage increased from 75 to 80; among the female garment workers, 85% to 90% came from rural areas (BBS, 2019).

The legal minimum wage for garment workers is 8000 (including all[10]) BDT (Bangladeshi currency; $95) per month (The Daily Independent, 2019). In contrast, the estimated cost of living in Gazipur is 13,630 BDT ($177), in conditions where people live in unhealthy places and eat minimally nutritious food (Khan et al., 2016). Consequently, they cannot afford even minimal nourishing meals (consuming cheap unhealthy food), and between 4 and 5 people share one single room for a living (Bhuiyan, 2012, Rahman and Rahman, 2020). Female workers are physically, verbally, mentally, and sexually abused inside and outside the factories (Siddiqi, 2003; Rahman et al., 2018). They work on an average between 11 to 12 hours per day, which can be extended from 12 to 16 hours during peak times (Sikder et al., 2014; Kabeer, 2001). Due to the long working hours and arduous nature of the job, they are vulnerable to diverse physical (headache, eye trouble, back pain, menstruation problems, etc.) and psychological health hazards that lead to job dissatisfaction (Mahmud et al., 2018). At the same time, since 2005, more than 700

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7. The garment industry is a sector that manufactures semi-durable consumer goods to fulfill the basic clothing needs of individuals. It produces all kinds of clothes and accessories that include outerwear, underwear, leather clothes, etc.

8. Maidservant is a female domestic worker who is assigned to all household work. No limited working time, no formal salary, it is a contractual basis.

9. https://www.scholaro.com/pro/Countries/Bangladesh/Education-System

10. House rent, health insurance, transport bills, etc.

workers have died (excluding Rana plaza incident) as a result of unsafe working conditions (ILR, 2018).

Most of the female garment workers have migrated from rural areas. The past and present scenarios of the rural areas can identify some factors of their migration. Bangladesh got independence in 1971. Most of the people lived in rural areas. Rural women have very limited working opportunities in income-generating activities. Rural was divided into three categories, first home, second neighborhood, and third village (Paul, 1992) (Map 3.1). At the early stage, women were bounded to household work for rural poverty, fewer working opportunities in villages, and the Purdah system (Fieldman, 1983) because 85% of the total population were Muslim (BBS, 1985). They were restricted to outside work, did cooking, household work, home garden, raising livestock, handicraft, and helping the male family members in agriculture work within the home. After 1976, very few women went outside (within neighborhoods and sometimes villages) to work to support their families (World Bank, 1990), maintaining Purdah and rural tradition (Khandker, 1987; Greeley, 1983). Similarly, women sometimes work in the nearby fields with husbands to harvest jute, pulses, and mustard (Greeley, 1983), very limited working opportunities for the rural women within villages in paid labor. At that time, female space in the rural

Map 3.1 : A village map
Road _____
Neighborhood boundary ....
Home boundary ☐
Shop and school ■

areas was closely linked to the Purdah and patriarchal family structure (Cain et al., 1979). Men usually exercised all power and authority on the women because they controlled the income, property, and women's labor. Later, the opportunities for paid work for women were started in both agriculture and non-agriculture tasks. Women started outside work within the village, but the scope was very limited (Paul, 1992). Some studies identified the past limited paid work in villages for rural women in specific fields such as harvesting

crops, tending cattle, and transplanting (Abdullah & Zeidenstein, 1982; Filedman et al., 1983; Chen 1986). A few years later, few women had included construction sites (World Bank, 1990; Aziz, 1990). But the percentages of rural women's participation were low because of rural poverty, the limited working scope for both males and females, and the Purdah system (though purdah was moderately relaxed). Some women made handicrafts within the home (Zaman, 1995). But many people lived in poverty in the village. So, rural women started to migrate to urban areas and worked in the garment industry (Chen, 1986; Nazneen, 1990). Many rural women migrate to urban and work as maidservants. At present, there is no exact data, Oxfam (2020) identified that 10.5 million are maidservants in both urban and rural Bangladesh, 70% in urban and 80% of them are women. Seabrook (1999) shows that .3 million maidservants in Dhaka city, most of them are women who migrated from rural areas, and 3-5 percent are girls who are 10 to 15 years old. Some of the child maidservants go to the garment industry when they are 18 years old.

Gradually the restriction of Purdah has been flexible and working opportunities for women have been sharply increasing in villages. Last 20 years, rural poverty has sharply decreased. Women are doing paid work and doing business in rural areas. Rural women now have many fields of paid working opportunities in the village such as agriculture, rice mills, poultry farming, fish farming, other mills, small business, and day labor (Kabir et al., 2009). For instance, in business, 7.5 % of 5.8 million rural enterprises in Bangladesh are women in 2020 whereas 20 years ago the percentages were less than 1% (Chowdhury, 2022). Microcredit programs from various NGOs helped them to start a business in the village (Hasemi et al., 1996).

Table 3.1: Comparing urban and rural facilities in every sector

Indicators	Urban areas	Rural areas
Workplaces and time	Garments (from 9 a.m. to around 7 p.m.), maidservant (24 hours).	Agriculture, day labor (8 a.m. to around 3 p.m.) mills and factories.
Income	Monthly, 8000 BDT in garment; and between 4000 and 5000 BDT in maidservants.	From 300 to 400 BDT on a daily basis; and between 5000 and 7000 BDT monthly.
Housing	House rent ranges from 2500 to 3000 BDT, and 3 to 4 people share a room. Water, gas, and electricity bills are not included in this amount and must be paid.	Own house/ 200-300 BDT house rent, available living room. Only electricity is payable. No water and gas bill.

Food and environment	Food is costly and formalin is often used in it. The environment has air, water, and sound pollution.	Food is very cheap, fresh, and cultivated around the homestead. No environmental pollution.
Education	Costly, from 3000 to 4000 BDT for one tutor. Private schools are of s good quality.	Costs from 200 to 300 BDT for a private tutor and the government schools are of good quality.
Family support	Urban lifestyle is costly, there's no support from the family.	Families give support in caring for the children, cooking, doing household work, and shopping.
Welfare services	Limited welfare services for migrants	Welfare services are available, RSS, helping each other in daily necessities

Sources: Khan et al., 2016; Financial express, 2019 & 2020; Bhuiyan & Islam, 2020; Shams et al., 2014; Chhabi et al., 2009.

All facilities are available and seem to be better in rural areas than in urban areas (Table 3.1). The minimum living cost in Gazipur is higher than earning wages of female garment workers. The Daily Star (2019) reported that job opportunities for women in rural areas have been rapidly increasing (now 38.6%) and decreasing in urban areas (now 36.4%). Now, there is a shortage of workers in the village on various farms. Malek et. al. (2021) mentioned that about 30% of farms in villages could not harvest in time due to a shortage of labor. In 2022, heavy crisis of labor for paddy farms in the village where a worker gets 1200 taka ($14) per day (Hussain, 2022). Therefore, the questions raised are about the exact factors behind the rural to urban migration of less-educated women and their work in the garment industry in Bangladesh. The main question of the study is, "Which factors make the rural less-educated women migrate to urban areas and join the garment industry in Bangladesh?" The research has some additional questions based on the main research question: 1) What factors make them migrants? 2) How do the factors combine in the process of migration? 3) What are the reasons for them to join the garment industry, despite facing adverse working conditions? and 4) What makes employers interested in employing more women though both male and female workers receive the same salary? There is limited research available on these issues in the literature.

The structure of this study is as follows. In Section 2, the author reviews the literature. Next, the methodology is described in Section 3. Then, the results of the interviews are categorized based on research questions in Section 4. Next, Section 5 contains the discussion and analysis of the study. Lastly, the concluding section contains the scope of

the discussions that will be effective for further researchers and policymakers; it will also provide insights into the awareness of the rural family and community on migrants.

3.2 Literature review

In this section, the literature is reviewed to examine the research questions. Some research data are available for answering the first and second research questions, but the literature is limited regarding the third and fourth research questions. The author classifies the literature review into two parts. The first part (A) is based on the first and second research questions, and the second part (B) is based on the third and fourth research questions.

A. What factors make less-educated rural women migrants? How do the factors combine in the process of migration?

The migration factors vary from society to society, community to community, religion to religion, and country to country. There is no particular theory that can describe all the internal migration factors and the process itself. The author reviewed major theories related to internal migration to examine the first and second research questions. Theories such as 1) neoclassical theory, 2) the new economic theory, 3) push-pull models, 4) system and network theory, and 5) feminist theory are most applicable and useful for explaining internal migration.

First, the neoclassical migration theory describes the vast wage gap between rural and urban areas (Todaro, 1970). The labor surplus in rural areas supplies the urban industries and the migrants are purely rational actors mentioned in theory (Lewis, 1954). Akar (2010) and Piper (2005) mention that some of the main factors of migration are economic disparities as well as discrimination between rural and urban structures. Moreover, income disparity, poverty (Kibria, 1998), geographical location (Finan, 2004), and unequal distribution of wealth (Afsar, 2003) are the prominent factors of rural to urban migration. The theory explains the wage gap between rural and urban areas, but it does not explain the cheap living cost in rural areas. The main basic needs are available in rural areas rather than in urban areas (see table 3.1). The theory furthermore indicates labor surpluses in rural areas. At present, job opportunities are increasing rapidly in rural Bangladesh (Japan News, 2020). This theory mentions that migrants calculate cost and effect. However, here, the migrants did not calculate the cost-effect or wanted to escape from rural bad culture. Therefore, the neo-classical theory does not apply to this study.

Second, families and households are chiefly responsible for migration. Here, the migration decision comes from the household, not the individual. People migrate to mitigate credit

barriers, as indicated in the new economic theory (Stark and Levhari, 1982). The theory highlights that the decision of migration depends on the well-being of families (Kibria, 1998), the children's future (Hossain, 2016) and family pressure in Bangladesh (Evertsen et al., 2020). This theory is applicable in Bangladesh for those women who work under family obligations or want to live with families in urban areas. The theory does not explain, however, the reason behind rural women's migration due to personal interests which are not for their families' interests. There were no similarities between this theory and the migration factors of rural women in this study.

Third, push-pull models explain the pressure on natural and agricultural resources; low yield in agricultural land pushes people away, as better economic conditions pull them toward urban areas (Lee, 1966; Castles et al., 2014). When rural people lose their homestead and cultivatable lands due to disaster, NGOs pressurize them to repay their loans (Rashid, 2013), and fall in extreme poverty, migrating then to urban areas (Bridges et al., 2011). Year-round, unemployment, landlessness, and smaller properties increase seasonal migration (Hossain, 2001). Good job opportunities, education, and treatment in urban areas pull them to urban in Bangladesh (Islam, 2015; Al Amin, 2011). However, the effects of the agricultural revolution disagree with this theory. Farmers are producing more harvests and can now profit more than in the past. The theory is only applicable during disasters and for women who work in agriculture for the family without receiving any pay. Better economic conditions in urban areas are only reserved for the educated and businessmen, not for less-educated migrants. Thus, this theory is partly relevant to the current study.

Fourth, network theory indicates the interpersonal relationship between migrants and non-migrants in places of origin and destination through the ties of friendship, kinship, and community. It creates a social network and reduces financial cost and increase social security (Weeks, 2008). Lack of internal migration policies (Long et al., 2008), low migration cost, and easy access (Ortega and Perl, 2009) are additional factors. Network theory is more relevant; it was used in the current study, as rural people maintain a good relationship with migrants.

Fifth, feminist theory indicates that our society is patriarchal, which provides men preferential access to resources, affecting women's ability to migrate. If a breadwinner (usually male) dies, gender discrimination, the patriarchal society is, in particular, responsible for female migration in Bangladesh (Kabeer and Mahmud, 2004; Kawar, 2004). Married women migrate to urban areas for jobs and to live with their families

(Todaro, 1970). Women migrate to urban areas to save themselves from domestic violence (Alam, 2014) and early marriages (Rashid, 2013). The principles of feminist theory are relevant to the current study.

The literature explains the rural to urban migration factors, which are rural poverty, job scarcity, properties and homestead destroyed in disasters, loss of agricultural production, credit burden, family obligation, and hope for a bright future in an urban area, free from domestic violence. Urban areas have good educational institutions, specialized hospitals, job opportunities, and modern facilities, which act as additional factors.

The literature provides some answers to the first and second research questions but did not touch on important factors related to the current study, such as rural job opportunities, rural facilities, inhuman urban living conditions, other urban problems, and the migration process. This gap between the literature and the current situation of Bangladesh motivated the author to conduct interviews with female garment workers who have migrated from rural areas. The author obtained the answer to the first and second research questions from interviews that have been discussed in the results section.

(B). What are the reasons for joining the garment industry despite facing adverse working conditions? What makes employers interested in employing more women though both male and female workers receive the same salary?

The author reviewed the available literature to examine research questions three and four. Very few studies have addressed these issues. The network theory indicates that when a known person has a job, they help others to get jobs in the same industry. The lack of alternative jobs, low skills, domestic violence (Kabeer, 2001), and a brighter future for the children (Rushidan et at., 2013) force women to join the garment industry. Moreover, employers want to employ more rural women to provide less salary (Kabeer and Mahmud, 2004).

The literature reveals that when rural people migrate to urban areas, they join the garment industry through social networking and unavailable jobs without garment industry. The literature reveals partial answers to the second and third research questions but does not explain the family cycle, gender issues, and the interest of employers toward female garment workers, because the salary continues to be the same for both male and female workers. This gap between the literature and real-life conditions inspired the author to conduct interviews. The results of the interviews answered the third and fourth research questions.

In conclusion, it can be said that the literature is available for the first and second research questions but does not explain the reason behind rural to urban migration from a Bangladeshi perspective. Moreover, very few studies have focused on the third and fourth research questions.

3.3 Methodology of the field research

The methodology is the science and philosophy behind all research. It highlights the overall issues of the research. This section has clarified the participants, methods, and framework of the study. This chapter is the results of the pre-interview survey. The author first talked to the interviewed women about their jobs, past and present life, and future plan, where the migration factors were the most important issue among female garment workers (Appendix 2). For the pre-interview survey, the author used social work research methods[11] in the qualitative process of exploring the reasons behind the rural to urban migration of less-educated women and getting jobs in the garment industry through the participants' observations and in-depth interviews. The research was conducted and reported following the Consolidated Criteria for Reporting Qualitative Studies (COREQ) (Tong et al., 2007). A total of 25 interviewees [14 (A to N) currently working[12] and 5 (O to S) less-educated retired female garment workers[13], respectively, who migrated from rural areas;   3 (T to V) employers from the garment industry and 3 (W to Y) experts[14]) on this issue] were selected through purposive and snowball sampling techniques from Gazipur. The workers (19 participants) were interviewed through interview schedules based on the first, second, and third research questions. Lastly, employers and experts (6 participants) were interviewed based on the third and fourth research questions. With the permission of the interviewees, the sessions were audio-recorded and later, the recordings were transcribed into English. Participants signed an informed consent form (no obligation for publication). The author used the N-Vivo software to identify the emerging themes and

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11. Social work research means conducting inquiry according to the scientific method. The aim of social work research is to search for hidden answers that have not yet been identified or known, and to build a social work knowledge base in order to generate conclusions on observations. To observe and collect the data, social work relies on several research methods, such as survey, case study, anthropological, historical and focus group discussions (Rubin et al., 2011). "Social work research begins with practical problems and its objective is to produce knowledge that can be put into use in planning or carrying on social work programs."-Marry E. M.

12. Present female garment workers who are single (unmarried or divorced without children) and married female garment workers who have children.

13. Retired female garment workers who referenced other women to the job, who worked in the garment industry and is now retired.

14. Experts are NGO workers and university professors.

to analyze the data. Lastly, the results of the study were discussed, interpreted, and triangulated. Finally, the author developed a new model for rural-urban migration.

3.4 Results of the interviews

This section presents the results of the pre-interviews survey. The results of this chapter have been used as the background of this dissertation. The total number of participants was 25 (details in the methodology section). The participants (female workers) were from rural backgrounds, aged between 16 and 45 years at the time of the interviews. Out of the 19 respondents, 14 had completed class six to nine and the rest had completed primary school education (up to class 5). There were 17 Muslim and 2 Hindu participants. I did not compare oppression and family restriction of rural Hindu and Muslim because most participants are Muslim. All of them had migrated to urban areas and joined the garment industry through social networks (relatives, friends, cousins, family). The participants had come from 12 districts. Out of the six other participants, three were experts with research experiences on the issue. The other three participants were employers who recruited garment workers. The results have been discussed broadly under themes and subthemes with the narratives of the participants to enrich the results. The N-Vivo software was used to identify the themes. First, the collected data from interviews were coded, followed by the sub-themes, and finalized within the themes (Table 3.2, 3.3, & 3.4) in Figure 3.1.

The results are presented in three sections based on the research questions. Themes 4.1 to 4.5 (Table 3.2) are the main results of why participants migrated to

Figure 3.2: Selecting process of themes

Codes → Sub-themes → Themes (4.1 to 4.7)
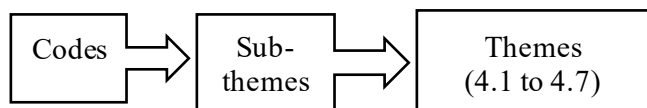
Source: The N-vivo software

urban areas (research questions 1 and 2), 4.6 (Table 3.3) contains the causes of joining the garment industry (research question 3), and 4.7 (Table 3.4) is the interest of employers to employ women (research question 4). Participants were given a pseudonym to protect their anonymity.

Table 3.2. Factors of rural to urban migration among less-educated women in Bangladesh

| Themes | Sub-themes | Present female garment workers | | |
		Single female garment workers (N=9)	Female workers who have children (N=5)	Retired female garment workers (N=5)
3.4.1 Economic depression and rural poverty	Economic crisis within family and rural unemployment	2	2	5
	Disaster make migrants	4	3	3
	Unpaid work	2	0	0
3.4.2 Avoiding unpleasant social situations	Social Attitudes	5	1	2
	Social class	0	1	1
	Social Prejudice	1	1	1
3.4.3 Different aspects of the family environment	Broken family	4	1	1
	Gender inequality within the family	5	1	4
	Non-cooperation from breadwinners	2	1	0
3.4.4 Women's freedom in urban areas	To avoid the illogical parent's decision	3	1	1
	To be free in all aspects of life	8	2	0
3.4.5 A bright future	Shape their own future	5	2	1
	Cost of marriage (dowry)	7	1	2
	To support family	2	0	2

Source: The author (interviews with female garment workers)

3.4.1 Economic depression and rural poverty

The economic crisis was very deep in the rural areas of Bangladesh due to the political unrest in 1971, a devastating famine in 1974, which was followed by many additional disasters. Rural people had limited job opportunities; in contrast, urban areas were industrialized.

Economic crisis within the family and rural unemployment

Breadwinners of rural families were unable to feed their children properly. Outside work was not easy for women. All the retired workers and one-third of the current female garment workers migrated due to family crises (Table 3.2). Interviewee Q mentioned her family:

> *"When I was a kid, I had many siblings. My parents had no land and worked as day laborers. He (father) was unable to take care of us. I did not find regular basic work in the village. All family members were about to die from hunger."*

It can be said that, in the past, participants were forced to migrate due to the economic vulnerabilities in rural areas.

Disasters make migrants

The people of the north-west part of the country are the most affected by disasters. Most of the participants (12 out of 19) have come from areas affected by Monga[15], which forced them to migrate.

> *"Our house was located beside the river. For four months of a year, our house was waterlogged. Our home went underwater and was destroyed by the flood. We had no work, no food, or shelter to live."* (Interview with K)

As a result of a disaster, people lose their homesteads and cultivated lands. Some of them migrate to urban areas with the whole family.

Unpaid work and landless problems

In agriculture, 50% of the workforce are women, but the majority of them are not paid as they work for the family. So, their minimum wages are neglected in rural areas. Both males and females work in the agriculture sectors, after harvesting, women are exploited and deprived of sharing the crops. Similarly, most rural women were deprived of their land and property rights. Bangladesh has the property for considering the Muslim laws. According to the laws, males and females have the right to properties from their parents. A woman gets half men of their parents' property (Jinnah, 2013). For example, for two siblings (one son and one daughter), whose parents have 9 million dollars of property, after the death of their parents, the son gets 6 million and the daughter 3 million. But the reality is different. After the death of their parents, the brothers do not agree to provide the properties to their sisters. In the past (1980), less than 5 percent of women got property

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15. Monga is a Bengali word referring to the yearly cyclical phenomenon of poverty and hunger caused by disasters

rights in patriarchal society (Zaman, 1995). Naturally, the rural landlords were men who want to control the women. Thereby, many women migrated to urban areas. This trend has been changing day by day. Now 13 percent of rural agricultural land is owned by rural women (Kotikulay & Solotaroff, 2019). And 20-30 percent of total wealth is held by females in Bangladesh (The Daily Star, 2019). In addition, the Hindu women were no rights according to their religion, but the government of Bangladesh implemented the law regarding the rights of Hindu women's property rights. Consequently, they face serious economic problems, and landless problems. To mitigate the economic crisis, they migrate.

"In the village, I did agriculture work for my family, but my parents did not pay me the money I needed. What will I do if I need money? Who will bear my cost?" (Mentioned, A)

"I have many siblings. When I was 13 years old then I saw my father deed some land to my brothers. After the death of my parents. My brother did not give rights to the proportion of my parents' land" Interview with L

This is a common scenario in rural areas where women work for their families but are not paid. For the sake of their future, they migrate to urban areas.

3.4.2 Avoiding unpleasant social situations

In rural areas, single women (unmarried) or women who have married late are considered unlucky. Rural people discriminate between higher and lower classes and frequently try to avoid divorced or single women. It is predicted that they are inauspicious for rural society.

Social attitudes

Rural people still have negative social attitudes. About half of the total single migrant workers were discriminated (Table 3.2). Participant M indicated:

"When I was 16 years old, I wanted to work outside. My parents agreed, but the villagers did not give me any work. They said I was a woman, physically weak. That is the perception of our rural society, which became my main reason for migration."

Interviewees faced negative social attitudes within their communities. To get away, they migrated to urban areas.

Social class

Rural Hindu women, who do not practice Purdah, have a space in their own neighborhoods. They have no restrictions within families but are surrounded by the village culture. In the villages, Hindu and non-Hindu live in the same villages. So, they cannot go

against the rural society (Cain et al., 1979; Paul, 1992). Sometimes, they are neglected within their own communities. Social class and caste systems are prevalent in the Hindu community. The upper-class Hindus ignore and neglect the lower-class Hindus. They do not intermarry. To negate such discrimination, Hindu women migrate to gain independence.

> *"My family is lower class Hindu. When I wanted to talk with upper-class Hindus, they were very angry at me because of the caste problem although we live in the same community, and no one agreed to marry me. Community people did not accept us. To avoid unpleasant situations, one day, we left the house and came to Gazipur."* (Interview with S)

It has been shown that participants suffered from the social class system. Most of the time, it was unbearable for them.

Social prejudices

In rural societies, the common perception is that women must stay at home and cannot go out for work. Moreover, both single and divorced women are seen as the sin of society. At present, these are some of the important factors of rural to urban migration.

> *"They (my husband's parents) mentally pressured me to bring money (dowry) from my parents. Unfortunately, we were separated and divorced. I came back to my parents' house, but they ignored me. I was physically strong and wanted to work outside the village. Community people did not give me work for being divorced. They thought I was inauspicious for society."* (Interview with D)

> *"I am a divorced woman. My parents did not accept me because of ego problems and to avoid the negative attitude of community people. I asked them why they ignored me. They (community people) think divorced women are sinful. I am inauspicious for them."* (Interview with L)

Social prejudices are exercised in rural areas. Divorced, separated and single women are the victims of this system. This was one of the main factors affecting the interviewees' migration.

3.4.3 Different aspects of the family environment

In Bangladesh, some parents discriminate among siblings. Most of the problems are created in broken families[16]. Children of these families always feel insecure, inferior, and mentally pressured. Close to two-thirds of the female workers migrated for these reasons (Table 3.2).

Broken family

Children of broken families do not receive proper care, frequently facing ignorance and physical torture. About half of the total single female garment workers migrated from broken families. Participant E clarified.

> *"I was born into an extended family. My father took a second wife beside my mother. My father did not look after me properly. If I wanted something, he refused although he was a rich man. He gave priority to the children of the second wife."*

> *"When I was 3 years old, my father died from a disease. My mother married and relocated to her second husband's house with us. My stepfather and his family members tortured me and discriminated among siblings."* (Interview with C)

Narratives of interviewees reveal that children of broken families suffer physical and mental aggressions within and outside the family. They wanted to change their domestic situation.

Gender inequality within the family

Participants clarified that parents believe that when they get old, their sons will be the ones who will take care of them. Their daughters will go to the husband's house after marriage and will not do the same. Consequently, parents discriminate between their children, which creates a sense of inferiority among girls.

> *"My family was extended, 10 siblings. The government provided free education from class one to five. I went to school until class five. After completing my primary education, my parents stopped my education. They gave more priority to my brothers'.* (Interview with R)

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16. Broken family means divorce or separation of parents or second marriage of either one of the parents.

Discrimination within the family among siblings increases the mental pressure of victims and makes them leave the discriminatory family.

Non-cooperation from breadwinners

Lack of cooperation of parents or breadwinners is a common issue in rural areas. Participant J explained the non-cooperation of her husband and his family.

> *"My husband was a day laborer. He used to leave home in the morning and return at night. The whole day, I would stay with my father-in-law and mother-in-law. They did not look after me properly, always neglected and tortured me. My husband did not support me; he took his parents' side. One day I came out from home just to inform my husband that I was going to Gazipur."*

When parents, husbands, or breadwinners do not cooperate or inspire, children or wives face difficulties in living with their families. After a certain time, they leave the family.

3.4.4 Women's freedom in urban areas

Almost everything about a family's woman is decided by the parents or breadwinners. Women sometimes feel very upset and terrified about their future. On the other hand, women enjoy more freedom in urban areas. Consequently, they migrate. All single female garment workers migrated for their freedom (Table 3.2).

To avoid the illogical parent's decision

Parents or breadwinners in rural areas impose their decisions on their daughters, wives, sisters, or any subordinate women in the family. If the decision was wrong, women had no way to deny the decision. However, the participant L explained:

> *"It was a negative story. I chose a man (now he is my husband) when I was young. When I was 14 years old, my parents tried to make me marry a man who was 35 years old. I denied and said I wanted to marry the boy who loved me. My parents did not agree, and they forced me to marry. Consequently, I left home and got married to that boy without informing my parents and came to Gazipur."* (Stated, L)

The study shows that women are being dominated by men from their families and workplaces. However, the interviewees wanted to live freely.

To be freed in all aspects of life

Participants mentioned that they watched television and compared their lifestyles with those in urban areas. In rural areas, they are restricted. However, urban women have total freedom. Some of the participants migrated for their freedom.

"In my rural area, I have limited freedom. On the other hand, the urban area provides me total freedom. I wanted to be free from all boundaries." (Stated, A)

"In the village, we were a middle-class family. My parents fed me properly; we had no problem with food. I used to go to school with my cousins and siblings. But I had no freedom. Parents took decisions on my behalf that I did not like it. It was my main reason for migration." (Interview with L)

Participants had access to other facilities in the family but no freedom. They wanted to move freely, talk to others without hesitation, and do everything without barriers. Consequently, they migrated.

3.4.5 A bright future

Participants explained that they migrated to urban areas for their own and their family's futures. Table 3.2 indicates that about all single female garment workers migrated for the sake of their future.

Shape their own future

Participants reported that men hold power because of money and property; women's future depends on men. Rural women do not know what will happen to them in the future.

"I thought that if I stay at home, my future will vanish, no profit will come. Why do I keep myself confined inside the house? My friends and cousins are earning money. They will be financially stable, and I will be a loser. Therefore, I came to Gazipur and joined the garment industry." (Interview with G)

Interviewees' lives were dependent on the head of the family. They wanted self-reliance that was not possible in rural areas.

The cost of marriage (dowry)

In Bangladesh, most adult women are married. The dowry system[17] exists in some districts of Bangladesh. Two-thirds of the participants migrated from those districts. When rural women feel uncertain about their marriage due to dowry, they migrate to urban areas.

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17. Dowry means that at the time of marriage, the groom or his family has the right to demand money or goods and the bride or her family should fulfill the demands.

"I will go back to our village after saving some money. This money will be needed for my marriage because the dowry system still exists in the northern part of Bangladesh." (Interview with H)

"When I was 15 years old, my mother tried to get me married but did not find any boy because of our family status and lack of money (Dowry). It had upset me, and I decided to come to an urban area and earn money." (Stated, B)

It has been shown that when their (participants) marriages were broken or did not happen as expected, society responded negatively. To escape such negativity and to pay their dowry, they came to urban areas.

To support family

Participants indicated that the oldest children are responsible for supporting their parents. Some participants migrated to support their families and children.

"I directly asked my father to allow me to go to urban areas and work in the garment industry. I told my father that after earning money for my sister's marriage and my marriage, I would come back home." (Interview with R)

Few interviewees migrated to urban areas to support their families.

Table 3.3. The reasons behind migrant women joining urban garment industry

Theme	Sub-themes	Current female garment workers		Retired female garment workers (N=5)	Employers and experts (N=6)
		Single female garment workers (N=9)	Female workers who have children (N=5)	Retired female garment workers (N=5)	Employers and experts (N=6)
3.4.6 Aspects related to garment industry	Family cycle	3	1	1	2
	Limited jobs for less-educated women, easy access to the garment industry, no job experience required	7	4	4	6
	Social networks	6	4	4	6

Source: The Author (interviews with female garment workers, employers, experts)

3.4.6 Aspects related to the garment industry

Table 3.3 contains the results of aspects related to the garment industry based on the third research question (Why do migrant women join the garment industry?).

Family cycle

Participants mentioned that daughters of garment workers are under the obligation to join the garment industry. About one-fifth of workers joined the garment industry because their parents forced them to (Table 3.3).

> *"I stood first in class eight. I had thought in vain that one day, I would be a doctor. When I was 15 years old, my parents forced me to join the garment industry where they worked. I disagreed but had no way to ignore the thought that they (my parents) had handsome properties."* (Stated, F)

Employers justified the statements of female garment workers.

> *"I saw a woman garment worker who brought her daughter to the garment industry when she retired. Her daughter was 15/16 years old."* (Interview with employer W)

Some participants were forced to join the garment industry because of their parents.

Limited jobs for less-educated women (easy access to the garment industry, no job experience required)

Urban jobs require educational qualifications and experience except for the garment industry, but the participants had no such qualifications. They had no options other than work in the garment industry, although they were aware of the adverse working conditions. All participants joined the garment industry due to these reasons (Table 3.3).

> *"I have passed class eight; no other job is available for me. The only garment industry has provided me with a job opportunity. I know the problems of the garment industry; I face these problems when working. In contrast, when I lived in the village, I felt suffocated all 24 hours of the day."* (Interview with P)

> *"I was informed about the problems of the garment industry, but I ignored them. When I came to work, I saw the problems. I wanted to go back to the village, but then, I realized I had found freedom. I can move freely in urban areas."* (Interview with I)

No formal written exams or viva voce tests are required for a job in the garment industry. Young women who are physically fit and migrate from rural areas are given priority.

"No written examination or previous experiences are needed to be a garment worker. Workers come in front of the gate, we talk to them and appoint them if we have a good feeling. We take a photocopy of their national identity card (provided by the Bangladeshi government for all citizens), nothing more than that." (Interview with employer W)

Participants were less educated, and in urban areas, they had few job opportunities outside the garment industry. Moreover, they desperately needed jobs.

Social networks

The basic information of the participants shows that all of them took jobs provided by a social network. Interviewees came to the garment industry with the help of relatives, family, friends, or any other social network.

"I shared the negative story with my cousin (garment worker); she inspired me to go to urban areas. She helped me to go to Gazipur to get a job." (Explained, O)

Employers gave many examples of providing jobs in the garment industry through a social network.

"I have many examples; workers request us to give jobs to their relatives, friends, or others. They mention that relatives or friends have come from rural areas to their house, who now need a job." (Interview with employer Y)

All participants mentioned that they came to urban areas and joined the garment industry with the help of social networks (an acquaintance).

Table 3.4. The reasons for prioritizing rural women in garment industry

Themes	Sub-themes	Employers (N=3)	Experts (N=3)
3.4.7 Aspects related to the authorities of garment industry	Owners profit more	2	3
	No risk of labor unrest (easy to control)	2	3
	Good finishing needs women	3	2

Source: The Author (interviews with employers and experts)

3.4.7 Aspects related to the authorities of the garment industry

Table 3.4, based on the fourth research question, contains information on the reasons why the garment industry authorities prioritize rural migrant women over men. The study reveals important issues.

Owners profit more

The owners of the garment industry want more profits and to pay less to workers. Experts explained that if industry owners appoint educated women, they will have to raise their salaries.

> *"Industry always wants more profit. If they appoint educated workers, they have to spend lots of money on the salary perspective. Otherwise, less-educated women receive limited wages. They do not know about their rights and always feel shy. As a result, employers give priority to less-educated women."* (Interview with expert T),

An employer mentioned that the owner directs them to appoint more women. Women are a weapon to earn more profits.

> *"This is off the records; the owner of the garment industry typically wants more profits by any means. Limited wages are paid to less-educated women. Considering all sides, we give priority to women."* (Interview with employer Y)

Most garment workers are rural women. They have no way to go back even if they are paid less. The authorities of the garment industry force them to work more, which is more profitable for them.

No risk of labor unrest (easy to control)

Women are easily manageable and always terrified. If workers are men, educated, and know about their rights, they can protest. As a result, the authorities give more priority to less-educated rural women.

> *"Owners of garment industry always want to control the workers. If anything happens inside a garment industry, men gather workers against the authorities. In contrast, rural women never protest because they have no way to return to their villages. Therefore, they give more priority to rural women."* (Interview with expert U)

> *"We give priority to rural women. We believe that they are manageable and can be easily controlled. They never go against us if something is wrong in the industry."* (Interview with employer Y)

Employers believe that they can easily control female workers. If the authorities do anything wrong, female workers will not protest, but male workers will do.

Good finishing needs women

All employers agreed that, naturally, women are calmer and work with a softer touch than men. The works on the garments require a calm mind and soft hands. As a result, the authorities prioritize female workers.

> *"About every section (sewing, cutting, finishing) of garment manufacturing needs more patient workers. Otherwise, the product will be defective, and buyers will not buy the defective product. Naturally, women are calm and can finish their work without defects. Men are mostly appointed in heavier industrial work."* (Mentioned, employer X).

It can be said that the quality of female workers' production is more accurate than that of male workers.

3.4.8 Summary of the interview results

To sum up, economic depression and rural poverty articulate the economic crisis within families and communities in rural areas. Disasters in some districts, especially in Monga areas, and unpaid agricultural works for women in rural areas play a vital role in women's migration. Avoiding unpleasant social situations as people in rural areas still have prejudices is an additional factor. The social class system divides the rural people, and social prejudices impose some illogical and illegal activities, which is why participants decided to leave the place. Different aspects of the family environment articulate the impacts of broken families on family members, especially girls; the gender discrimination within the family among siblings that creates a division between boys and girls as well as non-cooperation of family members or parents, make it easy to migrate. Women's longing for freedom describes the restriction of their movement in rural areas, the imposed decision of parents, breadwinners, or male family members, which are important migration factors. It also focuses on women's freedom in urban areas, which inspires them to migrate. To avail the opportunity that can help secure their own, their family, and their children's future, rural women migrate to urban areas. It furthermore explains why rural women who are unable to pay the dowry of their marriage migrate to urban areas. The aspects related to the garment industry indicate that women join the industry due to family pressure, lack of alternative jobs, easy entering process without educational qualifications and experiences, and the presence of more women in the garment industry and other social networks. Finally, aspects related to authorities focus on employers recruiting rural women

for more profits, to avoid labor unrest, to easily control the workers, and to increase the quality of production.

3.5 Discussions and Analysis

The findings from the study show that participants migrated to urban areas to escape discriminatory rural culture, broken families, dowry, backward society, and to find urban freedom. It also discloses that family pressure and social network pushed them to the garment industry and that the employers pulled them in to make more profit. In the section, the author elucidates and interprets the major findings of the interviews that were not discussed in the literature, based on four research questions.

1) The first research question, "what factors make them migrants despite rising job opportunities in rural areas and inhuman living conditions in urban areas?" The study reveals that unemployment and poverty were key factors of rural to urban migration in Bangladesh; however, now they are minor issues, (Table 3.2) as job opportunities have increased in rural areas (Japan News, 2020). At the same time, exploring the vulnerable conditions of migrants in urban areas, a study found that migrants from rural areas to cities did not have good financial conditions and most of them settled in slums and squatter settlements (Afsar, 1999). In contrast, the neo-classical theory and push-pull model mention good economic conditions for migration. The theories are not pertinent for the rural to urban migration of less-educated women in Bangladesh. The findings of the study show that parents discriminated among siblings in rural areas regarding education, property, food, and other rights. Participants were usually stopped from attending school before or after class ten, but boys were allowed to pursue higher education; properties were given to the sons, not to the daughters. Good and delicious food was fed to the sons, depriving the daughters. These differences consecutively increased the participants' mental stress levels and family life became hell for them. A previous study indicated that girls only attended primary and high school (6-15 years old) because primary and secondary education is free for girls, but boys continue their education until post-graduation (Nahar and Abu, 2018). The feminist theory demonstrates similar results in the aspect that men are everything to the family. Another study found that rural women frequently face discrimination (Kabeer and Mahmud, 2004; Zaman, 1999).

The study reveals that unpleasant situations within the family and society caused the rural to urban migration of women. Participants who were divorced and returned to their parents' house were not accepted. They faced many problems, such as being ignored and

neglected by their community and family members, including their parents. Villagers avoided them at work because of their divorce or separation. They were seen as sinners due to social prejudices. Consequently, they faced economic and social problems; their children grew up with a negative mentality and were gradually isolated, which increased their vulnerabilities. Research shows that most rural divorced women cannot fulfill their dreams, facing intolerable suffering and an uncertain future, which once again increases their vulnerability (Patoari, 2020; Abbas and Mushtaque, 1997). The literature did not touch on these issues of migration. Table 3.2 reveals that about two-thirds of participants migrated to urban areas to escape from unpleasant social situations. The study further shows the negative impact of the broken family. Participants from broken families were physically and mentally tortured by their stepparents. In addition, they were physically beaten, locked within the house, and were not allowed to get higher education; they suffered from unhealthy living conditions as they were forced to wear old dresses and had less food. The participants were mentally tortured by stepparents such as having to deal with rough behavior and to care like maidservants, while children from new families received good behavior. It increased their mental stress and uncertainty about the future. A previous study found that children of broken families are particularly vulnerable, and they are always mentally stressed (Aktar, 2013). The new economic theory states that women migrate for the benefit of the family. On the other hand, the study shows that participants migrated to escape from their family's tortures.

The study further reveals that the marriages of the participants were canceled due to the lack of dowry. The parents of the bride were unable to meet the dowry. Participants' stories demonstrate that the unmarried women were paralyzed with the fear that if they did not manage to provide the dowry money, they would have no future. People treated them as evil. The study shows that most of the participants migrated from the northern districts of Bangladesh where a dowry system still exists. A previous study revealed that about 80% of marriages required dowries in the northern districts of Bangladesh (Begum, 2014). It can be said that the dowry system forced the participants to migrate. Participants in this study also reported that they had less freedom in every aspect of their rural life. The selection of the groom was fixed by their parents without their consent. The study moreover reveals that they had limited freedom in selecting friends, education, work, and movement outside their home. On the contrary, urban women have the freedom to move freely to anywhere, choose their groom, and have no obligation to their families. In contrast, the neo-classical theory explains migrants as purely rational actors; they calculate cost-benefits, expect more wages, and benefits. However, the study shows that participants

did not calculate the cost-benefit; they just wanted to escape from rural areas. Table 3.2 proves that about all current female garment workers migrated for reasons related to dowry and urban freedom.

2) The second research question, "how do these factors combine in the migration process?" The author created a model of the rural to urban migration process (Figure 3.2) and combined the migration factors based on the study findings.

Figure 3.2
Model and process of rural to urban migration in Bangladesh
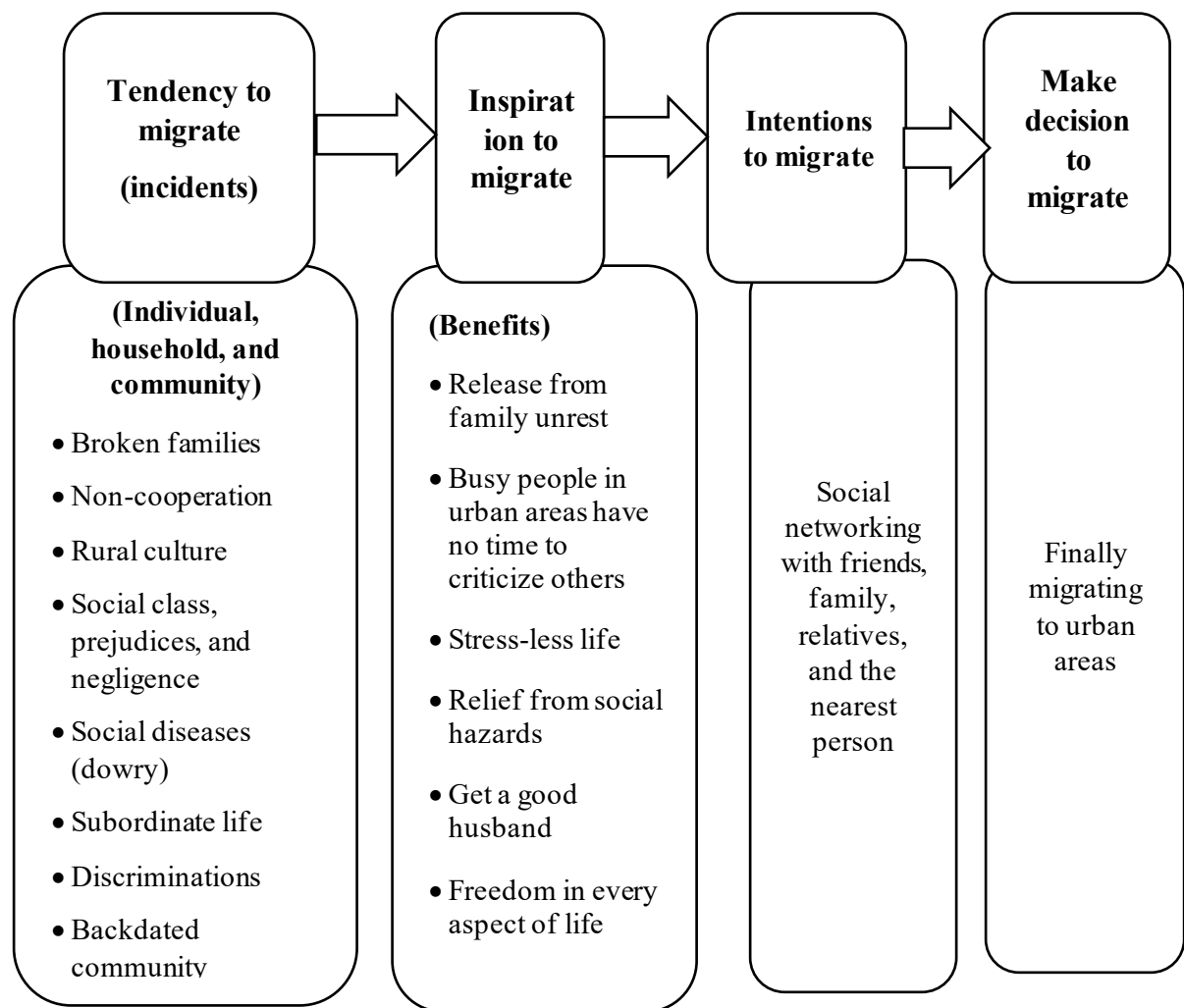
Source: Designed by the author based on the study findings

The tendency to migrate occurs when, for different reasons, people feel that rural society is a cursed place. Participants of the study reported that they faced familial, social, and cultural problems that made their lives in the village burdensome; they were, then, determined to escape from such places. Feeling an inspiration to migrate, people calculate

the benefits of migration. The study shows that interviewees wanted to leave their village homes at any cost to escape from bitter rural living conditions. They thought that by changing their living space, they will be free; there will be no stress, no social barriers, no family conflict, and the freedom to do everything without accountability. This is followed by the intention to migrate; people communicate with others who have migrated before them. Participants' basic information demonstrates that female garment workers communicated with migrants and shared their problems, expressing their intention to migrate. Last, the final decision; when people get positive news about job vacancies and shelter from migrants, they finally left the rural areas.

3) The third research question was, "what are their reasons for joining the garment industry despite facing adverse working conditions?" The study shows that participants joined the garment industry due to their low educational qualifications, family obligation, easy process, and social networking (Table 3.3). In urban areas, all jobs need good educational qualifications and experience, except for the garment industry. Participants' stories confirm that none of them has SSC level of education. The study also reveals that family cycles and social networks play an important role in the garment workers' lives. Families, mainly parents who worked in the garment industry, force their daughters to work in the same industry without their consent. In the case of social networks, participants-maintained connections with previous migrants who were mostly garment workers and helped them to get jobs in the same industry. Network theory indicates that migrants help non-migrants. Kabeer (2001) mentioned that rural women contact to previous migrants for migration. Participants in the study reported that when they saw that about four-fifths of garment workers were women, they were inspired to work in the garment industry as well.

4) The fourth research question, "what makes employers interested in employing women though the salary is the same for male and female workers?" The study reveals that the authorities in the garment industry find women provide them with quality work and are easy to control (Table 3.4). In addition, if the employers do anything wrong, such as pressuring the workers for doing extra work, providing late pay, or cutting off other facilities, female workers do not protest because they want to live in cities and have no way to go back to the village. Thus, the authorities are interested in recruiting rural women to make more profits. A previous report by John Chalmers in Reuters (2013) found that the Bangladesh garment boom made X (pseudonym) a wealthy man from a single garment. His elegant home in Dhaka looks like heaven. The study further shows that garment

activities need calm workers who can work with a singular focus. Naturally, women work with a calmer mind and their finishing is better than male workers, which is another factor.

3.6 Conclusion

The main purpose of this study is to determine the factors that make rural less-educated women migrants join the urban garment industry in Bangladesh. The literature focuses on rural poverty, agriculture, calamity, domestic turmoil, patriarchy, and urban facilities, which are the factors of rural to urban migration. It also highlights that migrants join the garment industry through social networking, as other jobs are unavailable for them in urban areas; employers recruit more rural women to provide less wages. This was a qualitative research study, conducted in the Gazipur district in Bangladesh among female garment workers who have migrated from rural areas. The N-Vivo software was used to shape the themes of the research results, focusing on the research questions.

The results of the interviews were based on the research questions and were thematically analyzed. The findings of the study revealed that participants migrated to urban areas to escape discrimination among siblings, negligence, and oppression by stepparents within their broken families, as well as ignorance and social superstition towards divorced or separated women by their family and community, impacts of the dowry system, and a confined lifestyle to find urban freedom. The study furthermore shows that they desperately wanted to escape from rural problems and contacted others who had migrated earlier. Participants maintained the migration process (Figure 3.2) that the author created and combined with the migration factors based on the results of the interviews. The findings of the study show that migrants joined the garment industry because of the family cycle, bigger working opportunities, the presence of more female workers, and former migrants. It also shows that employers are interested in employing more women because they are easily manageable, with no risk of labor unrest, making better products, and bringing in more profit.

Less-educated rural women are now in a dilemma about where they will go, where they'll live, and what they will do. Both villages and cities are not suitable places for them. In villages, they have very limited freedom and face social negligence. Due to situations (migration factors), nearly all less-educated rural women grow up with trauma in Bangladesh. To be relieved from trauma, they migrate to urban areas. On the other hand, cities offer freedom, but also offer negative experiences to women regarding basic needs and social security, inducing an inhuman lifestyle. In this perspective, migration is not the way of solution. Government, non-governmental organizations, and voluntary associations

should come forward to minimize the rural unpleasant situations. Identifying the factors of migration, the rural community should be warned about the negative consequences of migration. Formulating and strictly implementing the laws to ensure equal rights for men and women in rural areas, can also safeguard rural women. Despite new efforts to identify rural to urban migration, more research is needed on rural women, rural culture, and rural development, including more samples of villagers, family members, and local government representatives. They have very less scope to go back to their village. Therefore, further research is needed on the female garment workers' current well-being.

CHAPTER FOUR

Present situations of the female garment workers

4.1 Introduction

4.2 Realities of female garment workers: the perspective of developing countries

4.3 Current situations/realities of the female garment workers: Experiences in Bangladesh

Financial conditions of the female garment workers

The working environment of the garment industry

Transport and housing conditions

Health care services for female garment workers

Misinterpretation and social connection of the female garment workers

Changing the livelihood patterns of female garment workers

Effective suggestions: Experts' views

Well-being and subjective well-being

4.4 Analysis of current situations of the female garment workers, pitfalls, and scope of new research.

4.5 conclusion

4.1 Introduction

This chapter shows the realities of female garment workers in developing countries and Bangladesh that have been explained and analyzed in various literature. It furthermore shows the literature gap and the necessities of new research from Bangladesh's perspective. The main objective of the study was to identify the subjective well-being strategies of the female garment workers in Bangladesh. Before reviewing the literature on well-being and subjective well-being, the author visited some garment industries, the housing of female garment workers and saw that the female garment workers in Bangladesh live with many problems. Moreover, literature shows that female garment workers face difficulties in the garment industry (Mahmood, 2020; Hoque & Shahiduzzaman, 2021). In contrast, the working opportunities for females in villages are available and facilities are better than in cities (Shimbun, 2020) but still, every year females are migrating from rural areas and working in the urban garment industry. It is noted that 85 percent of female workers have migrated from rural areas (BBS, 2020). A question about why they are still coming to cities and not going back to the village has risen. The literature on the migration of rural less educated women in urban areas in Bangladesh was reviewed, but no satisfactory results were achieved. Most of the literature mentioned that rural women come to urban for economic and family issues that were not matched with the present situations of rural areas. From this point of view, interviews with female garment workers who have migrated from rural areas were taken. It was desirable to build up good relationships with the interviewees before in-depth interviews. Therefore, the interviews about rural to urban migration became the pre-interview preparation.

The results of the interview on rural to urban migration were discussed in chapter three. The previous chapter (three) shows that female garment workers migrate to urban areas and join the garment industry for various factors in Bangladesh. For instance, the rural bad culture, rural prejudices, discrimination within family, and relief from rural restricted life to urban freedom. These factors were given more priority than economic opportunities. For these factors, the rural less educated women were bound to migrate to urban areas and still have less scope to return to the village in the early and middle stages of life. Most of them mentioned that they will go back to the village after 40/45 years old because at this stage rural women do not face the above problems in the village.

The factors of rural to urban migration made it seem that the workers have a limited way to go back to the villages, despite the problems in cities and good opportunities in villages. The author then decided to research the current situations of female workers and reviewed the literature based on research questions. The literature was reviewed on the current well-

being and subjective well-being strategies of female garment workers. The author designed a framework for this chapter (figure 4.1) that described the gist of this chapter.

Figure 4.1 shows the framework of literature reviews which have been classified into three

Figure 4.1

The framework of this chapter

Realities of the female garment workers: the perspective of developing countries

↓

Current situations of the female garment workers: Bangladesh perspective

↓

Analysis of current situations of the female garment workers, pitfalls, and scope of new research

- First, the author reviews the literature on the realities of the female garment workers in globally and in developing countries perspective. This is important to know the scenario of the female workers in other countries which can give a clear concept of what the situations of Bangladeshi workers can be like.

- Second step, to understand the current situation from the perspectives of the female garment workers in Bangladesh. It includes the whole circumstance such as the working environment, home, outside conditions, and subjective well-being. From this point of view, the current situations of well-being and subjective well-being of the female workers can be measured.

- Next, the analysis of the literature compares the situations of the workers in developing countries with Bangladesh's perspectives. Similarly, it is found the literary merits and demerits that mean the literature gap in Bangladesh´s perspective. In addition, the pitfalls of literature, where the previous researchers did not touch on, were the turning point that raised research questions and gave scope to a new research that measures the well-being and identifies the subjective well-being strategies of the female garment workers in Bangladesh.

This chapter identified that the existing literature did not fully cover the current well-being situations and did not touch on the subjective well-being strategies of the female garment workers in Bangladesh, that were the pitfalls of the past and current literature, which gave scope to research on the subjective well-being strategies.

4.2 Realities of female garment workers: the perspective of developing countries

All over the world, the garment industry is a known word. This industry meets the clothing needs of individuals. Most of the countries have either small, medium, or a large number of garment industries. Most of the garment industries are in China, Bangladesh, India, Vietnam, and Pakistan, which are developing countries. In addition, many people,

Figure 4.2
The monthly wage of garment workers
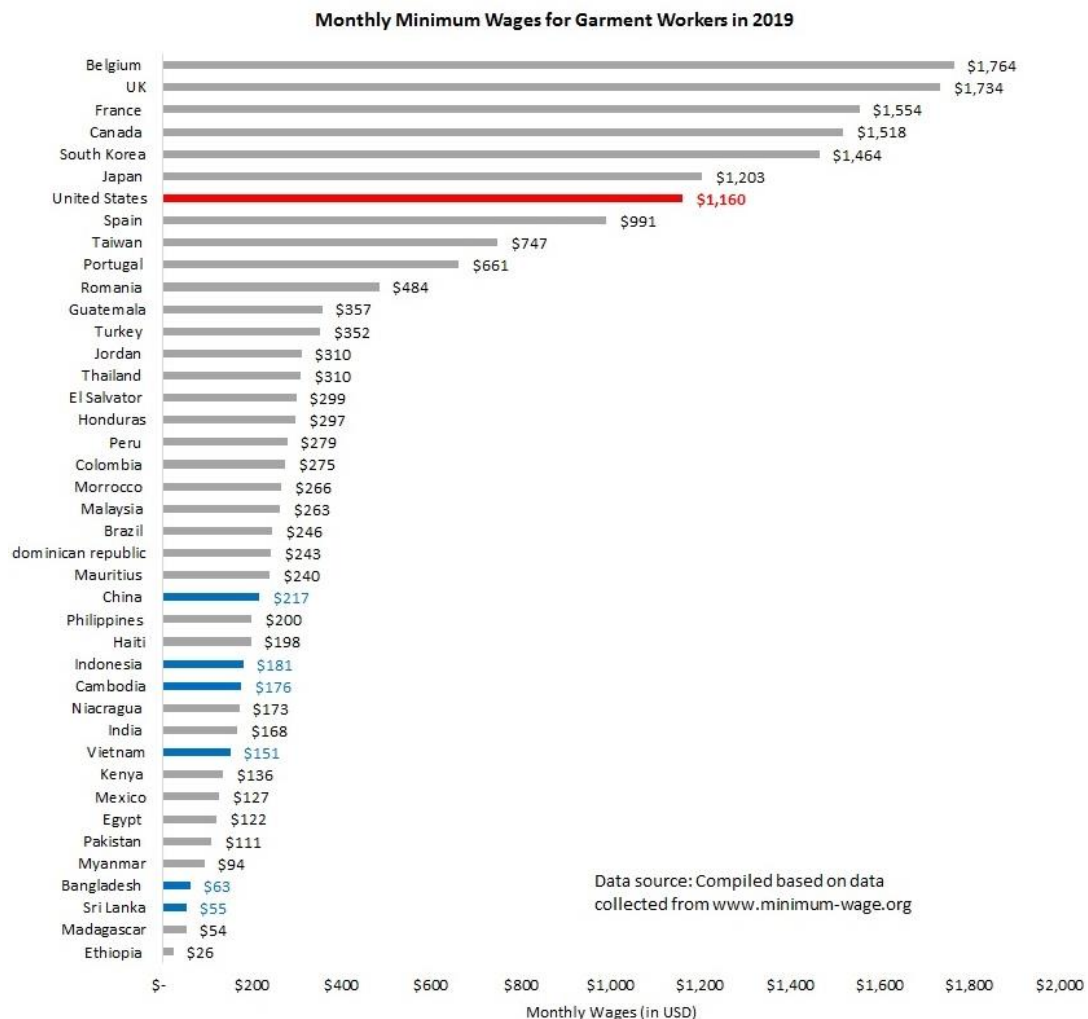
especially women, are employed in this industry. About 75-80 percent of total garment workers are women (ILO, 2020). However, female garment workers are employed in the lowest position in the garment industry in developing countries. We know that about half of the world´s total population is female (World population report, 2022). Globally, the number of poor women is more than double that of men. Approximately 70 percent of the world's total poor are women (ILO, 1996). The Covid-19 pandemic situation also pushed 47 million more women into poverty (UN Women, 2020). According to the Human

Development Index (MPI, 2020) and MPI (OPHI, 2018), most female garment workers are poor because they get low wages.

Figure 4.2 shows the wages of the garment workers, and the lowest positions are in Bangladesh and Sri Lanka. Their total income does not cover their expenses. The literature illustrates that the female garment workers in Bangladesh, the Philippines, India, and Egypt face a heavy economic crisis (Gaerlan et al., 2010; Lessinger, 2002; Can, 2017). Similarly, the impact of Covid-19 also hits on the female garment workers. Since the pandemic, some of the workers were sacked from jobs without compensation (ILO, 2020), and those who were alive to jobs provided limited wages or no wages in Bangladesh. Not only during the Covid-19 situation but also at other times, the female garment workers had difficulties related to their wages. In some developing countries like China, Vietnam, and Thailand, the workers are able to get other remarkable facilities besides wages that help them to lead their life smoothly (Nagata, 2020). Even with the low wages, female workers try to meet their daily necessities with some techniques. For example, they try to avoid social gatherings, sharing, and refrain from rich friends (Kabeer, 2014). The main and prime strategies are eating unhygienic foods, and reducing food ingestion, which causes harmful effects on their health (Jahan, 2012; Beckford & barker, 2007). Their insufficient income cannot fulfill the demands of their children, so they engage in illegal work, such as begging and selling goods on the streets to earn money (Sherman, 2011). Fugazza and Fiess (2010); Fukunishi and Yamagata (2013) mentioned that the female workers in India survive through poor eating, taking credit, and borrowing from others. Some of them do illegal physical relations in exchange for money to earn more. Similarly, reducing expenditure, purchasing low-quality foods, and other necessities like clothing (Hawker & Boulton, 2000; Lessinger, 2002). A poor woman mentioned that *"When a woman is poor, she has no say in public, she feels inferior. She has no food, so there is famine in her house; no clothing, and no progress in her family"*. The poor situations of the female garment workers make them mentally and morally weak, as attested by the statement of another poor woman, "*Poverty is pain; it feels like a disease. It attacks a person not only materially but also morally. It eats away one's dignity and drives one into total despair*" (Narayan et al., 1999).

Another important necessity is shelter. It is true that female garment workers live in low-quality houses for their wages (Can, 2017). Thereby, they live in a low-cost rental house (Hossain, 2005), where their family members live in a narrow space (Shaila & Matsuyuki, 2020). Most women live in slum areas or streets with no modern facilities (Muoghalu, 2012). For living in unhealthy places, 80% of women and girls suffer from menstrual

hygiene management problems for the absence of water, soap, sanitary napkins in the house, and working places (UN women, 2018; Absar, 2002). When pregnant, they are not able to take care of their health properly, at the delivery time, most of them give birth at home without the help of a skilled nurse. Resultantly, many mothers of newborns die (Montagu et al., 2011; Warren, 2010). Similarly, other health problems are common issues for them. In contrast, there are some positive examples of good living environments and a healthy lifestyle (Pangsapa, 2007)

The workplace is another important issue of female garment workers for their well-being. A poor working environment and gender inequality at the workplace sometimes hamper the well-being of female garment workers (Gaerlan et al., 2010; Harper, 1996). In China, the workers have experienced discrimination within the same industries between male and female workers. Males get more promotions and are put in administrative positions, but females are in low positions and get promotions more slowly (BSR, 2013). Unfavorable working conditions in Sri Lankan (Hancock, 2006), such as long working time, and long distances between home and workplace are realities for female garment workers (Kabeer & Anh 2006). Some women feel unhappy and few of them feel happy by taking some strategies in the working place (Makurat et al., 2016). They work more than other people but get lower wages. If they protest, they are sacked from their jobs. In this sense, they do not protest against any kind of inequalities (Narayan et al., 1999). As a result, their jobs are secured.

These situations reflect socioeconomic injustice, inequality, and political disparities that hamper the elimination of the problems faced by female garment workers. Developing countries have a few policies to target those issues, but the employers and political leaders only want to create policies that tackle the problems of the garment industries´ owners. They think that, if female workers have enough facilities, then, there will be no issues to explore during the next election, and the workers will be able to protest any kind of disparities in the garment industry. Thereby, the authorities of the garment industries and the political leaders do not want to solve these issues permanently (Dugard & Roux, 2006). The female garment workers in developing countries have mixed experiences. There are many negative aspects of the current situation of female garment workers, but many positive examples were furthermore found, such as increasing good working environment and wages in Vietnam, and medium quality of environment and wages in China. Among the problems of the dissatisfactory level of work environment, wages, income, housing, etc., found in developing countries, the one where the female worker is in the most vulnerable position is Bangladesh (Brown, 2015).

4.3 Current situations/realities of the female garment workers: Experience in Bangladesh

Bangladesh is a developing country where more than 160 million people live (UNFPA, 2020). After China, the garments industry in Bangladesh is the second-largest export sector in the world. About 4 million people work in the industry, and among them, 80-85 percent of the total garment workers are women (BGMEA, 2021). They have difficulties working in the garment industry and staying at home, but they feel well about their present life. Much of the literature is written on the garment industry, workers, and their present situations. This section highlights the current various aspects and situations of the female garment workers in Bangladesh, such as working environment, wages and income, housing, health, outside environment, and subjective well-being.

Financial conditions of the female garment workers

The financial aspects include income, wages, and wealth. The literature shows that the main problems of female garment workers are financial. Their average salary is very low compared with the expenditure of the city's areas (Farhana, 2015). They get an average of BDT 8000 (US$ 95) per month if they do not miss any day at work. Otherwise, their salary is deducted for being absent. Various research reported that the minimum living cost in the Gazipur district is about 136300 BDT (160 US$) (Khan et al., 2016), another researcher found that at least 16,000 Tk (US$180) is needed for a person to live in comfort in Dhaka and Gazipur (Butler, 2019). At the same time, personal and family wealth is very limited to them (War on want, n.d.). The income and reported expenditure do not match and sometimes create mystery. After all, there is no shortage of female workers in Bangladesh because it is the place where cheap female workers are available in the garment industry.

The working environment of the garment industry

Day by day the working conditions of the garment industry are improving. The garment industry in Bangladesh is a formal sector but the recruitment process is informal. The recruitment process of workers is an old method: everyday morning workers come in front of the garment's gate and employers appoint them. This informality is because of the seasonal demand of the industry. Workers start working in a different industry without previous notice, and that's why the authority usually needs emergency workers. Thereby, every day the workers are recruited. Thus, since the authority (employers) cannot fully follow the labor law which indicated a process of recruitment, they´d rather follow the informal mechanisms (Paul-Majumder & Begum, 2000). In the beginning stage, women entered the industry slower than men, but later their participation sharply increased and reached 85%. Gradually, the participation of women's labor force is increasing in every

sector that was previously dominated by males and they are now becoming female-dominated. Horton, (1999) said that, now, employers are very much interested to appoint women rather than men. Paul-Majumder and Begum (2000); Jamaly and Wickranmanayake (1996) mentioned the same factors by which the employers are interested in female workers, such as women being more manageable, patient, and controllable, while also being less interested in getting involved with union activities, and not entering in any dispute.

The RMG industry of Bangladesh is rapidly expanding because of the availability of labor, especially female labor abundance, and the possibility of paying them low wages (Sikdar et al., 2014). Women are paid low wages and work unofficially over eight hours of duty per day to meet the ends, while sometimes they even work up until 3 a.m. and come back to work again at 8 o'clock in the morning (five hours later) (Jamaly & Wickranmanayake, 1996). Paul-Majumder and Begum, (2000) also claim that over 12 hours of work per day is an average working time for both males and females in the industry. Much research was conducted on the socio-economic situation that showed that female garment workers work more than 11.2 hours, but their wages are very low (Sarker et al., 2014; Farhana, 2015). Besides wage discrimination, gender division of labor, or gender imbalance in the industry also exists. Most of the sewing sections in the industry employ women, but the cutting, finishing, and ironing are sections that belong to men (Paul-Majumder & Begum, 2000).

The female workers that are taken up in those male-dominated sectors are mainly helpers (Kotikula et al., 2019). There is a huge gender gap between male and female workers. The men control the upper positions and women are employed in the lower positions (Paul-Majumder & Begum, 2000). The female workers are contributing more to the development of the garment industry and the national economy, but they are deprived of the facilities. Always suffering from low wages, compulsory overtime, and job uncertainty, such as the threat of being sacked (Khan et al., 2016). Paul-Majumder and Begum (2000) argued that female garment workers have less courage and capabilities in bargaining power. Thereby, they are trapped in lower wages. Gender discrimination, wage discrimination, and lower position of women at work are common features in the garment industry. For garment workers, those are vital reasons for initiating industrial disputes (Mahmud, 2016). As a result, the working conditions are unfavorable for the workers that respond to job insecurity, dissatisfaction, and low productivity (Islam et al., 2017). For the above hazards in the occupation and workplace stress, most workers do not continue their jobs in a certain industry, always changing in the search for better conditions (Paul-Majumder & Begum, 2000).

Female garment workers in Bangladesh work in lower positions with a lower salary, and sometimes they are bound to be harassed for different factors. Many female workers are employed in the lower categories such as polymer, operator, helper, etc. (Begum et al., 2010). There are some common problems for women, such as physical assaults, unwanted touch, insults, verbal abuse, and giving pressure (Paul-Majumder & Begum, 2000). Senior bosses are male, so women are still victimized in the workplace by co-workers, seniors, and officers (Alam et al., 2017). A small portion of female workers does not say anything for the fear of losing jobs. Offenders behave with women as if they were sexual slaves (Akond, 2017).

Besides the harassment women face, their working environment is also not satisfactory. Day by day working environment is the same. In a narrow place, they work. Most of the exported-oriented garment industry maintains a sub-standard working environment but other industries are congested, overcrowded, and badly ventilated (Paul-Majumder and Begum, 2000). Building collapse is a common issue. There was a large incident of building collapse at Savar, in Dhaka, Bangladesh (Motlagh & Saha, 2014). Rana Plaza collapsed on the morning of 24 April 2013 and exposed the illegal construction of buildings and terrible housing and working conditions in the factory, which would make companies hesitant to export out of Bangladesh, (Gomes, 2013). The collapse resulted in at least 1,134 deaths, over 2,500 injured, and other 200 missing people, and among them, most were women and children (ILO, 2013). There are some common problems of the garment industry such as insufficient lunchroom, drinking water, and canteen facilities. Another wide range of problems is lack of fire prevention, and since most industries have no sufficient fire prevention measures, every year we see in newspaper garment industries catching on fire and hundreds of people died. Bajaj (2012) refers there was a bad accident in Tazreen Fashions, where about 111 people were killed and many were injured, among them, once again being mostly women and children, though foreign popular brands were involved with this factory. No ethics are maintained by employers, although Ethical Trade Initiative (ETI) considers some issues and offers to improve the working conditions for the workers in the recognized garment industry (Hale et al., 2001). But these ethical codes are only maintained in very few industries in Bangladesh. Thereby, job dissatisfaction and labor disruption occurred (Islam et al., 2017). Besides the problem, some Bangladeshi garment industries do maintain a standard environment. According to USGBC, Bangladesh has the highest number of green garment factories (BGMEA, 2022).

Transport and housing conditions

Transport and communication are other aspects where female garment workers have mixed opinions. All female garment workers go to work early in the morning and come at night by walking, although the outside environment is not friendly for the female workers. They face various problems, including harassment, torture, accident, criminal activities, and teasing (Shumi et al., 2015). Naved et. al. (2018) gave some scenarios. The first one is regarding the different types of violence that women suffer, such as physical, sexual, financial, and emotional. This violence is shaped by the patriarchal society, especially in the economic institutional-based sector where women work. The second scene is about the sexual violence against female workers, which is the representation of male dominance towards female workers. The third one describes the economic violence which controls women in their freedom and authority. Forth is the scenery which views how some women develop techniques that can help to maximize the benefits of the workers. Finally, some suggestions were recommended by which the violence against women can be minimized in the home, workplace, and public space.

The experiences of the workers in the workplaces, communities, outside spaces, and at home are related to their well-being (Satrya et al., 2017). Female workers who have low bargaining power have an increased chance of suffering from domestic violence at home. Similarly, workplace problems are also increased when women have low bargaining power in society (Heath, 2014). Outside of the garment industry and at home, they are more vulnerable and sometimes face physical and mental assaults (Shumi et al., 2015). They share their room with female colleagues who live along with their families, between 4 and 5 family members live in a room (Kabeer, 1999). Most have experienced bad working and housing environments (Khosla, 2009). The research reports and statistical data show that most female workers live in slum areas and some of them live in tin-shed houses with other female workers or family members. A report shows that 4 to 6 people live in a room where they share a toilet, kitchen, and bathroom. To make things worse, some of them are tortured by their husbands in their homes. These unhealthy homes and outside environments impact on the productivity and mentality on female garment workers (Islam & Pattak, 2017).

Health care services for female garment workers

Health is wealth. Besides the working environment, female garment workers suffer from various diseases due to their work routine and to living in unhealthy places. Almost all female garment workers have experienced a variety of illnesses. These illnesses are due to the poor working environment, overloaded work, more working time, and poor housing. Ahmed and Raihan (2014) show that the majority of female workers in Bangladesh suffer

from various diseases like pregnancy complexities, back pain, fever, cold sweat, abdominal pain, spine problems, and fatigue. Gradually the health problems increase because of the wage structure. Due to their low wages, they cannot buy and ingest good quality food, which could better fulfill the caloric needs of the human body. A study was conducted on the health problems of female workers in Bangladesh, showing that the health problems are increasing day by day and that they are not mentally and physically strong to work effectively (Ahmed & Islam, 2015). Akhter et. al. (2010) discuss the safety and health issues for female workers in Bangladesh considering the working environment, housing environment, working hours, age, health problems, factors of diseases, medical facilities, and the fire accident. Ahmed and Islam (2015) identified 14 critical health problems of female workers, which are: body and muscle pain, nutritional deficiency, complexities of pregnancy, pain in the nail, eye problems, skin disorder, headache, stress, cold, fever, hepatitis, gastritis, back pain, and diarrhea. Due to the unhealthy working place and its narrowness, female workers suffer from previously mentioned headaches, vision problems, earaches, etc. (Ali et al., 2010)

Health problems are caused by different reasons. Female workers are not able to acquire good clothes, nice houses, proper medical treatment, nutritious food, and education due to their low wages. In contrast, their children are deprived of proper education and care, consequently, they also suffer from unhealthy complexities and malnutrition (Bhuiyan, 2012). Gradually, the quality of ingested food is improving, but it is not enough to fulfill the requirements. Other health problems are occupational hazards and chronic exhaustion that impact on workers' stamina (P & B 2000). Some female workers have no sufficient idea of reproductive health resulting in health complexities (Amin et al., 1997). Most serious health problems are at the stage of childhood and adolescence (Chowdhury & Ullah, 2010). There are some diseases that impact more female workers than the men workers (Paul-Majumder & Begum, 2000). Some factories at present provide primary health care facilities but are very minimal. Sometimes children are appointed as workers in the garment industry although ILO's international program on child labor Harkin Bill, clearly said about child labor, who are under 14 years moved from work and into school (Nielsen, 2005).

Khan et. al. (2016) refers that the official garment industry provides a few percentages of medical facilities, but a small portion of the workers benefit from it. Unicef (2015) researched women's and children's health, there are mentioned issues such as insufficient maternity protection and daycare centers, problems with breastfeeding, unhealthy working

mothers, and poor access to health services and education. If the situation is continued, then the children of garment workers and newborn mothers will suffer more and more.

Misinterpretation and social connection of the female garment workers

The journey of the garment industry in Bangladesh rapidly increased after the liberation war (1971). At the beginning stage of the garment industry, the workers, especially female workers, came from the economic factor and from poor village families. Family crises, among other reasons, are the main responsible. Their education level and job experiences were very low (Paul-Majumder and Begum, 2000). Kibria (1998) mentioned that extreme poverty was one of the important factors to involve the women in wage employment in Bangladesh, thereby the rural women migrated to urban areas. In the garment, 85% of workers are women who mostly have come from rural areas (Akterujjaman & Herok, 2016). They cannot survive in rural areas. Kibria (1996) shows that the rural women came to cities and entered the garment industry for survival and ignorance of society. At the starting time, parents did not agree to send their daughters to the garment industry, but later they agreed.

Women in South Asian countries (Bangladesh, India, Pakistan) are mostly Muslim and Hindu, and have a strong sense of the community and are supposed to maintain Purdah while living in society. Comparative et. al. (2018) indicates the differences between the Hindu and Muslim practices. The Muslim community does not impose the Purdah within the families and relatives but outside of the home, although some families are restricted to Purdah. The Hindus, on the other hand, do not follow the Purdah system. Muslim women begin the Purdah from adolescence age, while Hindu practices reflect other issues. It was common that women went to garments with Burkha (purdah), a garment concealing a woman from head to toe, which epitomizes the social exclusion and subordination of rural women (Simmons & Koenig, 1992). In the past, Bangladeshi women were typically excluded from political, social, and economic activities for the sake of Purdah (veil) (Khosla, 2009). Agency is important to allow female garment workers to live better. Kabeer and Kabeer et. al. (2011) indicate agency plays an important role in working place and in empowering women.

The husbands and fathers are always fearful. Most men do not want to allow women to work outside of their homes because this would threaten their position of power. Women that have income and become more independent financially would be able to bargain with the men for more power at home. Those women who earn money can better influence on families and on decision making, with more capabilities to bargain with males (Kabeer,

1997). To get further permission, most female workers, especially unmarried women, maintain a good relationship with their families. Most single (unmarried) female garment workers in the garment industries send their income to their parents who continue to live in the village, which is seen as a sacrifice in favor of their families. The women's parents and other family members depend on women's income, but sometimes parents do not allow their working daughters to get married, thinking that if they do, then the flow of money will be stopped (Paul-Majumder & Begum, 2000; Amin et al., 1997). Those who do not maintain a good relationship with parents and other family members do not get further permission to work in the garment industry either.

Some literature indicates the prejudices of society towards female workers. Community and society believe that if women go to the garment industry they will meet with people of the male gender and could engage in illegal matters that are not positively recognized in local culture and values. In their view, if women stay at home there'll be no such risk. The traditional community and society have misconceptions that women that work outside of their houses will engage in illegal sexual intercourse without being married and perform abortions that will impact their reproduction. On the other hand, they believe that there`re no such risks for women who stay at home (Amin et al., 1997). Some people believe they work with the male worker, no guardian here, no purdah, can marry them without their parent's permission (Balabdaoui et al., 2001). Paul-Majumder (2000) stated that women`s marriage will be delayed if they work in the garment industry, which is not acceptable. Some women were deemed prostitutes and were banned from returning to their communities (Amin et al., 1998; Mahmud, 2021). Kabeer and Mahmud (2004) shared the statement of a person 'people talk, they see the women renting a house in the area, they think, what does she do, she is just like a, you know (prostitute) …coming home at ten o'clock at night, sometimes she does not come at home all night, so they start having doubts.' In this section, the literature on the historical background of the garment industry, as well as the attitude of community and society towards female garment workers have been reviewed.

Changing the livelihood patterns of female garment workers
In the early stage of the garment industry, women came to the garment industry more rapidly than men. As a result of globalization, women came out of the home and got involved in income-generating work. (Kabeer, 2018). The garment industry plays a vital role in changing the lifestyle of female workers. Agency, resources, and achievement are three interlinked dimensions to choosing the ability to work in garment and being

empowered (Kabeer, 1999). Paul-Majumder and Begum (2000) mentioned that among many female garment workers, only one agreed that her status in rural areas has increased.

At present, the garment industry is a vital matter in the national economy. After China, Bangladesh is the second-largest garment industry all over the world. Here are some common questions raised about the empowerment of women and the contribution of their income to their empowerment (Anwary, 2017). Shumi et. al. (2015) identified that the income of the female garment workers makes them powerful in the familial decision-making process. Kabeer and Mahmud (2004) explore in their paper that the involvement of females in the working force can reduce the poverty and mitigate the effects of the poor socioeconomic background of people, besides opening a door for the global market for those who have knowledge of the domestic market. The study of Ali et. al. (2010) revealed that a certain percentage of respondents' livelihood patterns have improved after involving in the garment factory. The garment industry has effectively influenced the female garment workers' socio-economic conditions (Nahid & Dilafroze, 2017).

The employment of women in the garment industry in Bangladesh has revealed the gender gap in different dimensions, including social prestige, decision-making process, control over income, and labor force (Paul-Majumder & Begum, 2000). Indeed, female garment workers get low wages, but the control over their income was still a matter of inquiry. While some female workers can exercise control over their income, others have limited control over it (Kibria, 1995). As wage earners, they are becoming important members of their families, the family takes their opinion into account when making decisions; lifestyle has been changed because of female employment and its acceptance by society (Khosla, 2009).

Effective suggestions: Experts' views
Academicians and researchers who have researched the garment industry have given some suggestions to overcome the problem. Chowdhury et. al. (2015) researched the female garment workers' work-life balance and tried to find out its impact on women. The researchers suggested some improvements for the betterment of the female workers' lives, which are: good wages and housing facilities; minimizing the workload and having a standard working time; access to daycare centers, programs for their children, and transport facilities. All these measures could improve the work-life balance of female workers. Akterujjaman (2013) researched garment workers' satisfaction and concluded that it is connected to their productivity. He furthermore revealed they are co-dependable since production depends on their satisfaction. When workers are satisfied, they become

more productive, and the quality of the final product is also improved. Although the author highlighted the aspect of satisfaction, he did not give priority to the aspects of livelihood and environmental conditions of the female garment workers. Karim (2014) in his paper compared two models of women empowerment in Bangladesh: the micro-finance model of Grameen Bank and the wage-labor model, which is based on the readymade garment industry. Voluntary Corporate Codes of Conduct should be properly implemented to improve labor conditions (Prieto-Carrón, 2008). Good governance also plays a vital role to improve any sector within a short time. For example, the development of Malaysia, Singapore, and Japan. The political misuse in the garment industry is growing day by day that created a viable environment (Ahmed et al., 2014). In Bangladesh politics should be in favor of the garment industry.

Well-being and Subjective well-being

Female garment workers in Bangladesh face many problems that have been identified in the literature. In contrast, other literature shows that they feel happy. This is a mystery. Nazneen et. al. (2020) show that female garment workers are satisfied with their lives, despite the difficulties. The author talked to many of the female workers about their feelings. The women's objective and material issues, which are usually the main elements associated with one's happiness, are in very poor conditions, but still, they feel subjectively well (Hossain et al., 2007; Hoque, 2015). Dorota et. al. (2019) was surprised at how well the female workers felt despite their conditions. The authors could not identify the mechanism used by the workers which made them feel happy. Johri and Mehrotra (2014) mentioned their curiosity about how these few opportunities made female workers happy.

4.4 Analysis of current situations of the female garment workers, pitfalls, and scope of new research.

The author reviewed the literature on the current situation of female garment workers in developing countries and Bangladesh. Much research has been conducted on this issue. The literature from developing countries shows that female garment workers are more numerous than males. Among the developing countries, the situations of the Bangladeshi workers are the worst, considering the wages and other facilities. Thereby, Bangladesh was selected as the study area. In Bangladesh, many pieces of literature mentioned the garment industry and female garment workers. The author found that the following subjects that are the main ones approached in that literature regarding this field of research:

- Most of the literature shows and identifies the overall situations of the garment industry and the female garment workers

- The literature identifies the bitter experiences of the garment workers, both in the garment industries and at home. For example, discrimination and mental pressure in the working environment.

- It investigates the female workers' economic and other basic needs conditions. Their income and expenditure, and how the workers do a cost-benefit analysis for their daily necessities are good examples.

- The literature identifies the general perception of the people towards female garment workers, as well as how the workers engage with others in society.

- It approaches the role of work in the process of empowerment or how women are becoming empowered through their garment related jobs. Similarly, the literature studies the role of newly empowered women in the decision-making process.

- The literature also defines how low wages and the other difficulties are being faced by women to sustain their and their children's lives.

- The literature identifies that female workers are subjectively well.

- It moreover shows that most of the research so far has been conducted using the quantitative approach and questionnaires.

After analyzing the literature from Bangladesh's perspective, it can be said that this field is very large, but the past known literature still covers many aspects of the garment industry and female garment workers' lives. While this gathered information has been contributing deeply to this sector, not all issues have been covered, creating, on one hand, many pitfalls in the literature, and an alternative scope of research on the other. The common pitfalls/limitations of the literature so far are:

- The literature included only mainstream problems of the female garment workers, while other problems like children's care, pregnancy, and family management were excluded from previous studies. For example, the garment industry provides small support for pregnant women and newborn mothers. When women get pregnant, they cannot continue working, so the garment companies do not pay their salary (now some of them do get a basic salary for three months). In other words, they get maternity leave, but without salary. Besides, newborn mothers do not get the

chance to keep their children at daycare centers (only 5% get a chance to keep the children in garment's daycare) (UNICEF 2015). They must work an average 11 hours per day and more than 70 hours a week. In contrast, literature shows that the female garment workers are subjectively well, but it does not discuss how or why working mothers feel happy despite the problems regarding working time, family, and kids. The past literature has not explored which strategies these women are using for childcaring and family management, besides being absent from their jobs.

- The literature mentioned that women face many problems in the garment industry and outside of it, and that those are the main barriers to achieving well-being. For example, female garment workers get a low salary of BDT 8000 (US$ 95 monthly) (The Independent, 2019). On the other hand, the living cost in Gazipur is 16,000 BDT (US$188) per month (Butler, 2019). It is very difficult to maintain their lives with their wages. Similarly, there's harassment and heavy work pressure in the garment industry. In addition, the literature finds that, despite many problems, female garment workers feel satisfied with their present life (Nazneen et al., 2020). How they feel subjectively well is a mystery. Literature did not discuss how female garment workers are able to achieve subjective well-being.

- It is reported that subjective well-being depends on material issues and on the quality of life, which are objective dimensions. The literature shows that female garment workers are objectively unwell but subjectively well. This is a puzzle. It means that the female garment workers make use of strategies for sustaining subjective well-being. No research has been conducted so far about women's subjective well-being strategies, which is one of the big pitfalls of literature.

- Much research has been conducted on quantitative methods about the overall living conditions of the garment workers, for instance, housing, working environment, health, etc. The author saw that one of the pitfalls of existing literature was the lack of direct in-depth interviews to listen to the voices of the female garment workers.

Scope and necessities of new research (well-being and subjective well-being strategies)

The pitfalls of the literature gave an alternative scope of research. The main objective of the study was to identify the subjective well-being strategies of the female garment workers in Bangladesh. The pitfalls show that the literature illustrates that the material conditions and quality of life of the female garment workers are poor. In contrast, most of them feel happy or satisfied with their life (subjective well-being). No literature has

discussed how the female garment workers keep them subjectively well using the method of in-depth interviews on this issue, which is another gap in the literature regarding Bangladesh's case. Notably, they are satisfied with their life by using various strategies that are not discussed. It is important to know their strategies for attaining subjective well-being since this scope is able to complement the present literature with alternative content and methods. Therefore, research is needed to understand the subjective well-being strategies of the female garment in Bangladesh. Before studying on subjective well-being, it is necessary to measure the current well-being situations (both objective and subjective) of the female garment workers from primary data, considering that the literature showed not to have fully satisfactory answers regarding the current situations of the female garment workers. That's because subjective well-being depends on the current well-being indicators. If the objective well-being indicators of the female garment workers are good, that means they automatically go to subjective well-being without strategies. Therefore, there would be no need to conduct a study on subjective well-being strategies. As a result, measuring the current well-being situations of female garment workers was a must. At first, the author tried to measure their current well-being situations (both objective and subjective) and later conducted in-depth interviews on their subjective well-being strategies.

4.5 Conclusion

The female garment workers in developing countries live in average conditions, considering their working facilities, wage and income, and housing and health conditions. Most of the garment industry is located in developing countries. The literature shows the realities of female garment workers in developing countries. Among them, the realities and facilities of Bangladeshi female workers are at the bottom of the ranking. Literature shows that female garment workers in Bangladesh face many problems at home and in the workplace. For example, more working time with heavy work pressure, harassment, limited income which does not correspond with expenditure, and hostile treatment outside. In contrast, the literature shows that women are subjectively well, which is enigmatic. The literature did not discuss how they keep them subjectively well, being that one of the main literature gaps that created the scope for this new research. Therefore, the literature did not provide the answer to the main research question. Hence, the author decided to conduct research to identify the subjective well-being strategies of the female garment workers in Bangladesh. The next chapter is the theoretical framework that was used to measure well-being and to identify subjective well-being.

CHAPTER FIVE

Measuring well-being and subjective well-being: achievement and pitfalls

5.1 Introduction

5.2 Well-being and subjective well-being: Meaning and aspects

    5.2.1 Well-being

    5.2.2 Subjective well-being

5.3 Well-being Framework

5.3.1 Analysis of the well-being framework and alternative framework

5.4 Subjective well-being framework

    5.4.1 OECD model of subjective well-being

    5.4.2 Tripartite model of subjective well-being

    5.4.3 Sustainable livelihood approach

    5.4.4 Subjective well-being strategies

5.5 Analysis of subjective well-being framework, common pitfalls, and applicable approach

    5.5.1 Common pitfalls

    5.5.2 The applicable approach of subjective well-being in the Bangladesh perspective

    5.5.3 The need to modify the sustainable livelihood approach

5.6 Conclusion

5.1 Introduction

This chapter shows the theoretical framework of well-being and subjective well-being. The main objective of the study was to identify the strategies of female garment workers for their subjective well-being. The previous chapter (four) presented the need to measure the current well-being and to identify the subjective well-being strategies of the female garment workers. The study considers one framework and one approach: the OECD well-being framework to measure the current well-being of the female garment workers compared to other well-being measurement frameworks. And in this chapter, the sustainable livelihood approach is also used to identify the subjective well-being strategies compared to other theories. These two are applicable when considering the Bangladesh perspectives.

The author has drawn a figure (5.1) to explain the content of this chapter in detail.

First, the author defined the conceptual definitions of well-being and subjective well-being. Secondly, the author discussed various well-being frameworks, models, and approaches that are used to measure well-being situations. Accordingly, the frameworks were analyzed to identify which one is the most appropriate to measure the current well-being situations of the female garment workers in Bangladesh.

Figure 5.1

The framework of chapter five

Well-being and subjective well-being

- Well-being
- Subjective well-being

↓

Well-being framework

- Current well-being frameworks
- Analysis of the current well-being frameworks
- The OECD well-being framework is appropriate to be compared to other frameworks

↓

Strategies of subjective well-being

- OECD model of subjective well-being
- Tripartite model of subjective well-being
- Sustainable livelihood approach

↓

Analysis of subjective well-being and appropriate approach

- Merits and common pitfalls
- The applicable approach of subjective well-being in the Bangladesh perspective
- The need to modify the sustainable livelihood approach

Thirdly, the author showed various models and approaches to subjective well-being strategies. These all are used for understanding subjective well-being.

Finally, the models and approach of subjective well-being strategies were discussed and analyzed considering Bangladesh's perspective, explaining which one is the most appropriate to identify the subjective well-being strategies of female garment workers in Bangladesh. In addition, the necessity of modification of the sustainable livelihood approach for this study was elaborated.

5.2 Well-being and subjective well-being: Meaning and aspects

The study has two concepts, the first is well-being, and the second is subjective well-being. These two have a universal definition. The well-being and subjective well-being vary from person to person and place to place.

5.2.1 Well-being: well-being is defined in terms of the physical, social, mental, and environmental status of individuals with the interaction of these dimensions. Well-being varies from person to person and place to place, but some common aspects are universal. The concept of well-being came from the book 'Nicomachean Ethics' written by Aristotle in 490 BC considering health and feelings (Wilcock et al., 1998). Even Plato highlighted good health for well-being (Leetun, 1996). In 1946, the World Health Organization (WHO) include physical and mental health and social well-being (WHO, 1946). Amartya Sen (1985, 1995) indicated well-being is the

Figure 5.2
Conceptual model of well-being
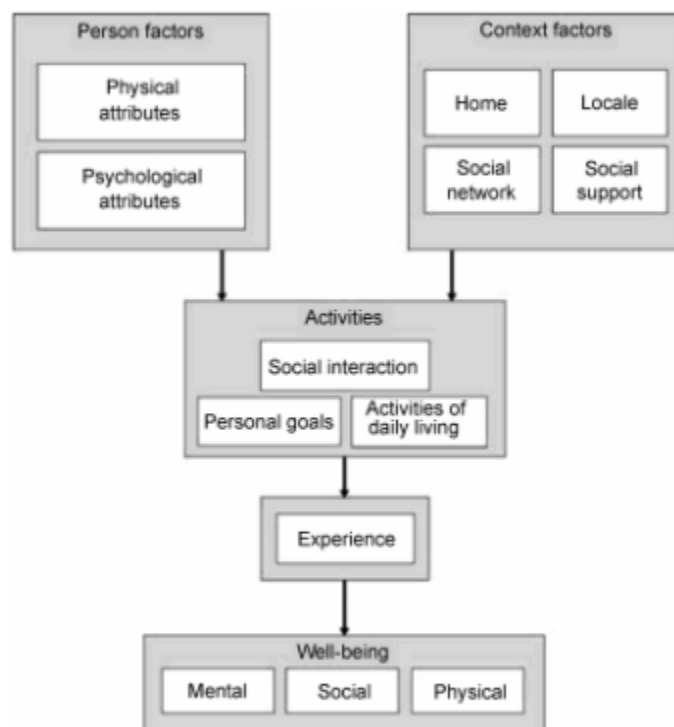
Note. From "A multidimensional view of the quality of life in frail elders," by M. P. Lawton, 1991, *The concept and measurement of quality of life in the frail elderly*, P.7

functioning and capacity of the people; here, the capability is related to well-being. Roget (1980) identified well-being as happiness. Social interaction (Nutbeam & Kickbusch, 1998; White,1998), later defined well-being as the combination of 6 dimensions such as physical, social, intellectual, emotional, spiritual, and occupational.

It is a balance between the environment and emotion (Ebersole & Hess, 1994). Watson et. al. (1988) reviewed many relevant literatures and defined a good figure of well-being (figure 5.2). The concept of well-being is complex and a well-known word (Carter, 2016). McCallum et. al. (2000) defined well-being as happiness, life satisfaction, enjoying a good life, and flourishing. Bradburn (1969) indicated well-being as psychological well-being which means less negative brings more positive (Dodge et al., 2012). In contrast, Mark and Shah (2004) included only positive aspects of well-being.

Wilcock et. al. (1998) defined well-being according to the physical, mental, and social interactions and good conditions of these matters. These dimensions of well-being impact on the behavior and performance of people. Sixsmith et. al. (2007) identified several components of well-being, such as functional or physical ability and good mental health, environmental factors including living standards and facilities, social relationships, housing standards, material matters, that included income and expenditure, personal freedom, quality of life, psychological health, social interaction, mental health, and caring of others (2007). Various organizations and literature defined well-being from different angles. The Oxford English Dictionary (2018) indicated that well-being is a broad term where there is no short answer. One person's perfect feeling of well-being can be totally different from another. It can include the physical, emotional, social, spiritual, intellectual, and economic aspects (OOx, 2018). The OECD (2020) defined "Well-being is the experience of health, happiness, and prosperity. It includes having good mental health, high life satisfaction, a sense of meaning or purpose, and ability to manage stress". Many years since, the OECD are measuring the well-being situation among the OECD countries for the economic system and good living conditions of people. They included 11 dimensions to measure the current well-being situations, such as income and wealth, work and job quality, housing, health, knowledge and skills, environmental quality, safety, work-life balance, social connection, civic engagement, and subjective well-being.

In the study, well-being means having good experiences in different dimensions, like the ones of material matters, quality of life, and emotional aspects. The well-being of the female garment workers in Bangladesh was measured considering the dimensions of the OECD well-being framework. Initially, the well-being framework was classified into two

(Objective and subjective well-being). The objective well-being included 10 dimensions out of 11 (OECD well-being framework) and divided the 10 dimensions into material matters and quality of life. In addition, subjective well-being consists of only one dimension (subjective well-being) which was divided into three (life satisfaction, affect, and eudaimonia aspects).

5.2.2 Subjective well-being: Subjective well-being is one of the dimensions of well-being. It is a self-reported measure of well-being. It is the scientific term for happiness and life satisfaction—thinking and feeling that your life is going well, not badly. More generally, subjective well-being is just feeling well. The related term of subjective well-being is life satisfaction, happiness, and positive affect. The subjective well-being can be discussed considering three aspects. First, it has been defined as external criteria, which means it's possible to see that people feel happy. Second, analysis of people's present situation. And the third is to compare the positive and negative aspects of life (Bradburn, 1969; Shin & Johnson, 1978). Diener et. al. (2002) defined subjective well-being into three parts:- first is objective conditions of life, such as good health and wealth, virtue, and comfortable life; second, the absence of negative issues from life and presence the of positive things; the third is the global assessment in every aspect of an individual's life. Subjective well-being (SWB) is defined as 'a person's cognitive and affective evaluations of his or her life' (Diener et al., 2002, p. 63).

Subjective well-being mainly indicates how the individual evaluates and experiences their life with daily activities and specific domain issues (Stone & Mackie, 2013). Economists, sociologists, and psychologists have given various components of subjective well-being. A person who has a good level of life satisfaction, experiences positive affect, and has a less negative affect, would be said to be well in matters of subjective well-being (Andrews & Crandall, 1976). Waterman (1993) classifies subjective well-being into two branches: hedonic and eudaimonia. The hedonic type defines happiness or well-being as fundamental, which maximizes pleasure and minimizes or avoids unwellness or pain. The eudaimonia type defines the meaning of life and self-realization, and situations where persons can integrate the good and bad situations with life. Diener et. al. (1985) developed measurement techniques of subjective well-being that show it can be self-reported with multiple assessment tools. The OECD well-being framework indicates that subjective well-being has three aspects: life satisfaction in domain aspects, affect (positive and negative) matters, and eudaimonia aspects (OECD, 2013).

Life evaluation and satisfaction in domain issues: Life satisfaction means an assessment of the person's life based on the domain issues. It includes the assessment of personal life in domain issues which is necessary for daily life. This assessment is done by the individual rather than outsiders. The individuals compare their current circumstances to others from the past of hypothetical and assess themselves what is standard for their lives (Pavot & Diner et al., 1993). Economists, sociologists, and philosophers define life satisfaction from their perspectives, but it is based on how individuals keep themselves satisfied. The OECD used three aspects of life satisfaction, such as income satisfaction, health satisfaction, and work satisfaction, which would bring life satisfaction through good conditions of domain issues.

Affect: It is a psychological term that describes the feelings of the individuals, which include anger, worry, and happiness. It is a single measurement that captures the two aspects of hedonic dimensions such as positive affect and negative affect (Diener et al., 1993). Positive affect includes joy and happiness. Negative affect includes unpleasant emotional states, such as fear, sadness, anxiety, and anger. It causes unhappiness if these emotions are felt continuously. Kahneman et. al. (1999) argued that people can measure their subjective well-being considering the affect issues. Sometimes it is needed to balance between the positive and negative affect.

Eudaimonia: Besides the life evaluation & satisfaction and affect aspects, we have eudaimonia as another side of subjective well-being. It includes the goal of life and achievements. It reflects the evaluation and emotional states of the participants (Huppert et al., 2005). It also includes autonomy, freedom of life, competence, social engagement, altruism, and caring. Most of the researchers identified only life evaluations and affect for subjective well-being, but Aristotle included the eudaimonia aspects. There are some differences between the above two. For instance, childcare can be considered a problem or a burden to some, but it can also bring life satisfaction to parents that wished to become so.

In the study, subjective well-being was defined considering the opinions of the female garment workers in Bangladesh. Here, SWB means happiness, satisfaction, and enjoyment of life in any situation overcoming and skipping daily problems. It includes three categories of OECD such as life satisfaction, affects issues, and eudaimonia aspects. Life satisfaction indicates keeping the balance between income and expenditure; overcoming barriers and calming the workplace; managing housing within capacities; good family management besides job. Affect includes minimizing sorrow, stress, and sadness; enjoying

life without boundaries, and bringing happiness in any circumstances. Eudaimonia indicates freedom; goals; and achievements in life. It was self-reported by the female garment workers their positive feelings and satisfaction towards life despite the difficulties. These are the operational definitions of concepts of subjective well-being used in this study, according to the participants that have been interviewed, not by the outside researcher.

5.3 Well-being Framework

The first identified issue of the study was to measure the current wellbeing situations of the female garment workers in Bangladesh. There are many frameworks and approaches for measuring well-being that has been identified from articles, reports of organizations, and experts (Dronavalli & Thompson, 2015). Well-being includes both objective and subjective well-being. Some indicators are commonly used to measure the objective and subjective well-being of the people, which are currently recognized as excellent by experts.

1. The Quality of Life Scale (QOLS): The most important dimension of well-being is quality of life. The QOLS originated in the 1970s in the United States by Jonn Flanagan from the perspective of chronic illness groups (Flanagan, 1978). Many people defined the term QOL, for example, Revicki et. al. (2000, p888) identified a large number of human experiences connected to an individual's overall well-being. It exposes the standard-based subjective duties in balancing with personal expectations and is identified by subjective state, experience, and perceptions. QOL is idiosyncratic to the individual by its very nature, but it is meaningful and understandable to most people. Mr. Flanagan used 15 instrumental items to measure the five domains' issues of quality of life: 1- Social and community, 2-relations, 3-physical and material well-being, 4-personal development and achievements, civic engagement, and 5- recreation. Later, one more item was included which was independence (Berzon et al., 1995). Moreover, QOLS is used to measure the health conditions of chronic patients that can see what the most significant impact of life is, helpful, and barriers to a happy life. Flanagan believed that health is the key factor of well-being. If the people are in good health, then we can say they are well regarding their well-being (Fayers, 1997).

2. Personal well-being Index (PWI): The PWI was developed and introduced by the international well-being groups based on psychometric characteristics (Gullone & Cummins, 2000), and measuring satisfaction in life. It contains eight elements of satisfaction of life domains (IWbG, 2006), such as living standards, health conditions,

relationships with others, achievement of life, personal safety, community, social connection, religion, and future security (Diener et al., 1985). They are mainly based on one question which is 'How satisfied are you with your life as a whole?'. These seven elements cover the whole life of well-being. Each of them contributes uniquely to discussing broad aspects of the satisfaction of life as a whole (Thomas, 2005), and direct elements' variables (IWbG, 2006).

3. Community Wellbeing Index (CWI): Besides the personal index, the CWI is a modern measurement tool for analyzing satisfaction at individual levels at the local people's residences. The prime aim of this index was to build a good relationship with the people to understand their circumstances and make us active participation in various functions (Holden et al., 2017). Similarly, it was applied within the community, local schools, public transport, NGOs, voluntary organizations, religious institutions, and housing. Individual well-being comes from the whole community's well-being. If the community is affected by the problems, then the members of the community cannot be fully well (Saelens et al., 2003). In this way, the feelings and demands are fulfilled through the community's cooperative behavior and increased emotional attachment (Chavis et al., 1986). It includes more than 50 different well-being indicators related to the community (Sirgy et al., 2009). Among them, the most used indicators are community services, physical and social environment, and community attachment.

4. WHO well-being index: The measure was initially used in 1998 in Europe as a project developed by the WHO. It was a self-reported measurement of the mental well-being of individuals considering five indexes, which are physical, psychological, spiritual, social, and environmental (Topp et al., 2015). Under the five indicators, questions are raised about the individual's feelings with six options of answers, such as ''all the time'', ''most of the time'', "more than half of time", ''less than half of time'', ''some of the time'', and ''at no time'' (WHO, 1998).

5. Life satisfaction index: The Life Satisfaction Index (LSI) includes the general experience of the well-being of the elderly to measure successful aging. The LSI originated in 1961 for assessing the psychological well-being of aging people. There is more than one version of LSI. First, the Life Satisfaction Index A (LSIA), which includes 20 items. Second, the LSIB, which comprises 12 questions. Third, LSIZ, which is a version that Wood et. al. (1969) proposed containing 13 items of LSIA's original 20 items. Neugarten et. al. (1961) recognized five components of the life satisfaction index in measurement, which are having a zest for life, fortitude, congruence between expectations and achieved

goals, social self-concept, and optimism. The overall 35-items are included in the questionnaire to measure the well-being situations of elderly people.

6. BBC well-being scale: the BBC well-being currently developed a questionnaire to measure the subjective experiences of the people in broad aspects of psychometric well-being. There are three major areas of BBC well-being, which are physical health and well-being, mental well-being, and social relationship (Pontin et al., 2013). 24 items were included in the questionnaire to reflect the above three areas. The main area of the questionnaire to measure how the people feel happy usually in most of the time' (Ryff, 1989). There are five options of answers to the questions that go from "not at all'' to "extremely''.

7. Happiness index: the first happiness index, created by the Global Happiness Council and which reported world happiness in 2012. It was mainly generated from Bhutan in 1972, identifying that the most important factors of happiness are comfort, economic growth, and wealth. The index measures the total life satisfaction from the perspective of feelings of happiness, and other domains such as psychological and physical health, time, community and social relationship, environment, education, culture, and material well-being (Alliance, 2014). The index classified the levels of happiness into "very happy'', "quite happy'', "not very happy'', and "not at all happy''. At present, the index includes numbers 0 for the bottom and 10 for the top to express happiness levels. Number 10 indicates the best possible life and number 0 represents the worst possible life (Musikanski et al., 2017). In this way, well-being can be measured.

8. Human development index (HDI): The HDI is a national index by which a country is ranked. The developed, developing, and underdeveloped countries are measured through HDI. There are three factors that are analyzed: educational attainment, life expectancy, and standard of living. Besides the national index, we can measure the conditions of the people (McGillivray & White, 1993). It is reported by the UNDP.

9. Top-down and bottom-up approaches: the approaches were used in the World Bank research I the voices of the poor, where 60,000 people were interviewed regarding the eight dimensions of poverty (Narayana et al 1999). We know that poverty is related to well-being. In this way, well-being is measured.

10. Global Multidimensional Poverty Index (MPI): It was originated by Alkire and Foster (2011) to measure poverty all over the world. There are some dimensions to

measure poverty. We know poverty and well-being are interrelated. Thereby, the MPI helps to measure poverty. There are some dimensions of MPI (figure 5.2)

11. Psychologists use three components to measure subjective well-being, which are life satisfaction, positive affect, and negative affect (Andrews & Crandall, 1976). They used a questionnaire with five issues to measure life satisfaction (Diener et al., 1993). And the PANAS was used to measure the positive and negative issues (Watson et al., 1988)

12. OECD Well-being framework: In 2009, the OECD discusses and made a recommendation to

Figure 5.3

Indicators of Multidimensional Poverty Index (MPI)
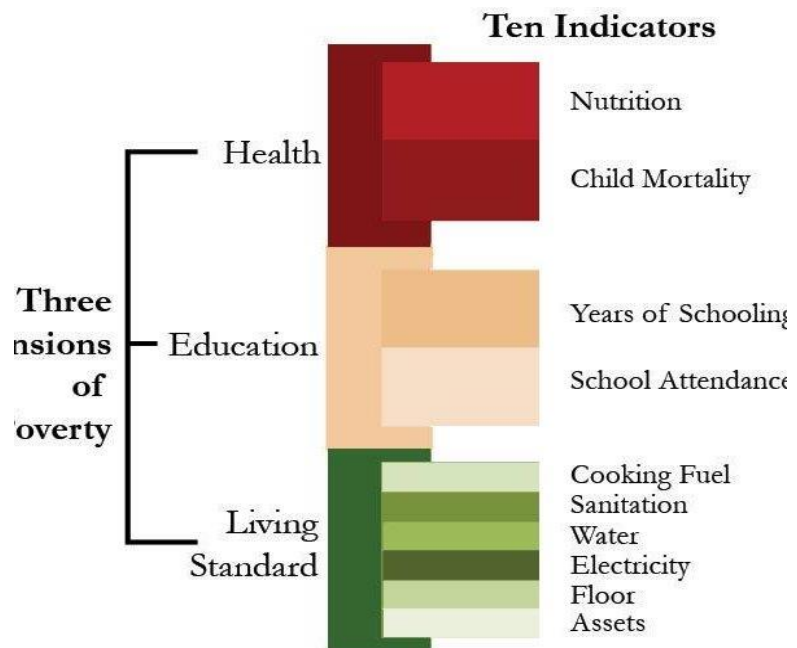
Note. From "OPHI", by University of Oxford, 2018, (https://ophi.org.uk/multidimensional-poverty-index/)

make a framework to measure the well-being situations of the people. Later, the OECD is contributing to the better life of the people by conducting research to measure the current well-being situations of the people in every country since 2011 which was recommended to make a framework in 2009, named OECD well-being framework (OECD, 2020). The framework was built around two aspects. The first is ''current well-being'' and the second is "future well-being'' (figure 5.4). For identifying the "current well-being", the framework included 11 key dimensions and more than 80 indicators, which include all aspects of well-being (Figure 5.4). The eleven dimensions are divided into two categories: material conditions and quality of life. The current well-being is measured through averaging, inequalities, and deprivations. Future well-being is related to the availability of capital, such as natural, economic, human, and social capital (Durand, 2015).

5.3.1 Analysis of the well-being framework and alternative framework

The above various approaches, frameworks, dimensions, and indicators are used to measure the current well-being situations of people from developed countries to underdeveloped countries. Every framework has merits and pitfalls in specific fields. The author analyzed the above dimensions of well-being from the merits and limitations sides

Figure 5.4
OECD well-being framework

Note. From "Measuring Well-being and Progress: Well-being Research," OECD, 2020. (https://www.oecd.org/wise/measuring-well-being-and-progress.htm)
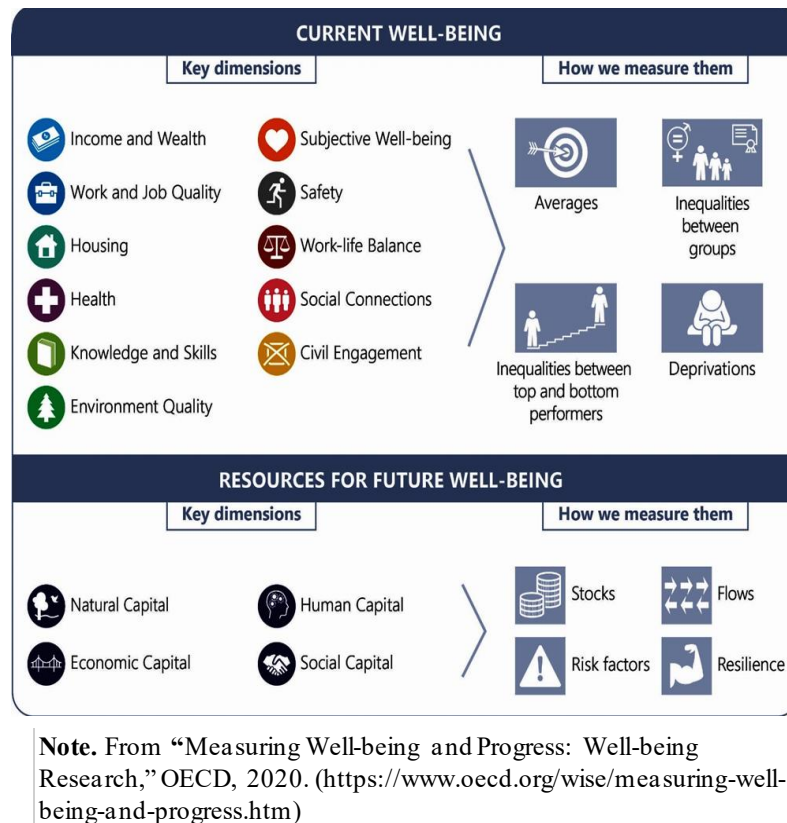
according to Bangladesh's and its female garment workers' perspectives. The merits and demerits are given separately. For instance,

- The Quality of Life Scale (QOLS) indicates the conceptual domains of quality of life that are mainly used for groups suffering from illnesses. This is mainly related to physical and mental health. In contrast, not only health is related to well-being but also other matters, such as housing, working environment, religions, and emotional aspects are related to it and are absent in the QOLS (Burckdardt & Anderson, 2003).

- The personal well-being index (PWI) refers to subjective well-being. Participants were mainly asked, "How satisfied are you with your life as a whole?"; in this case, material issues are ignored (Gullone & Cummins, 2000). Well-being includes both subjective and objective factors, but the PWI did not include the objective well-being dimensions.

- The community well-being Index (CWI) shows the community services and environments, which is one part of well-being. It is true that community is an

important part of life. If the community is problematic, then the ultimate well-being is difficult to achieve. In addition, individual well-being receives more priority than community well-being (Jerry and Paul, 2008). The CWI did not include in detail the well-being aspects of individuals, which are important for the overall well-being.

- WHO Well-being Index illustrates the current mental well-being that was developed to assess both positive and negative well-being. We know that mental health is highly related to well-being. If people are mentally sick, billions of dollars are in vain. However, not only mental health can bring happiness; other aspects of well-being, such as familial matters, professional life, and subjective matters were not included in WHO (Topp et al., 2015).

- The life satisfaction index provides a clear estimation of how older people can be well in relation to subjective well-being. This index includes only older people's perspectives, which means other groups of people's views were excluded Since, in society we have people of all ages living alone, we should include all of the automated happiness that was not considered (Pavot and Diener, 1993).

- BBC Well-being scale only includes psychological well-being that is subjectively experienced. People's feelings are included, but other functional issues such as their properties, circumstances, and familial matters were not considered in the BBC well-being scale (Kinderman et al., 2011).

- The happiness index highlights the life satisfaction of the people. This strategy is mostly related to subjective factors, which include some aspects of well-being. The index can measure happiness, but other aspects like working environment, housing, and objective matters are absent (Daga, 2014).

- The human development index mentions three indicators, which are one of the parts of national-level measurement, and do not belong to the individual level. HDI fails to include gender disparity and inequality among individuals (Neumayer, 2001).

- A multidimensional poverty index is used to measure poverty that deals with limited issues that are only poverty-related and belongs that are responsible to reproduce poverty (Santos, 2019). At the same time, capabilities, movement, environmental circumstances, and the rights of people are essential to measuring well-being but are avoided in this case (Gweshengwe, 2019). Similarly, the Global

multidimensional poverty index highlights only health, education, and living standard.

- The OECD well-being framework covers all indicators of well-being. 11 dimensions and more than 82 indicators include the whole aspects of well-being. It can be said that the OECD framework is the summary of all frameworks (Axford et al., 2014; Santos, 2019). Here, the objective and subjective well-being aspects are discussed elaborately. There is limited literature on the criticism of the OECD well-being framework.

The alternative framework: The above frameworks are used to measure/identify the current well-being situations. Every framework discusses different sides of well-being, in which common pitfalls regarding the subject can be found. Considering every aspect of the existing well-being measurement tools, the OECD well-being framework seems applicable once it covers all aspects of people's well-being matters. Although this framework is used at the international level, it can be used at an individual level. Many researchers used this framework to measure well-being. In addition, the dimensions of the OECD framework are related to the female garment workers in Bangladesh perspectives. Every aspect of the female workers is covered by this framework. Thereby, the author followed every key dimension of the OECD well-being framework in this study, which in the end needed a small modification, considering the research inquiry. In the next chapter (Methodology), the author explains the modified OECD well-being framework that was used to measure the current situations of the female garment workers in Bangladesh.

5.4 Subjective well-being approaches and models

The previous chapter (four) identified the necessity of research on the subjective well-being strategies of female garment workers in Bangladesh. This is a common issue that objective and subjective well-being are interrelated, where most times the subjective depends on the objective. Pavot and Diener (1993) mentioned that subjective well-being and the domain issues of objective well-being indicators (wealth, jobs, health, and income) are interrelated. Income influences on subjective well-being (Diener et al., 1993). For instance, people who get a handsome wage, live in a nice house, and live in circumstances that are favorable to them have a better quality of life, feel better about their lives compared to others who do not live in the same positive context, and are satisfied. In contrast, many researchers identified that women who had problems with material matters were able to keep themselves subjectively well or happy through the use of strategies. There are several

thoughts, models, and frameworks on subjective well-being. For examples, The OECD well-being model of subjective well-being, the tripartite model of subjective well-being, and the sustainable livelihood approach. The author discussed and analyzed the above thoughts and identified which one is most applicable for this study.

5.4.1 OECD model of Subjective well-being

The OECD model is used for subjective well-being. Besides measuring the current well-being situations, it discusses how people become subjectively well. Figure 5.5 is the model of OECD that has been introduced for subjective well-being. The model divided the 11 dimensions of well-being into two parts. The first is objective well-being, which includes 10 dimensions in total, and the second is subjective well-being, which consists of only one dimension. The model includes "determinants'' which are the objective well-being dimensions. It also includes three elements of subjective well-being, which are life satisfaction and evaluation in domain issues, affect, and eudaimonia well-being (figure 5.5). For instance, life evaluation and satisfaction in domain issues indicates income, health, and work satisfaction, which would bring life satisfaction through good conditions of domain issues. Affect refers to anger, worry, and happiness; anger and worry do not usually come from the good of determinants, but if they do, then they can be easily minimized with sufficient money, and finally bring happiness. Last is Eudaimonia, which means the goal of life that is achieved for good objective well-being dimensions.

Figure 5.5
A simple model of Subjective well-being
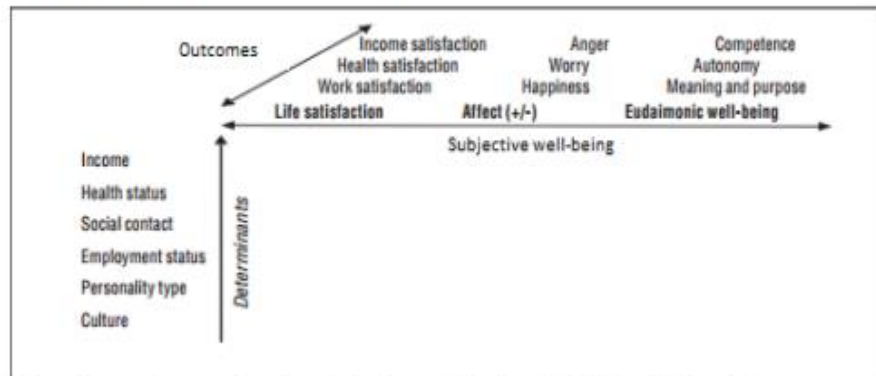
Note. From "measuring the subjective well-being," OECD, 2013, p. 33

The OECD model argued that subjective well-being totally depends on the objective well-being dimensions. The model shows that if the objective dimensions are good then people are subjectively well. For example, a person receives a handsome amount of wage that is sufficient for his or her standard of living. He or she can live in a nice house, prepare nutritious meals, enjoy family outings, buy a personal car, and basically tackle any

situation. The model illustrates that this situation can naturally bring satisfaction to people, which means making them subjectively well. In contrast, people who are not getting good wages (or having problems with objective well-being indicators), cannot fulfill their daily necessities, which means they will be dissatisfied/unhappy (subjectively unwell). The model indicates that only good objective well-being dimensions can make people subjectively well. Otherwise, people are living in dissatisfaction. There would be no strategies by which people who are facing problems in objective well-being dimensions could use to keep themselves subjectively well.

5.4.2 Tripartite model of subjective well-being

The tripartite model of subjective well-being was developed by Ed Diener in 1984 (Diener and Ryan, 2009) and it describes subjective well-being as an overall evaluation of an individual's quality of life in terms of three main key components, (Figure 5.6) which are life satisfaction, usual positive affect, and unusual negative affect (Busseri & Sadava, 2011). Subjective well-being is an emotional aspect that can be defined as happiness. The model illustrates that these three components are the factors of subjective well-being. If people consider themselves having good scores in these three components, then it can be said that they are satisfied/happy (subjectively well). These three components are the representation of the relationship between the following (Carter & Anderson, 2020):

Figure 5.6

Tripartite Model of Subjective Well-being
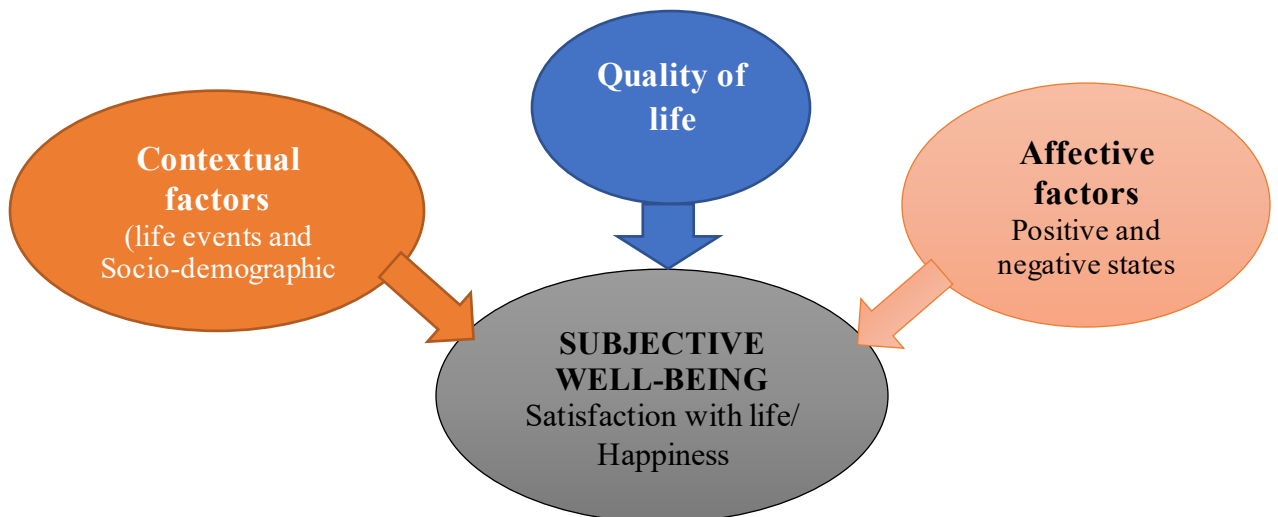
Note. From "Cognitive, affective and contextual predictors of subjective wellbeing," by I.C. Galiha, & J.L. Pais-Riberiro, 2011, *International Journal of Wellbeing*, *2*(1), p.38.

1. Contextual factors: This includes the material matters of people, life events, and sociodemographic factors.

2. Quality of life: which includes family, social, environmental, and security matters.

3. Affective factors: It consists of two types of affect; negative affect (painful feelings) and positive affect (pleasurable feelings).

5.4.3 Sustainable Livelihood Approach

The Sustainable livelihood approach analyzes the changes in people's lives which created the poverty, disadvantage, and material problems they face. This is a participatory approach raised on the recognition that all people have capabilities, abilities, and assets that can be used by all, especially by vulnerable people, to improve their lives and use various strategies in favor of their well-being. In the 1960/70s, the integrated rural development project was funded by the World Bank to develop the rural areas where the PRA and RRA methods were used. In 1990, the UNDP published a report on the Human Development Index. Sustainable livelihood did not come formally to the mainstream before the 1990s. At the earth summit (UN) in Rio during Agenda 21 in 1992, the first concept of sustainable livelihood arose (Perring, 1994) for poverty reduction. Later, this issue was rapidly widespread and recognized. The approach is guided by DFID. In addition, livelihood could be applied to well-being at the individual, community, and societal levels (DFID, 1999). Many development agencies such as UNDP, CARE, and DFID use the SLA in their own work (Carney, 1999). The UNDP used this approach in 1995 to eradicate poverty, gender, protection, governance, and the environment. CARE (an international organization) uses this approach since 1994 for program design, analysis, monitoring, and evaluation. The DFID (Department for International Development) uses this since 1997 to evaluate poverty and bring well-being to poor people (Carney, 1998). In this study, the approach that uses DFID is described elaborately because it is related to this study. Here, sustainable livelihood compares assets, capabilities, and activities for a meaningful life. The livelihood is sustainable when the people can recover from and cope with stress, and shocks then increase their capabilities for a brighter future (Chambers and Conway, 1992)

There are five stages of SLA (figure 5.7). First, the vulnerable context of the people, next livelihood assets, then policies and structure, next livelihood strategies, and last is livelihood outcomes. The approach shows that good conditions in livelihood assets can bring well-being. In contrast, for those who have negative experiences with livelihood assets and live in vulnerable situations, various livelihood strategies can increase their well-being. Figure 5.7 shows that the SLA deals with the person who has limited resources and faces problems in material and quality of life matters. The approach believes that people facing problems can find happiness (well-being) with the use of some strategies.

For instance, (figure 5.7) when people live with problems, they have to check their access to livelihood assets or capital (human, social, physical, natural, and financial), and their

Figure 5.7
Sustainable Livelihoods Approach

LIVELIHOOD ASSETS

VLNERABILITY CONTEXT

SHOCKS
TRENDS
SEASONALITY

H
S   N
P   F

Influence & access

Pentagon Key:
H = Human Capital
S = Social Capital
N = Natural Capital
F = Financial Capital
P = Physical Capital

TRANSFORMING STRUCTURES & PROCESSES

STRUCTURES
Levels of government
Private sector
Laws
Policies
Culture
Institutions
PROCESSES

LIVELIHOOD STRATEGIES

In order to achieve

LIVELIHOOD OUTCOMES
More income
Increased well-being
Reduced vulnerability
Improved food security
More sustainable use of NR base

Note. From "Department for International Development," DFID, 2001.

ability to use them to solve the problems. The SLA then proposed to the existing organizations, institutions, and policies in the favor of vulnerable people. These policies and organizations can help people to improve their well-being. Besides their assets, policies, and organizations, livelihood strategies furthermore help people to improve their well-being (Carney, 1998).

5.4.4 Subjective well-being strategies

It is true that subjective well-being depends mostly on the objective well-being dimensions. If people have enough money and other benefits, automatically they will be happy or subjectively well. However, many researchers conducted research on subjective well-being and their results have shown that people with problems (poor conditions in objective well-being dimensions), especially women, are subjectively well using strategies. The author reviewed such kind of literature for this study. There are many issues related to subjective well-being, such as personality and happiness- individuals' happiness depends on their personality (Lucas, 2008). Well-being is a condition where people have more positive affects experiences rather than negative affect (Diener et al., 1999). Happiness varies from person to person, community to community, and country to country. The sources of happiness come from three categories, such as personality,

demographics and life circumstances, and intentional behaviors (Lyubomirsky et al., 2005). Tkach and Lyubomirsky (2006) conducted research on how to increase happiness in adolescent female students. The researchers identified 66 strategies under eight factors that make female students subjectively well. The factors were: social affiliation, mental control, clubbing and parting, active leisure, passive leisure, faith, study, and direct attempts. They found that these strategies increased their happiness by 52% (Al Nima et al., 2012; McCullough et al., 2000). Other researchers conducted research on the well-being strategies among male and female employees that indicated that females are happier than males because the females would use a series of well-being strategies to improve their well-being (Huszczo & Endres, 2013). During the adolescent stage, women become more emotional and need support for achieving life satisfaction (Prieto-flores et al., 2011). In this stage of early adolescence, changes occur frequently, increasing depression and anxiety that may continue until adulthood (Garnefski et al., 2002). However, strategies can make women subjectively well; good planning, positive thinking, self-blame, talking to people, and adjusting to the environment are some of them (Rey et al., 2013).

5.5 Analysis of subjective well-being framework, common pitfalls, and applicable approach

The OECD subjective well-being model, tripartite model of subjective well-being, and sustainable livelihood approach are frameworks that identify subjective well-being. Likewise, other literature illustrates the way of subjective well-being. There are many merits and demerits. The merits are:

- The OECD subjective well-being model and tripartite model of subjective well-being discuss that people are satisfied (subjectively well) if they have no problems with money, housing, environment, and society (objective dimensions). Similarly, people feel better when they feel safe enough. If people get everything according to their needs, then they will be satisfied. This model is simple and shows a clear connection between objective well-being and subjective well-being. Also, it formulates a clear idea of how people can be subjectively well (Busseri & Sadava, 2011). The model does a link between operationalization and conceptualization. Similarly, some affecting factors that directly influence subjective well-being are identified, being them: personality, society, health, health, family, leisure, and psychology (Steel et al., 2008)

- The sustainable livelihood approach deals with the person with problems. The approach discusses, as well as the OECD and tripartite model of subjective well-being, that subjective well-being depends on objective indicators. In addition, the approach believes that people have the capacities and capabilities to overcome their problems which is helpful for their subjective well-being. The approach commonly finds a way to minimize the problems by using various strategies and to improve people's well-being. This varies from other approaches. This approach is more applicable in developing countries where the people live under the poverty line. In the case of poor people, there are not enough assets, but the combinations of household economy and other indicators can minimize their problems (Chamber & Conway, 1992). The combination of resources is important for vulnerable people, including physical, natural, human, and social capital, which is part of a participatory assessment. There are some limitations to accessing the local resources. From this perspective, policies can easily improve local people's access to resources (Robinson, 2001). When people live with problems but want well-being and livelihood strategies (adapting and coping strategies) to help them achieve their target despite the vulnerable situations. The SLA creates a link between the people's assets, livelihood strategies, and their way of consuming the natural resources that are available in their locality (Hussein and Nelson, 1998). It also offers a way for vulnerable people to overcome their problems on their own and to help others.

- The literature on subjective well-being revealed that all people want to be happy with their capacities and capabilities. It furthermore shows that material issues and money cannot bring happiness most of the time (Novotney, 2012). For instance, many rich people committed suicide due to unhappiness (Watt, 1996; Gates, 1988). In contrast, poor people feel subjective well by using strategies (Myers, 2000). From the literature, it is clear that the objective dimensions sometimes cannot bring subjective well-being. Poor people use strategies that make them subjectively well. Here, the objective well-being dimensions are independent variables, subjective well-being is a dependent variable, and strategies are control variables.

5.5.1 Common pitfalls:

The OECD subjective well-being model and the tripartite model of subjective well-being show that the subjective well-being of people depends on the objective well-being dimensions. This is not appropriate from the perspective of literature reviews and the current situations of female garment workers in Bangladesh. Whereas the tripartite model

of subjective well-being discusses that people can increase their well-being with their own resources and livelihood strategies. Besides the merits of the above three models and approaches, there are some pitfalls.

1. The material matters of female garment workers, such as the income and wages are lower than the standard of living in the city areas (Khan et al., 2016; Mia & Akter, 2019). In addition, their housing space is very small, and the environment is polluted (Bhuiyan, 2012, Rahman and Rahman, 2020). Despite all, they are not dissatisfied and have achieved a level of subjective well-being, which does not correspond to the logic of the OECD and tripartite models.

2. The daily newspaper reports that the working problems of the female garment workers are common issues and are the main barriers to reaching subjective well-being according to OECD and the Tripartite Model. In contrast, Nazneen et. al. (2020) reported that all-female garment workers feel satisfied with their working place despite their problems.

3. Health is another important factor of subjective well-being regarding OECD and the tripartite model, but the scenario is different. Most female workers suffer from illness without receiving proper treatment (Akter et al., 2019), but they are happy about their life.

4. Safety and security, are the precondition of subjective well-being for both the OECD and the tripartite models. More than once a week, we hear about violent crimes against female garment workers, such as rape and gang rape. In 2021, a female garment worker was raped on a public bus (UNB, 2021). But the literature reveals that participants are still satisfied with their life.

5. The sustainable livelihood approach provides an overall framework of livelihood strategies but did not provide what kind of strategies people should use to improve their well-being. The approach highlights the cases of vulnerable people who have been affected by disasters. Likewise, vulnerable people have livelihood assets and helping organizations for both government and NGOs. But the participants of this study are not vulnerable to disasters and they have limited livelihood assert. There is another blind spot- the poor people were not included. What are the social relationships of poverty where the inequality and local power structure were excluded (Mosse, 1994)? The most important aspects are related to poverty and gender issues, but the approach did not touch on that subject. Lastly, the realities of the programs' planning and other sectorial biases can come forward (Krantz, 2001)

5.5.2 The applicable approach to subjective well-being in the Bangladesh perspective

The analysis reveals that the OECD well-being model and tripartite model of subjective well-being indicate that people's subjective well-being depends on objective indicators. If their objective matters are good, then they are satisfied with life (reached subjective well-being), but these models do not work in every country and region. Some people have good conditions in material matters, but they are not happy. For instance, in the Middle East countries, the people's GDP was increasing, income, health, wealth, and housing were good, but their satisfaction levels were decreasing day by day. As a result, they created a movement (Arab spring) for their subjective well-being. These models did not mention how the people facing problems in objective well-being dimensions might be subjectively well. Therefore, these models were not appropriate from the perspective of female garment workers in Bangladesh. On the other hand, the Sustainable Livelihood Approach discusses that vulnerable people can achieve well-being through livelihood assets and strategies. For example, most female garment workers in Bangladesh do not get enough wages and face many problems but they are well. It can be said that material matters cannot bring well-being all the time and that some strategies help them find subjective well-being. For instance, the literature on subjective well-being revealed that poor women are subjectively well despite the problems in material matters. Considering the above three, the OECD and tripartite model of subjective well-being models do not apply to female garment workers in Bangladesh, while the Sustainable Livelihood Approach seemed partially appropriate for this study.

5.5.3 Needed to modify the sustainable livelihood approach

The above discussion illustrates that the Sustainable Livelihood Approach is applicable rather than the other two models to identify the subjective well-being strategies of the female garment workers in Bangladesh. The SLA explains that vulnerable people can increase their well-being through their livelihood assets, with the help of favorable policies and organizations, and livelihood strategies. In this study, most of the female garment workers have no resources and very limited organizations to help them, but they adopt livelihood strategies. Therefore, SLA was partially related to this study. From this perspective, it was needed to modify the Sustainable Livelihood Approach so it could be used in this study. In the next chapter (methodology), the author draws a modified subjective well-being model to identify the subjective well-being strategies.

5.6 Conclusion

The chapter highlighted the measurement tools of well-being to measure the current objective and subjective well-being, literature on subjective well-being strategies, and various approaches and models to identify the subjective well-being strategies of the female garment workers in Bangladesh. Many well-being measurement tools were reviewed, and the OECD well-being model seemed applicable in the Bangladesh perspective, but it needed modifications for this study. The modified model will be given in the methodology chapter. Simultaneously, the OECD subjective well-being model, tripartite model of subjective well-being, and Sustainable Livelihood Approach were analyzed to justify which one would be the best for this study. Considering all three of them and the literature review, the Sustainable Livelihood Approach seemed applicable in the Bangladesh perspective to identify the subjective well-being strategies of the female garment workers. However, this approach needed modifications to be used in this study. The modified approach will be discussed in the methodology chapter. The next chapter describes the (modified) model and approach that have been followed in this study and its methodological aspects.

CHAPTER SIX

Research methodology and methods

6.1 Introduction

6.2 Modified model and framework of well-being and subjective well-being

   6.2.1 Framework to measure the current well-being, modifying the OECD well-being framework

   6.2.2 Modified model of subjective well-being

6.3 Qualitative approach

   6.3.1 Why researchers use the qualitative approach

   6.3.2 Why the author uses the qualitative approach

6.4 Location of the study

6.5 Participants selection

6.6 Data collection: from planning to termination

   6.6.1 Data collection planning and research objective

   6.6.2 Field access and data collection

   6.6.3 Termination

6.7 Data analysis

6. 8 Reliability and validity: Importance of triangulation

6.9 Ethical issues

6.10 Conclusion

6.1 Introduction

The methodology is the philosophy and science behind all kinds of research (Adams et al., 2007). The methodology would be the guidelines for the research from its starting point to its end; an example of such guidelines would be how to collect the data. In this part, it is needed to include the concepts and theories which cover the whole research. It describes the general strategies that are used to direct the outline of how to research. This chapter describes the methodological approaches that have been used in this study based on the research inquiries. The qualitative research approach is used in this study, which was influenced by the social work research methods (branches of social sciences) of exploring and acquiring a deep understanding of the subjective well-being strategies used by the female garment workers through in-depth interviews. The chapter argues why the qualitative approach is important for such kind of research and why the qualitative survey is used at the beginning stage. A brief discussion of social work is presented. It also clarifies the frameworks of well-being and the subjective well-being strategies. The chapter moreover discusses the necessities of selecting many groups of people for data collection and the selection criteria for each of them, as well as why thematic data analysis is important, and the final discussion. It also clarifies the reliability and validity, ethical consideration, and relevance of triangulation. The research followed the Consolidated Criteria for Reporting Qualitative Studies (COREQ) to conduct and report (Tong et at., 2007). APA reference style has been used in the study.

6.2 Modified framework and model of well-being and subjective well-being strategies

The previous chapter (five) identified that the OECD well-being framework and sustainable livelihood approach are relevant to answer the research questions compared to other methods, but it was necessary to modify the original version of these two models and approaches, considering the nature of this study and the present situation of the female garment workers.

6.2.1 Framework to measure the current well-being, modifying the OECD well-being framework

To answer one of the research questions of this study it was necessary to measure the current well-being situations of the female garment workers in Bangladesh. The OECD well-being framework was more relevant to answering the question comparing to other models (more details in chapter five), but some features needed to be modified. The factors

for modifying the OECD framework are: the OECD well-being framework (figure 6.1) includes 11 key dimensions to measure the current well-being situations. The OECD did not classify the objective and subjective dimensions separately. But in this study, it's necessary to identify the objective and subjective well-being separately because the main inquiry of the research was to identify the subjective well-being strategies which depend on and are related to objective dimensions. Therefore, it was needed to classify the dimensions of the OECD well-being

Figure 6.1
OECD well-being framework
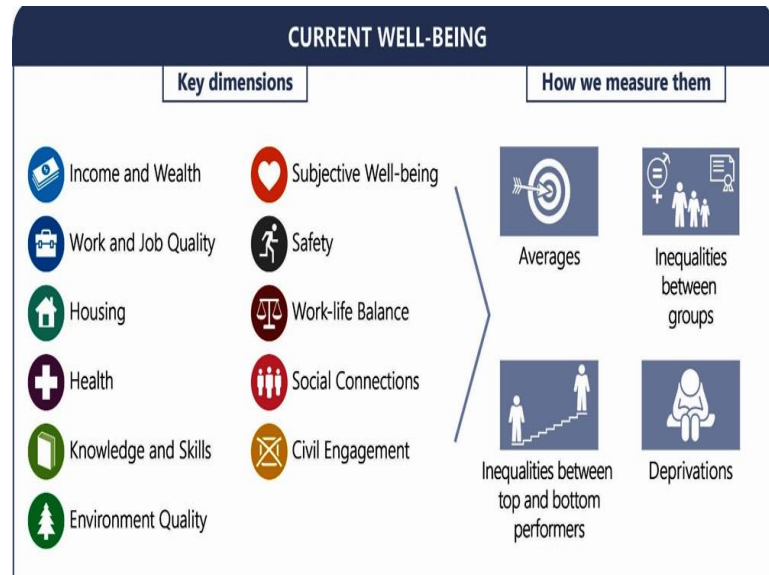
Note. From "Measuring Well-being and Progress: Well-being Research," OECD, 2020. (https://www.oecd.org/wise/measuring-well-being-and-progress.htm)

frame. As a result, the author modified the OECD well-being framework and drew a new framework (figure 6.2) to measure the current objective and subjective well-being situations of the female garment workers.

In the modified model of well-being (figure 6.2), the author classified the 11 key dimensions of the OECD well-being framework and divided them into two groups (objective and subjective). The first group is objective well-being dimensions, which includes 10 dimensions to measure the current objective well-being. These dimensions can be measured visually and were also divided into two categories (material matters and quality of life) in the modified framework (figure 6.2), based on the nature of the objective dimensions and the situations of the female garment workers in Bangladesh. The second group is the subjective well-being dimension, which includes only one dimension to measure subjective well-being. The subjective dimensions cannot be measured as easily as the objective dimensions. The information is self-reported and includes feelings, affect, and satisfaction. The original OECD subjective well-being model classifies subjective well-being into three types: life satisfaction, affects, and eudaimonia aspects (OECD, 2013). As a result, the author includes these three classifications in the modified model

(figure 6.2) to measure the current subjective well-being of the female garment workers in

Figure 6.2
The modified model to measure well-being framework

Well-being

I. Objective well-being dimensions

A. Material matters

1. Jobs and income
2. Assets and consumptions
3. Housing

B. Quality of life

4. Environment
5. Health
6. Education and skills
7. Work-life balance
8. Social connection
9. Civil engagement

II. Subjective well-being dimensions

11. Overall subjective well-being

   I.   Life satisfaction
  II.   Affect (emotional or feeling)
III.   Eudaimonia aspect

Source: The author

Bangladesh. The results of the current well-being situation are discussed in chapter seven.

6.2.2 Modified model of subjective well-being

The main inquiry of this study was to find out the subjective well-being strategies of the female

Figure 6.3
Summary of the OECD model and tripartite model of subjective well-being.

Objective well-being determinants

Income and employment
Health status
Social and community relations
Safety and security

Environment
Culture

Subjective well-being

Life satisfaction

Good feelings and emotions

Eudaimonia well-being
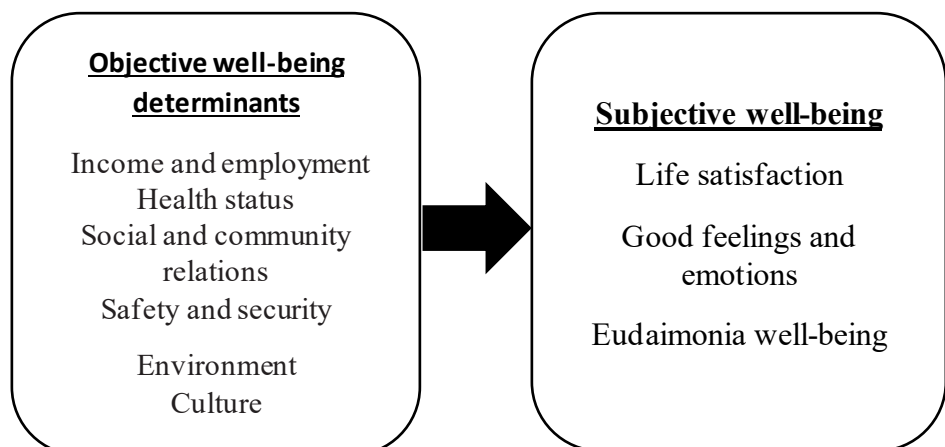
garment workers. The previous chapter illustrated two models and an approach to identifying subjective well-being strategies. The summary of the OECD Model and the tripartite model of subjective well-being (figure 6.3) argue that only good conditions of objective well-being dimensions (positive results in material matters and quality of life) could make people subjectively well. Otherwise, people would not be able to achieve subjective wellness. In contrast, the literature review section shows that female garment workers in Bangladesh have negative experiences regarding objective well-being dimensions (negative results in material matters and quality of life), but they report being satisfied in relation to their subjective well-being (Nazneen et al., 2020). Additionally, the sustainable livelihood approach mentioned that a vulnerable person (having negative experiences) can be subjective well with the use of livelihood strategies. In this perspective, the previous chapter (five) illustrated

Figure 6.4
Sustainable livelihood approach

KEY
F = Financial capital
P = Physical capital
S = Social capital
H = Human capital
N = Natural capital
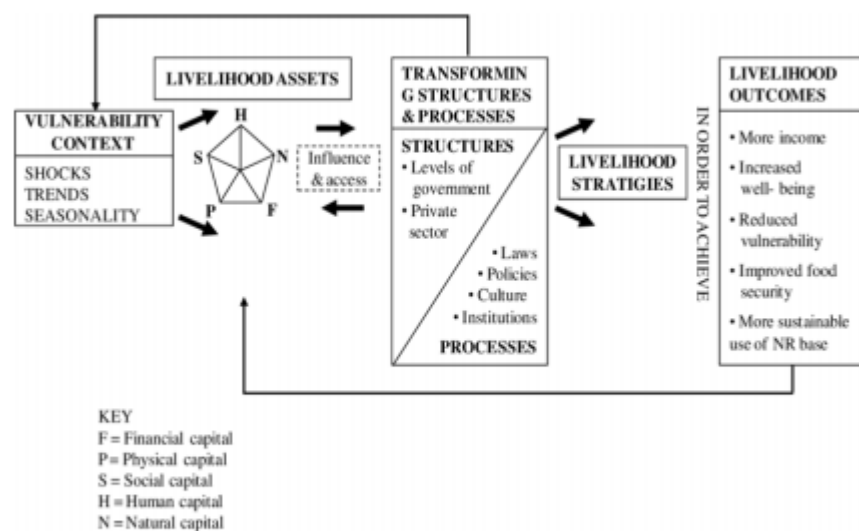
Note. From "Department for International Development," DFID, 2002.

that the sustainable livelihood approach is relevant compared to other models to identify subjective well-being strategies. Figure 6.4 is the approach to sustainable livelihood that was adopted by the DFID for the well-being of vulnerable people.

Figure 6.5
Summary of sustainable livelihood approach

Vulnerable people → Livelihood assets → Helping organizations → Livelihood strategies → Increase well-being
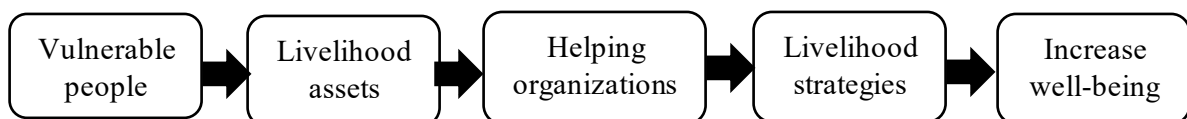
The author summarized the sustainable livelihood approach (figure 6.5) that shows that poor and vulnerable people can increase their well-being in some of the following stages with the right procedure and livelihood strategies. For instance, in the first stage, the target people must utilize their livelihood assets (financial, physical, social, human, and natural) to minimize their problems. In the second stage the related government, NGOs, and other

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voluntary organizations come forward to help, while the related laws and policies can favor the people to better tackle the situations. In the third stage, people can use some strategies to overcome critical situations that increase their well-being. In this study, the female garment workers live surrounded by problems, but they feel satisfied with the life they have (meaning they are subjectively well) with the use of some strategies that are related to the sustainable livelihood approach. After all, the approach needed to be modified. The question of why the author modified the sustainable livelihood approach in this study may raise. The answer is simple. Some features of this approach were not relevant to this present study. For instance, the original approach highlights the people who are vulnerable to the effect of disasters, but who also have livelihood assets (such as physical capital, financial capital, social capital, natural capital, human capital), favorable government and NGOs structure, and lastly, those who use livelihood strategies. In contrast, female garment workers in Bangladesh have very limited livelihood assets, and no helping bodies by which they can increase their well-being. They have just some techniques or strategies for their subjective well-being. Here, only three stages are relevant to the present study, while the other two stages are not. So, the author took the three relevant stages of the livelihood approach and skipped the non-relevant ones in this study (figure 6.6). For instance, the author put the female garment workers in the position of vulnerable people, then their strategies in the position of livelihood strategies, and last subjective well-being as the

Figure 6.6

Relevant three stages of sustainable livelihood approach
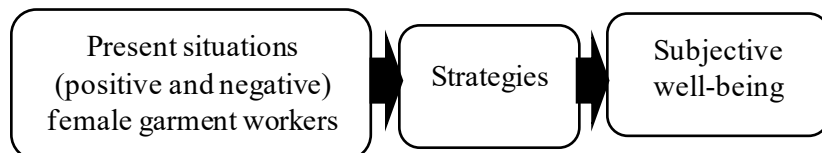
final stage, since those were the main factors. As a result, the author modified the sustainable livelihood approach and drew a modified subjective well-being model to identify the subjective well-being strategies of the female garment workers in Bangladesh. At the same, the author reflected the OCED model and tripartite model of subjective well-being in a modified model to make it easier to comprehend.

Considering the theories and literature, it is recognized that subjective well-being depends on objective well-being dimensions, which means the presence of objective well-being brings people subjective well-being (satisfaction, happiness), and lacking of objective well-being cannot bring people subjective well-being (brings dissatisfaction, unhappiness). So it can be said that there is a relationship between the objective well-being dimensions and subjective well-being. Here, the objective well-being dimensions were independent variables and the subjective well-being was a dependent variable. Between the two

variables, there was a third variable that influenced on the relationship between the dependent and independent variables, being the control variable (strategies/techniques). Thereby, the author drew an assumption that despite the negative aspects of objective well-being dimensions, female garment workers can be subjectively well adopting some strategies.

Figure 6.7
A modified model of subjective well-being strategies
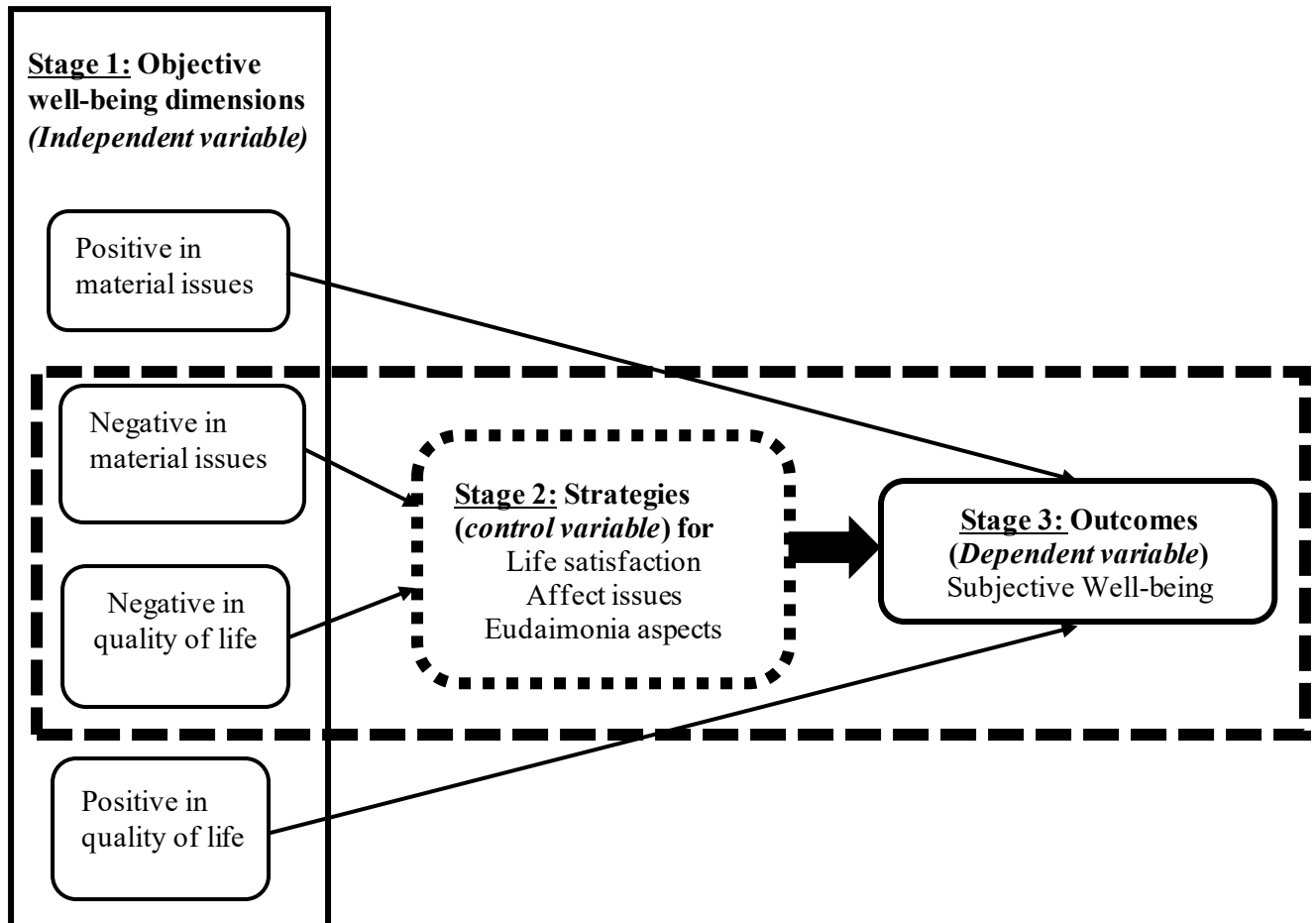
Source: The author

In this study, the author tried to find out how various strategies (control variables) brought subjective well-being to the female garment workers in Bangladesh in spite of their problems in objective well-being dimensions. Considering the inquiry, the author drew a modified model of subjective well-being with three stages based on the variables (figure 6.7). The first stage was the results of objective well-being dimensions that came from the modified framework of well-being (figure 6.2), which is the independent variable. The results of objective well-being dimensions (material matters and quality of life) have been divided into two groups: positive and negative. Here, positive means good conditions in objective well-being dimensions and negative means poor conditions in objective well-

being dimensions. The author shows in the modified model (figure 6.7) that positive aspects of material matters and quality of life make people satisfied, which brings them subjective well-being. According to the OECD and tripartite model of subjective well-being, that would mean that there were no variables between independent and dependent variables. Subjective well-being is divided into three categories: life satisfaction in domain issues, affect, and eudaimonia aspects (details in figure 6.2). Next, the modified model illustrates that despite negative aspects of material matters and quality of life, some strategies can bring subjective well-being.

There was a control variable (strategies) between the independent and dependent variables. Stage two is composed of the strategies in three categories of subjective well-being, which means that the strategies were used to create a sense of life satisfaction, to bring positive effect, and good in eudaimonia aspects. These were the main points of the study. The author identified some aspects of these three categories of subjective well-being for this study.

Life satisfaction: Here life satisfaction includes four aspects such as income and wages, workplace, housing and health, and family management. The strategies are taken to keep a balance between income and expenditure, keep calm in the workplace, keep low costs in housing, and good family management beside jobs that keep life satisfied.

Affect issues: It includes two aspects such as negative (sadness, worry, and stress) and positive aspects. The strategies are taken to remove the sadness, worry, and stress; and to increase the positive aspects that keep happiness.

Eudaimonia aspects: It includes three aspects for instance autonomy, personal relationships, and target of life. The strategies are taken to keep well these three aspects.

The author identified various strategies that the female garment workers used for improving their subjective well-being. The sustainable livelihood approach mentions that livelihood strategies can increase vulnerable people's well-being, but it did not mention what kind of strategies can minimize the problems and increase well-being. Stage two was the new addition of the author to identify what strategies made the female garment workers subjectively well despite their problems (negative aspects) in relation to material matters and quality of life (stage 1). The last stage (3) was the outcome (dependent variable) of the strategies, which was subjective well-being. When the people who are dealing with problems use strategies, their problems are overcome, and they become subjectively well. Therefore, this modified model was followed in this study to identify the subjective well-

being strategies of female garment workers in Bangladesh. The results of the subjective well-being strategies are analyzed in chapters eight, nine, and ten.

6.3 Qualitative approach

The researchers use two types of approaches in social research, which are qualitative and quantitative research approaches. The two of them bear differences, although both follow basic scientific principles. Each of them has both strengths and limitations. The approaches give us a remarkable insight into society, nature, and human life (Neuman & Kreuger, 2003). Considering the nature of the present research, the study argues that a qualitative approach is the most appropriate for this study.

Qualitative research includes self-analysis, gathering information about personal knowledge, life history, in-depth interviews, historical incidents, self-reports, interactions, and visual messages that are important trice that is significant in peoples' lives (Denzin & Lincoln, 1994). Similarly, it searches to provide a perception of human experiences, intentions, motivations, and attitudes established on the observation, narration, and utilization of a materialistic explanatory approach to the subject and the applicable setting (Encyclopedia, 2009). Denzin & Lincoln (2005) stated that *"Qualitative research is a situated activity that locates the observer in the world. It consists of a set of interpretive, material practices that make the world visible. These practices transform the world. They turn the world into a series of representations, including field notes, interviews, conversations, photographs, recordings, and memos to the self. At this level, qualitative research involves an interpretive, naturalistic approach to the world. This means that qualitative researchers study things in their natural settings, attempting to make sense of, or interpret, phenomena in terms of the meanings people bring to them"*.

There are some common features of the qualitative approach which differ from other approaches. The qualitative approach is field-based and depends on very close interaction with the respondents. The main instrument for data collection is the researcher him/herself, which means that the data collection, analysis, discussion, and interpretations are all done by the researcher. The statistical or empirical calculations are not included in this approach (Brink, 1993). The researchers must go to the people (respondents), institutions, or other places to take in-depth interviews and to observe deeply the situations and behavior, which will help in the development of the theories and concepts (Boyce & Neale, 2006). Five approaches are used in qualitative research, those being phenomenology, narrative, ethnography, ground theory, and case study (Creswell, 2007). The subjective views and

perspectives of the participants are focused especially on their beliefs and behavior within a socio-cultural context, which reveals the holistic views of the social phenomena. The researcher can be liberal regarding the variety of perspectives and answers of the respondents, and people's participation is highly relevant in this type of research, as well as maintaining strict confidentiality (Marshall & Rossman, 2006; LeCompte & Schensul, 1999, Hatch, 2002). The researcher needed in-depth information to find out the exact facts with open-ended questions.

6.3.1 Why researchers use the qualitative approach:

All over the world, researchers have been using the qualitative approach more frequently than in the past. Qualitative researchers conduct research to find out the meaning of the phenomenon and to identify the matters giving priority to the participants (Pope & Mays, 1995). The researcher wants in-depth information, details of the social and environmental phenomenon with a small number of cases (Hall, 2006), and needed a qualitative approach.

It helps to better understand research problems, giving answers to research questions and making it easy to understand a complex phenomenon, when compared to other approaches (Greene, 1989). It is appropriate for the investigation that considers different cultural and social aspects. The problem or disclosure needs to be explored by a group or population and to hear the silenced voices. Good research needs the understanding of relevant facts of the situations, participation of the people, observation, and interpretation of the voices of the people that are being heard in the qualitative research (Tacchi et al., 2003). Similarly, it needs a complex and detailed understanding of the issue and of the people facing it, acquired by observation, face-to-face interaction, and also by listening to their stories at their homes or visiting their workplace, and talking to families and relatives (Creswell, 2014). Qualitative and quantitative approaches both are used at present time. When the quantitative method does not fit the problem and it is difficult to identify the issue only with numbers, either by needing to add in-depth information or to follow up the quantitative research, then, a qualitative approach is used to link theories to models (Yauch & Steude, 2003). It includes impersonal methods, such as surveys, which are part of the qualitative approach (Tacchi et al., 2003) and provide empirical realities (Ayres, 2007). It is highly related to the systematic and subjective matter which understands human behavior, social interaction and offers a further way of solution or empowering the individuals. The way of solution or empowerment comes from the opinions of the people (listening to their voices) and considering their social perspectives. This is the best way to find out the problems of the disadvantaged groups. At the same, people's participation is

mainly used in the qualitative approach. Qualitative research is a kind of inquiry that finds the answers to acquire an in-depth understanding of social phenomena. The above factors are the main reason for researchers to use the qualitative research approach in their studies.

6.3.2 Why the author uses the qualitative approach:

The main objective of this study was to know the subjective well-being strategies of the female garment workers in Bangladesh. The author selected a qualitative approach rather than a quantitative approach based on the previous literature gap, discipline, and the nature of the research and participants.

The theory of sensitivity[18] is a quality of the researcher. The researcher's role in qualitative research is important and vital (Muchinsky, 2003). As the author plays an active role in this study by having deep interactions with participants, which helps him to listen to their voices (Shaughnessy et al., 2003). As a result, the author applied a qualitative approach that helped him to know the subjective well-being used by the female garment workers. If the quantitative approach does not fit with the research content, and it's difficult to measure with numbers, then, the use of the qualitative approach is necessary (Creswell, 2007). The author set this research to find out the subjective well-being strategies that include human behavior, culture, and feelings of participants by listening to their voices, in a case where the quantitative data would not be effective to measure the problem or help to find answers. Therefore, a qualitative approach would be more effective for this type of research to visualize the voices of the female garment workers and interlink various issues. Similarly, the triangulation approach was used in data collection to improve reliability and validity.

The author selected qualitative research because it is an approach used to explore the social system, interactions, and processes. It helps to achieve an in-depth understanding of the participants. The quantitative approach does not cover these issues. The qualitative survey is a major part of the qualitative approach that was used to know the overall current situations of the targeted people, which is later followed by in-depth interviews (Tacchi et al., 2003). In this study, it was necessary to know the current well-being situations of the participants before taking in-depth interviews, which required a survey questionnaire. This is possible in the qualitative approach. The literature gap is another factor in choosing a qualitative approach. The previous chapter shows that the existing literature covered the

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18. "Theoretical sensitivity means that through data gathering and analysis researchers are able to "discover" relationships between their categories that lead them to construct a grounded theory that fits, works, and is relevant to the field under study" (Glaser, 1978).

current situations of female garment workers in a quantitative approach. In contrast, no research touched the subjective well-being strategies with a qualitative approach.

Lastly, the author's academic background is in social work, a branch of social sciences. The sociological approach is used in the social work method, which provides priority to the qualitative approach. Social work always provides priority to taking in-depth interviews with the participants. It is believed that first, it's needed to build up a rapport with them, which requires time. If the participants believe in the researchers, then, they'll gradually provide the exact information that is needed for good research. The above factors played a vital role for the author to choose and use the qualitative rather than the quantitative approach.

6.4 Location of the study

Gazipur district was the area of this study. It is located in the Dhaka division, the central area of Bangladesh, with 1741.53 km2 (Ahmed, 2012), north side of Dhaka city (capital of Bangladesh), having a total population of 3.403.912 (Population census, 2011). The author chose Gazipur as the study area firstly because of its location and the large number of garment industries. In Bangladesh, more than 5000 garment factories are established (BGMEA, 2020). All garment industries are located in one of the following five districts: Dhaka, Gazipur, Savar,

Figure 6.8
Map of Bangladesh

Narangong, and Chittagong. More than 2000 garment industries are in Gazipur (TBS, 2020) and the new garment industry is also expanding in there. Secondly, it was easy for

the author to talk to female garment workers and observe their homes because they live in particular places where most of the residents are garment workers. Thirdly, the author had previous research experience in the garment industry in Gazipur. Therefore, this was a known place to the author.

Lastly, much research has already been conducted in Dhaka city because it is the capital city of Bangladesh, But on the other hand, there's limited research in the Gazipur district. Consequently, the author chose Gazipur as the study location.

6.5 Participants selection

The size of the sample and sampling techniques in the qualitative research is extremely relevant. Different opinions have been expressed by experts on this point. Scientific research tries to identify techniques that can be applied to all kinds of research in sampling where the result of the study is valid and generalizable (Worthington et al., 2005). The researchers in qualitative research highlight fewer sample representatives, drawing the probability sampling technique. Alternatively, the qualitative research highlights how this small sample covers the whole aspects of the research, every side of the respondents, and enlightens the social life. The qualitative researchers' intention in non-probability sampling, due to its small number of participants. This means that they are limited in determination for the sample size in advance, but they try to know many people from other sources (Neuman & Krueger, 2003). In the study, the author considered the purposive and snowball sampling methods for selecting the sample. In this situation, the purposive sampling technique is more reliable and acceptable rather than others because it selects the cases maintaining the judgment with a tangible purpose in mind. Neuman and Krueger (2003) identified the three appropriate situations where purposive sampling is used, first, the researcher wants to select a unique case that is more appropriate and informative; second, some cases are difficult to reach, so the researcher uses this sampling to select specialized population; third, when the author wants to identify particular cases for in-depth investigation, purposive sampling is used.

Female garment workers (present and retired), employers, and experts were the participants of the study. The question "why research female garment workers instead of male workers?'' can arise. Literature shows that 80-85% of the garment workers are women and they are working in the lowest positions. In contrast, men workers are employed in the upper positions (Kabeer, 2004), and most female garment workers face more problems than male workers. When the author was a master's student, he conducted

group research on female garment workers which was a part of the master's course. Later, he conducted other two research on the problems of female garment workers in 2013 and 2016, which found that female garment workers are more vulnerable. Lastly, before starting the Ph.D., the author visited Gazipur, talked to some of the female workers, and found out they were interested in expressing their voices about their strategies, which became the objective of this study. The author believed that he would be able to find the participants with whom to work. It would be easy to find participants in that case, so as a result, the author chose the female garment workers as participants. In addition, experts (professionals), and employers were furthermore taken as participants in the triangulation.

The respondents were selected based on the research questions. A total of 55 female garment workers, 3 employers, and 3 experts (total 61) were selected from Gazipur through purposive and snowball sampling techniques, following Forum Qualitative Sozialforschung (FQS) (Mason, 2010). A considerable amount of Bangladesh's garment industries and female garment workers are in Gazipur but who would be the participants was the main concern of the author. As it has been mentioned, the author has had previous experience with female garment workers but needed a procedure to select the participants. The author knew a few authorities in the garment industry, so it was easy for him to reach the female garment workers. The selected employers were from the factories where female garment workers were employed, and the selected experts were people who had research experience or people from an administrative level. The participants were reached via the contact of two other people (the author contacted the senior male employees and then they helped to reach the female garment workers). 65 female garment workers were approached to participate in the questionnaire and in-depth interview, of whom 55 consented to participate (response rate of 84.61%). No further participants were selected because the resultant interviews led to data saturation.

6.6 Data collection: Planning to termination

The study is a qualitative type of research. Various techniques are used to collect the qualitative data based on the nature, objective, and perspective of the study. Interview, qualitative survey, observation, focus group, and participatory approaches are commonly used in qualitative inquiry (Creswell, 2009). The author uses different sets of data collection and methods for the triangulation approach which reduces the limitations of the study and enhances the reliability and validity of data since using a single method increases the limitations. In this study, the author used questionnaires, in-depth interviews, KII, and observation to collect the required data. The observation was continued during the whole

field research. With the permission of the interviewees, the author took field notes and the whole session was audio-recorded maintaining the code of ethics. The duration of the interviews was from 50 to 60 mins. The author took three steps to collect the required data, which are planning of data collection with research objective; field access and data collection; and termination.

6.6.1 Planning of data collection with research objective: The main objective of the study was to identify the subjective well-being strategies of female garment workers. There were two sub-objectives, which were to identify the factors of rural to urban migration and measure the current well-being situations of the female garment workers.

The author designed figure 6.9 for the data collection planning. First, the author saw that the participants face problems in the urban areas. In contrast, women get more facilities in rural areas, which then raised questions related

Figure 6.9
Planning of data collection with research objective
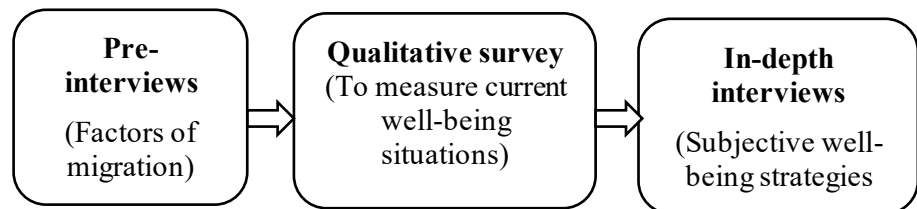
Source: The author

to why the female garment workers migrate from rural to urban areas (85% of female garment workers migrated from rural areas), and why they are not going back to them. At the early stage, it was needed to build up a good relationship with the participants for the in-depth interviews. As a result, the author first took interviews as pre-in-depth interviews on the factors of rural-to-urban migration. The findings were used as a background for this study. The results of the pre-interviews were discussed in chapter three.

Secondly, the author planned to collect data about the current well-being situations of the female garment workers through a qualitative survey (questionnaire). It was necessary to measure the current objective well-being and subjective well-being of the female garment workers because subjective well-being depends on objective well-being dimensions. Last and most important are subjective well-being strategies. The author saw that the current well-being situations of female garment workers are in very poor conditions, and at the same time, unavoidable factors bound them to stay in urban areas. In contrast, despite many problems, about two-thirds of women feel satisfied and happy about their present life (subjectively well). It was a mystery to the author how the female garment workers were able to keep their subjective well-being at good levels. Then, the author planned to

take in-depth interviews with participants and designed his data collection plan chronologically (figure 6.9) for preparation. Once mentally and physically prepared, he made a list of logistic support and bought the material that would be used in data collection, such as pen, paper, pencil, notebook, and prepared a mobile phone to make recordings and take pictures.

6.6.2 Field access and data collection: Field access is a sensitive and vital matter in qualitative research, being also an ethical issue (described later in this chapter). The field visits can be either very effective or completely in vain because of this issue. After the preparation stage, the author contacted the employers of the garment industries every time because they were the ones responsible for helping him reach the female garment workers. As previously mentioned, the author reached the female garment workers through two other contacts. When the author got permission to collect data from the participants, he took the necessary data through questionnaires, in-depth interviews, and KII (Table 6.1).

Table 6.1

Methods, respondents, and the inquiries issues

Methods	Total sets (7)	With whom	Issues of inquiries	Total respondents (61)
Pre-Interviews	One	• Current female garment workers (single and married with children) • Retired female garment workers	Factors of rural-to-urban migration *(the details of this portion are described in chapter three)*	19 (14 current and 5 retired workers)
Qualitative survey (Questionnaire)	One	Current female garment workers	**To measure current well-being situations** • Objective well-being • Subjective well-being	50
In-depth interviews	Three	• Current female garment workers (single and married with children) • Retired female garment workers	Subjective well-being strategies	25 (20 current and 5 retired)

KII	Two	• Employers of the garment industry • Experts	• Subjective well-being strategies • Factors of rural-to-urban migration	6

Source: The author

[Note: From the 50 current female garment workers who took part in the questionnaire, 20 respondents (current female garment workers) were selected for the in-depth interviews about subjective well-being strategies, and another 14 respondents (current female garment workers) were selected to answer about the factors of migration. All the five retired female garment workers participated in both in-depth interviews and pre-interviews (5+5). As a result, in total the respondents were 61.]

The study uses seven sets of research questions that cover the 61 respondents (Table 6.1) with a different number of qualitative data collection methods. One set questionnaire for current female garment workers; four sets of interview guidelines for the single female garment workers, female garment workers with children, and retired female garment workers (who took part in the questionnaire); and two sets of checklists for the employers and experts (Table 6.1).

Questionnaire: The questionnaire was used for a qualitative survey. At first, the questionnaire was designed to measure the current objective and subjective well-being of the female garment workers in Bangladesh which was necessary before in-depth interviews. The questionnaire was pretested through piloting. The author conducted the survey with a revised questionnaire with pre-scheduled times and places with the participants. The data was collected from 50 female garment workers. The author asked various questions related to the objective and subjective well-being of the female garment workers (questionnaire in appendix 1). The objective well-being dimensions included two aspects: material matters (wage, assets, and housing) and the quality of life (health, security, education, civic engagement, work-life balance, and environment). The subjective well-being dimension included life satisfaction, feelings, and eudaimonia aspects). The questionnaire was developed according to the modified well-being framework (figure 6.2). The response formats of the questionnaire were very simple. The author reached out to the respondents through contact persons. The purpose of the research was cleared first in front of the respondents. When they agreed to take part in the questionnaire, the author explained every question one by one and the respondents gave their answers. The author marked and wrote the responses in the questionnaire because most of the interviewees do not read properly or sometimes cannot understand the proper

meaning of the questions. Thus, the questionnaire was completed from February to March 2019 (Table 6.2).

Table 6.2
Data collection timetable

Data collection	Jan 2019	Feb 19	Mar 19	Nov 19	Dec 19	Jan 20	Sep 21 (Online)
Contact with the employers of garment and experts	✔			✔			
Field visit		✔					
Pre-interviews focusing on the factors of migration		✔	✔				
Questionnaire with current workers		✔	✔				
In-depth interviews about subjective well-being strategies			✔		✔	✔	✔
KII with experts and employers			✔		✔	✔	✔

Source: The author

In-depth interviews/in-depth case study: The most important data collection technique was the in-depth interviews for case studies. That was when the author completed the qualitative survey (questionnaire) and took in-depth interviews to identify the subjective well-being strategies of the female garment workers. The author prepared three sets of interview schedules (see appendices 3,4 &5) based on the patterns of the participants. The participants were single female garment workers married female garment workers with children and retired female garment workers. The interview guidelines were pretested through piloting. No addition was needed following the piloting of the interview schedules. Then, the author took in-depth interviews with pre-scheduled times and places, according to the participants' preferences, (e.g.: their home) in Gazipur from February to March 2019 and December 2019 to January 2020 (Table 6.2). The places were free from other variables. The author gave a detailed explanation of the purpose of the study before asking the interview questions.

The interviews with female garment workers started with informal questions about their family, childhood, and good memories of life to build rapport. Then, it continued to the main open-ended questions with additional questions that were raised during the interview. It was reported that female garment workers suffer from many problems considering their wages, housing, food, clothing, harassment, and family management. In contrast, they were subjectively well. The author asked in-depth how they managed to feel good, satisfied

with life, and happy, despite the negative situation in their objective well-being. The interviews were conducted in the presence of a known person of the interviewees to avoid any discomfort. At the interview time, two young ladies accompanied the author with the participant's permission, since all participants (garment workers) were women. Most of the critical questions (such as the ones related to menstruation) were asked by the female research assistant. One of them was a cousin of the author, who lives in Gazipur with her husband (who is a supervisor of a garment industry where many female garment workers are employed), and the other was the author's wife. For a few days, the author lived at his cousin's house to observe the strategies of the female garment workers and maintained the local cultural aspects during research time, always respecting and giving priority to their cultural values. Last year, in September 2021, the author contacted the female garment workers who participated in in-depth interviews for cross-checking (triangulation) the information that they provided in 2020. Due to the pandemic (COVID-19) situation, the author talked to the participants digitally. Their previous views were read to them and they agreed to their narratives, also adding some new aspects of subjective well-being strategies.

Key Informant Interviews (KII): Key informant interviews (KII) refer to collecting the data from persons who have sufficient and exclusive knowledge about the subject and respondents. The researchers take information from this kind of people for the triangulation, which enhances the reliability and validity of the study (UNICEF, n.d). The author took key informant interviews to enrich the research and to increase the reliability and validity of the study. Six respondents were selected for KII considering their knowledge, experience, and authority (see checklist appendix 6 &7). Two are university professors who have research experience on female garment workers and wrote books on it; two are NGOs employees from Bangladesh Institute of Labor Studies (BILS) and Women for Women; and two are employers in the garment industry, among them, one is a popular film director who made documentary films on the female garment workers in Bangladesh.

Two checklists were made for the KII. The author first asked them about the factors of female garment workers' migration (details in chapter three) then went deep into the theme of subjective well-being strategies. The author wanted to know how female garment workers feel happy and satisfied with such limited facilities. Which strategies make them subjectively well? The key informants were contacted by the author individually, by phone and email, to participate in this study. The author invited seven key informants to participate, and after listening to the objectives of the study, six agreed to give interviews.

To collect data, the author went to the interviewees' preferred places at a suitable time, from March 2019 and December 2020 to January 2021 (Table 6.2). Last year (September 2021), they were again interviewed digitally to cross-check their previous statement.

6.6.3 Termination

At the end of interviews with the female garment workers, employers, and experts, participants signed an informed consent form (no obligation for publication). The author had no previous connection with the participants, nor representatives in any organization. Thus, the data collection procedures were completed.

6.7 Data analysis

The first language of the interviewers and the interviewees is Bangla. The questionnaire and interview schedules were prepared in both English and Bangla language. Data was first collected in Bangla and later translated into English, where the ethical issue was given priority. For the qualitative survey results (questionnaire), the author did a frequency tally for every question, which was then calculated in percentages with tables and graphs. Later, both the original questionnaire in Bangla and its translation in English, as well as the tables with frequencies and percentages were checked by a person who has good knowledge of both Bangla and English language. Some of the tables were calculated by mean ($\bar{x}$) to measure the current well-being situations (chapter seven).

For the case study, the author took in-depth interviews and KII. The recorded data were analyzed in a thematic approach. The author transcribed it later using verbatim to understand the real theme of our respondents' information and experiences. The audio recording and field notes are very important in qualitative research (Eisenhardt, 1989). The audio was copied and later translated into English. Both Bangla and English scripts were crosschecked with the audio recordings and field notes by a teacher from an English middle school in Bangladesh, to ensure the accuracy of the data. The author read the translated scripts several times line by line and became familiar with the contents. Qualitative data has been condensed through classification or categorization and coded following the book 'the coding manual for qualitative researcher' by Saldana (2021). Qualitative coding is an integral part of data analysis. From the perspective of qualitative data analysis, we know that it is different from quantitative analysis, less abstract than statistical analysis, and closer to raw data (Miles & Huberman, 1994). Neuman and Kreuger (2003) mentioned that *"qualitative analysis does not draw on a large, well-established body of formal knowledge from mathematics and statistics. The data are in the*

form of words, which are relatively imprecise, diffuse, and context-based, and can have more than one meaning."

N-Vivo software and manual were used for identifying the emerging themes to analyze the data. The themes emerged from the codes and categories (Krippendorff, 2018; Williams & Moser, 2019; Saldana, 2021). Burnard (1991) described a serial to create the themes which are code>sub-heading>category>theme. Graneheim & Lundman (2004) followed sub-categories>category>theme. Considering the literature of themes, the author drew a figure (figure 6.10) of how the themes have emerged. First, the collected data from in-depth interviews were coded, followed by the sub-headings/themes, and finalized within the themes (Chapter 8,9,10). The opinions of the participants were numbered under themes and sub-headings/themes through a matrix coding query manually. The narratives of the respondents were directly given to enrich the study findings. Lastly, the results of the study were discussed and interpreted, giving a new idea and helping to develop a new framework of the rural-to-urban migration process among poor women and a model of subjective well-being strategies for poor working women.
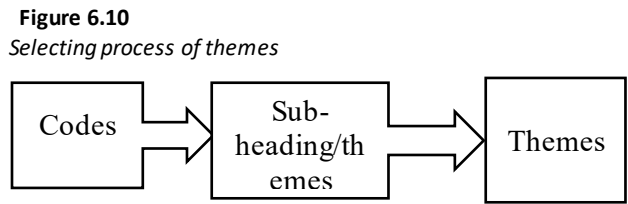
Figure 6.10
Selecting process of themes

Codes → Sub-heading/themes → Themes

The results of the study were presented in chapters 7, 8, 9, and 10. The author drew a figure (figure 6.11) to clarify the results chapter to the readers. The figure showed that the results of the qualitative

Figure 6.11
Results chapters

Current well-being situations – chapter 7
• Objective well-being
• Subjective well-being

→

Strategies for subjective well-being **Chapters 8,9 and 10**

→

Outcomes
Subjective well-being
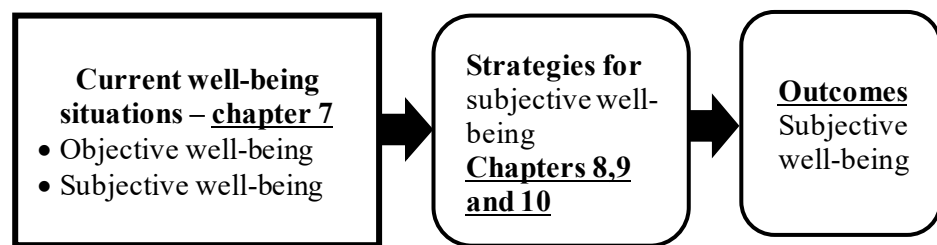
survey (questionnaire) were explained in chapter seven, which shows the current objective and subjective well-being situations of the female garment workers. The results of the qualitative survey helped to make the interview guidelines for in-depth interviews. The results of in-depth interviews and KII were explained in chapters 8,9, and 10, which showed the strategies for subjective well-being. The results of the in-depth interviews were divided into three chapters (chapters 8,9, and 10), for the patterns of the participants, which showed the strategies for subjective well-being. Chapter eight shows the results of single

female garment workers, chapter nine the results of the female garment workers who had children, and chapter ten the results of retired female garment workers.

6.8 Reliability and validity: Importance of triangulation

The validity and reliability are important in a qualitative study that is based on the use of triangulation, data collection, analysis, and interpretation. Validity prescribes truthfulness and is the bridge between research's construct and data. Validity and reliability in field study are the secret places where the researcher's analysis and data accurately represent the social world in the area being studied (Neuman & Kreuger, 2003). This is about the reliability of the research and the accuracy of the procedures and research techniques. Reliability indicated dependability or consistency. Every researcher tries to maintain the accuracy of data collection and analysis. Ecological validity, member validation, natural history, and competent insider performance of the findings are valid and reliable (Miles & Huberman, 1994). Yin (1989) argues that any design can be judged by four tests: internal validity, external validity, construct validity, and reliability. In qualitative research, triangulation is the best strategy, since it raises more valid and reliable data. The author took this opportunity by using various qualitative data collection methods, where the questions were asked to various participants, although the sample size was not large. Therefore, in qualitative research, the sample size is not issued to ensure accuracy and triangulation. After completing the data collection, the interviewees' opinions were cross-checked with field notes, who later received the feedback. This process helped the author to accurately validate the data in various ways of the triangulation process. Therefore, it is anticipated that this study is valid and reliable, allowing to create a theory.

6.9 Ethical issues

Qualitative research and ethical issue depend on each other. From the beginning of the study to the last days, questions about ethical issues are raised. Though the author has researched in the past and has fully maintained the research ethics, after enrolling in Ph.D., he furthermore took the course of 'Research Ethics' provided by the 'Japan Society for the Promotion of Science', where all ethical issues were taught elaborately, giving him a certification that proved that the author has enough knowledge about research ethics. At the same, the author strictly followed the ethical consideration of social work research, which was formulated by the National Association of Social Workers (NASW)[19]. The

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19. https://www.socialworkers.org/About/Ethics

author submitted the ethical issue to the ethical committee of Yokohama National University consulting with the academic supervisor. It was approved by the ethical committee, which gave more understanding about the participants, time of research, and data collection while maintaining privacy and confidentiality. The author was aware of the ethical guidelines of ESRC, BERA, and ethical guidelines by Miles and Huberman. But the author followed the ethical guidelines of the Japan Society for the Promotion of Science (JSPS)[20], which follows:

- ❖ Self-introduction with research objective: Before collecting data, the author explains himself and the purpose of the research. It was very clear to the participants the motto of the research.

- ❖ Rapport build-up: This is very important for the researcher, especially for the qualitative researchers. It means building a good relationship (rapport) with the participants. The author built a rapport with the respondents. The participants believed fully in the authors' values and research. Thus, the hidden issues of the participants were revealed, which did not happen in previous research.

- ❖ Treating respondents with due respect. A qualitative researcher should be multitalented regarding the needed adjustment to any environment. In the study, the author maintained some important issues, such as informed consent, local culture, family priority, selection of location, and non-judgmental attitude. Every respondent was considered a unique individual and was accepted with due respect. The participants were less educated, work in lower grades, and their lifestyle was different. At the early stage of field research, the author spent a few days in the community where the female garment workers and their families lived, learned their local culture, values, and other important issues. A few days later, it seemed that the author became a member of this community. After that, the data collection procedure was started. The local culture, family tradition, and favorable places for interviews were ensured and given the utmost priority. The respondents were given a conducive atmosphere to express their opinions in the questionnaire. The non-judgmental attitude was followed in this regard, which meant that no respondent would be judged whether she was right or wrong in case of her work or attitude. Lastly, all of them signed the consent form, which attested that they have no complaint if the author decides to publish the research report.

- ❖ Confidentiality is a sensitive issue. All the information regarding the respondents was considered with proper importance. The author gave the respondent's

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20. https://www.jsps.go.jp/english/e-kousei/ethics.html

pseudonyms as A, B, C, and D in the analysis of their data; moreover, maintaining confidentiality throughout the study. Participants were ensured confidentiality.

❖ Never put people at risk or endanger their well-being. The author fully maintained the respondents' side. No data was published, including the name and industry where they work. In addition, the confidential issues were fully secured. The author always had in mind the best interests of the respondents.

❖ No fabrication and falsification happened in the research. At the same, strictly maintain policies against plagiarism. The whole thesis was screened by plagiarism checking software.

6.10 Conclusion

This chapter highlights the overall guidelines of this study. This is a qualitative study. The study modified the OECD well-being framework and drew a new framework that was used to measure well-being. It shows the data was collected for the qualitative survey through the questionnaire to measure the current objective and subjective well-being. In addition, the sustainable livelihood approach was modified and a modified model for the subjective well-being strategies was drawn. The interview schedules and KII were used for in-depth interviews to identify the subjective well-being strategies of the female garment workers in Bangladesh. This chapter furthermore described the data gathering procedure for analysis. There were some challenges at the field level, but they were solved smoothly. The validity, reliability, and ethical issues were addressed through the triangulation of data.

CHAPTER SEVEN

Current well-being of the female garment workers in Bangladesh: A qualitative survey

7.1 Introduction

7.2 Results of the questionnaire

      7.2.1 Objective well-being of the female garment workers

      7.2.1.1 Material conditions

      7.2.1.2 Quality of life

      7.2.2 Subjective well-being of the female garment workers

7.3 Discussion and conclusion

7.1 Introduction

Bangladesh garment industries are the second largest exporter of garments in the world, just after China. This sector is the one that contributes the most to our national development. About 84% of the total export earners of Bangladesh come from this sector (BGMEA, 2020). In 1985 the number of garment industries was only 384 and now (2020) about 5000 are registered in BGMEA, and more than two thousand are small industries (BGMEA, 2020). In the garment industries, about 4 million workers are employed, and 80 percent of them are female garment workers who have almost all come from rural areas to work in the cities since there's where all garment industries are located (BBS, 2019). They are appointed as helpers in the garment industry. Around 6 months or one year later, they are tested for main work (sewing, cutting, operating machines, finishing). If they qualify, then they are assigned to the main section. Otherwise, they'll continue to work as helpers.

Employers give more priority to young and energetic women (War on want, 2011) who can work non-stop. Educational qualification is a normal issue for garment industries. It's required to have passed class eight, but no certificate is needed (Bhuiyan, 2012). Workers work 10 to 12 hours per day in off-peak seasons and more than 12 hours in high-peak seasons (Sikder et al., 2014; Kabeer, 2001). Most of the time they work by the stand, which increases their back pain and other diseases (Mahmud et al, 2018). Their salary is 8000 taka ($95) per month with all facilities (The daily independent, 2019). Now, some pregnant workers (approximately 30%) get three months' maternity benefits with basic wages, others resign from their jobs, and 31% of female workers do not know about maternity benefits (ILO, 2017). Some of the garment authorities introduced daycare centers for newborn babies, but this is very limited, though it is a legal obligation for all garment industries. Only 15 to 20 mothers get a chance to keep their kids in the daycare center because that's the daycare's full capacity. Less than 10 percent of total garment women can breastfeed while working in the garment industry (UNICEF, 2015). In contrast, the average number of female garment workers is between 1500 and 2000 in each garment factory. They work in lower positions and men work in the upper ones. About fifty percent of the workers are unmarried, and the other fifty percent are composed of married, divorced, and separated women. All of them live in rental houses with their husbands, family, friends, relatives, or colleagues in a single room where all facilities (toilet, bathroom, kitchen) are low in quality, compared to other areas (Bhuiyan, 2012; Rahman & Rahman, 2020). Some of them live in slum areas due to their low wages. It is very difficult for them to make ends meet at the end of their days with limited wages and facilities. They cannot have nutritious meals or receive proper medical treatment, so they

suffer from physical and mental health problems that also include painful menstruation. They live in unhealthy environments, have to deal with problems inside and outside of garment industries, causing them to fall into stress, loneliness, and anxiety (Siddiqi, 2003; Rahman et al., 2018). Gradually, they become weaker, the diseases start to influence their bodies and minds, and production quality may decrease as a result, besides the increased feeling of dissatisfaction with their jobs (Mahmud et al., 2018). In the daily newspaper, we see disputes among the garment workers regarding their wages, bonus, and other facilities (Choudhury & Rahman, 2017). At the same, incidents that occasioned workers' deaths are common matters. Since 2005, more than 700 workers, mostly women, have died (excluding the incident in Rana plaza) as a result of the unsafe working environments and buildings, besides management issues (ILO, 2018). In any crisis, workers are the most affected. At present, about 2.28 million workers were affected in some way by pandemic (Covid-19) situations (BGMEA, 2020). Workers are laid off (more than one million workers are out of jobs) and receive low wages and some of the workers do not get any wages due to Covid-19 (Bain, 2020). Garment industries are opened, and the garment owners force the workers to work during the pandemic, which increased the risk of Covid-19 infection among workers. Female garment workers get lower wages and benefits than workers from other organizations (Yunus & Yamagata, 2012). Their lifestyle is much poorer than others too. In contrast, the literature shows that female garment workers feel happy about their current situation. Therefore, it was necessary to measure their current objective and subjective well-being situations. One of the objectives of the study was, to measure the current well-being situations of the female garment workers. There were two sub-objectives/ small objectives of the research: 1- to measure the current objective well-being situations; and 2- to measure the current subjective well-being situations of the female garment workers. Limited research on the topic gave the chance to better understand and to measure the current well-being situations of the female garment workers in Bangladesh.

This is qualitative research and the qualitative survey method has been followed for the purpose of the study. The study has been carried out among the female garment workers who worked in the garment industries in the Gazipur district of Bangladesh, having migrated from rural areas. Data have been collected from 50 female garment workers from December 2019 to January 2020. The chapter was designed, conducted, and reported in accordance with the modified OECD well-being framework (details in the methodology chapter). The author asked various questions related to 11 dimensions of objective and subjective well-being (see the questionnaire in appendix 1). This chapter shows the results

of the qualitative survey and its discussion. The findings of the study provided insights to measure the well-being situations.

It showed that the female garment workers scored badly in relation to their objective well-being dimensions, but they were subjectively well. During this research, ethical consideration was strictly followed.

7.2 Results of the questionnaire

This section presents the results of the qualitative survey (questionnaire). The total number of participants was fifty. They came from rural backgrounds, with ages ranging between 16 to 40 years old at research time, where 92 percent were Muslim, and eight percent were Hindu. Participants were married (24%), unmarried (36%), widowed (10%), separated (12%), and divorced (18%) women. The purpose of the study was to measure the current well-being situations of the female garment workers in Bangladesh. The results of the questionnaire have been classified into objective well-being and subjective well-being. The objective well-being dimensions (10 out of 11) are divided into material matters and quality of life. The subjective well-being had only one dimension (table 7.1). The details have been discussed in the methodology chapter. The results of the questionnaire were organized through tables and graphics with frequencies and percentages, and it was simply analyzed. Some of the tables were calculated by mean ($\bar{x}$).

Table 7.1.

The results of the questionnaire in a frame

7.2.1 Objective well-being		7.2.2 Subjective well-being
7.2.1.1 Material conditions	**7.2.1.2 Quality of life**	(Life satisfaction, affect issues, and eudaimonia aspects)
o Income and wealth o Work and job quality o Housing and consumption	o Health o Knowledge and skills o Environment quality o Safety and security o Work-life balance o Social connection o Civil engagement	

7.2.1 Objective well-being of the female garment workers

Objective means visual matters related. The OECD well-being framework included 10 dimensions of objective well-being, and it was divided into material issues and quality of life (OECD, 2020). The material conditions included three dimensions. It can be counted as measured in number. In contrast, the quality of life included seven dimensions that are related to the environment, society, and health. Mostly, well-being is measured by comparing and averaging the results of material issues and quality with the existing data. It is measured by the researchers and outsiders, not by the participants (common people).

7.2.1.1 Material conditions

Material matters are an important factor in the well-being of people. In this study, the material conditions indicate the job status, incomes and assets, and the housing conditions of the female garment workers in Gazipur, Bangladesh. The study shows that various results have come on the material issues of the female garment workers in Bangladesh.

<u>Income and wealth</u>

Income and wealth present the economic scenario of the participants. Their own and their families' income are not at a satisfactory level. It indicates the amount of personal and family wealth. Female garment workers come from poor families. They had limited wealth before coming to the garment industry. In contrast, once there, they get low wages that are not helpful to accumulate wealth.

Table 7.2

The amount of personal and family income of the female garment workers

Amount of monthly income$	Personal income$	Family income$
80 to 100	25 (50%)	16 (32%)
100 to 120	20 (40%)	14 (28%)
120 to 140	4 (8%)	7 (14%)
140 to 160	1 (2%)	5 (10%)
160 to 180	0 (0%)	4 (8%)
180 to 200	0 (0%)	2 (4%)
200 to 220	0 (0%)	2 (4%)
220 to 240	0 (0%)	0 (0%)
240 up	0 (0%)	0 (0%)
Total	50(100%)	50 (100%)

Personal income $\bar{x}$= $102.4   Family income $\bar{x}$= $122.4

The minimum wages of the garment industries are 8000 takas (95$) including all monthly facilities (The daily independent, 2019). Some of them do overtime, which increases their income, but the amount is limited. Table 7.2 shows that 50 percent of the female garment workers got 80 to 100-dollar wages (personal income) per month, and about 40 percent of the total respondents got 100 to 120$ per month. Only less than 10 percent of respondents claimed to receive 120 to 160 dollars. The average personal income was $102.4 per month. The amount of family income was mostly 80 to 100 and 100 to 120 dollars, which corresponds to 32 percent and 14 percent of the answers, respectively. It moreover shows that 120 to 140 and 140 to 160 dollars corresponded to 14 and 10 percent of the answers regarding family income. From 160 to 220 dollars represented 16 percent of the answers about family income. The average family income was $122.4. ($\bar{x}$ means the average).

Table 7.3

The amount of personal and family wealth of the respondents

Amount of wealth ($)	Personal wealth	Family wealth
1 to 200	16 (32%)	3 (6%)
200 to 400	9 (18%)	9 (18%)
400 to 600	5 (10%)	6 (12%)
600 to 800	4 (8%)	7 (14%)
800 to 1000	1 (2%)	10 (20%)
1000 to 1200	0 (0%)	3 (6%)
1200 to 1400	0 (0%)	0 (0%)
1400 up	0 (0%)	0 (0%)
No wealth	15 (30%)	12 (24%)
Total	50 (100%)	50 (100%)

Personal wealth $\bar{x}$= $210   Family wealth $\bar{x}$= $464

The study reveals that female garment workers live critically. Their living cost is sometimes higher than their income. After all, most of them try to put some savings at any cost. The table shows that 30 percent have no personal wealth and 70 percent do. Among those who have 32 percent have 1 to 200 and 18 percent 200 to 400 dollars of personal wealth respectively. Other values have less than 10 percent of answers. The average personal wealth is about $210. At the same, 76 percent of the families have some amount of wealth. Among them, 20 percent have between 800 to 1000$, 18 percent have 200 to 400$, 14 percent have 600 to 800$, 6 and 12 percent have 1000 to 1200, and 400 to 600$ respectively. In contrast, 24 percent have no family wealth. The average family wealth is about $464.

Housing and consumption

Housing is an important basic need for everyone. Garment workers live in very unhealthy places comparing to other professions. The living room, toilet, bathroom, and kitchen are not favorable for them. They do not have their own house; 100 percent of the participants live in rental houses with very few facilities.

Table 7.4

Distribution of sample by types of house and living arrangement

Types of houses	Living arrangements	Single family	Sharing with colleagues	Joint family	Hotel	Living alone	Relatives' house	Total
Tin-shed		7 (14%)	9 (18%)	2 (4%)	0 (0%)	0 (0%)	1 (2%)	19(38%)
Building/concrete		0 (0%)	0 (0%)	1 (2%)	1 (2%)	0 (0%)	1 (2%)	3(6%)
Semi-concrete		7 (14%)	6 (12%)	6 (12%)	2 (4%)	2 (4%)	5 (10%)	28(56%)
Total		14(28%)	15 (30%)	9 (18%)	3 (6%)	2 (4%)	7 (14%)	50(100%)

The garment industries pay fewer wages that are not sufficient for the workers. They are living an inhuman life. Table 7.4 illustrates that more than half of the total respondents (56%) live in the semi-concrete house (wall of the house is made of concrete and covered by tin or tile) where the house rent is 3-4 thousand BDT per room, 38 percent live in tin shed house (the full house is built using bamboo, wood, and tin) in slum areas where the house rent was 3 to 5 thousand BDT per room, and only 6 percent live in houses made of concrete (6-7 thousand BDT house rent). A large number of respondents (30%) share their house with colleagues, 28 percent live in single-family (both husband and children, or only husband or only children), 18 percent live with joint families (parents or other family members), 14 percent live in relatives' houses, 6 percent in hostel and only 4 percent live in a house by themselves. In contrast, the average house rent for one room is 4-5 thousand which is more than their wages.

Pictures 7.1
The conditions of the participants' houses (1)

Note: Photos were taken during interviews

Table 7.5

Facilities of respondent's house by the conditions

Facilities of House / Conditions		Very good	Good	Average	Poor	Very poor	Total
Bathroom	Common Bathroom		2 (4%)	5(10%)	29(58%)	6(12%)	42(84%)
	Single bathroom	1(2%)	2(4%)	4(8%)	1(2%)		8(16%)
	Total	1(2%)	4(8%)	9(18%)	30(60%)	6(12%)	50(100%)
Toilet	Common toilet		1(2%)	4(8%)	27(54%)	8(16%)	40(80%)
	Single toilet		1(2%)	4(8%)	5(10%)		10(20%)
	Total		2(4%)	8(16%)	32(64%)	8(16%)	50(100%)
Kitchen	Common kitchen		2(4%)	8(16%)	25(50%)	8(16%)	43(86%)
	Single kitchen		1(2%)	3(6%)	3(6%)		7(14%)
	Total		3(6%)	11(22%)	28(56%)	8(16%)	50(100%)
Modern facilities	Internet Satellite TV		2 (4%)	7 (14%)	32 (64%)	9(18%)	50 (100%)
			7(14%)	11(22%)	28 (56%)	4 (8%)	50 (100%)

The previous table (7.4) indicates that most of the respondents do not live by themselves. Their living facilities are shared with others. A good, clean, and separate bathroom, toilet, and kitchen are needed for everybody to live healthily, but female garment workers do not get a chance to use it singly. The study reveals that female garment workers live in narrow places where facilities are not available. The table shows that 84 percent of respondents use a common bathroom, 80 percent use the common toilet, and 86 percent use a common kitchen. Moreover, respondents who can use without sharing the bathroom is 16%, the toilet is 20%, and the kitchen is 14%, respectively. Half of the total participants mentioned that the quality of the bathroom, toilet, and the kitchen is poor. Only six percent had a good experience. It is clear that most respondents use common facilities and dealt with bad conditions. Similarly, the rooms are almost cut off from modern facilities. Modern facilities mean internet and satellite TV. The female garment workers have very few facilities of internet and TV because it costs more money.

Pictures 7.2

The conditions of the participants' houses (2)

Note: Photos were taken during interviews

Figure 7.1

Information on the number of persons living in a room

Living room

- Single
- 2 persons
- 3 persons
- 4 persons
- 5 persons
- More than 5
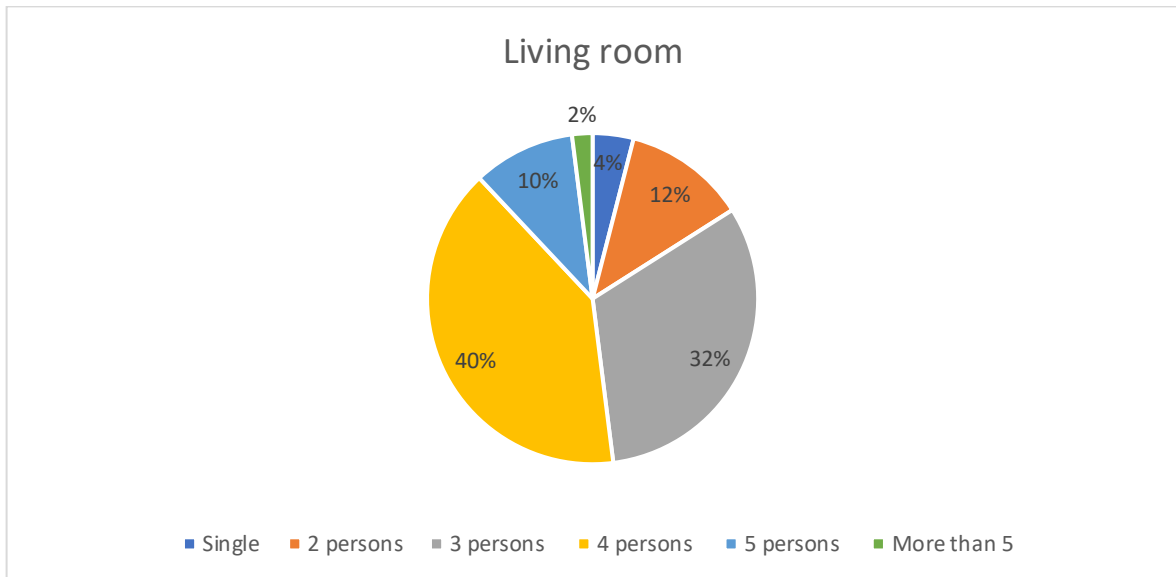
$\bar{x}= 3.5$

The results of the questionnaire show that the respondents live in unhealthy and densely populated areas. Most of them rent a single room and share it with others. The figure shows that 40 percent of the participants live in a room with other 4 people, 32 percent lived with

3 people, 12 percent with 2 people. Only 4 percent lived alone, 10 percent lived with other 5 people in a room. An average of 3.5 people lives in a room. It also reveals the average size of a room is 100 to 110 square feet (like 6 tatamis).

Pictures 7.3
The conditions of house of the participants (3)

Note: Photos were taken during interviews

Table 7.6

The quality of food and clothes that are consumed by the respondents

Quality level	Food	Cloths
Very good quality*	2 (4%)	3 (6%)
Good quality**	8 (16%)	6 (12%)
Average quality***	12 (24%)	17 (34%)
Poor quality****	22 (44%)	18 (36%)
Very poor quality*****	6 (12%)	6 (12%)
Total	50 (100%)	50 (100%)

*Very high price, feels very comfortable to eat and wear, nutritious and fresh food and soft cloths.

**Feeling comfort, fulfill enough nutritious from foods.

***Average price and quality, not bad but not good either, does not feel as much comfortable to wear and to eat as the best quality products.

****Low price and quality, not good, feel uncomfortable to wear, sometimes makes it difficult to work smoothly, very less nutritious food.

*****Very low price and quality, food is not fresh, and clothes are secondhanded, feels uncomfortable to wear and to eat, uneasy to work with, food with no nutrients.

The results of the questionnaire show that most participants eat poor-quality food (44%) and wear poor-quality clothes (36%). 34 percent of the female workers wear average quality and 12 percent very good and very poor-quality clothes. Similarly, 24 percent eat average quality, 16 percent eat good quality, and 12 percent of the respondents eat the food of the very poor quality. In contrast, only 6 percent wear very good clothes and 4 percent eat healthy food.

Work and job quality

Work and job quality are the most important dimension of objective well-being. In the garment industry, most of the workers are women. They work in lower positions compared to male workers.

Table 7.7

Patterns of work the respondents do and the grade of workers[21] in the garment industries

Patterns of work / Grade of workers	7th	6th	5th	4th	3rd	Total
Sewing	10	4	1			15 (30%)
Cutting	7	3	2			12 (24%)
Finishing	8	3		1		12 (24%)
Carrying	4	1				5 (10%)
Washing	3					3 (6%)
Ironing	2	1				3 (6%)
Total	34 (68%)	12 (24%)	3 (6%)	1 (2%)		50 (100%)

In the garment industries, workers work first as helpers and then are promoted to main sections. There are various sections like sewing, cutting, finishing, carrying, washing, and ironing (Uddin, 2015). The study (table 7.7) reveals that 30 percent of female garment workers worked as sewing operators in the garment industries. 24 percent worked both in the cutting and finishing sectors. And rest of the respondents worked in carrying, washing, and ironing and their percentages were 10, 6, and 6 respectively.

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[21]. In the garment industries jobs are classified from 1st to 7th grade. Workers are appointed in 7th grade (lower position).

Pictures 7.4
Inside of garment industry where women are working

Note: Photos were taken during workplace visits

The study furthermore reveals that most of the respondents were assigned to 7th (68%) and 6th (24%) grades. It can be said that most of the female workers work in sewing, cutting, and finishing and work in the lower grades.

Figure 7.2

Problems that the respondents face in garment industries to work smoothly* (N=50)
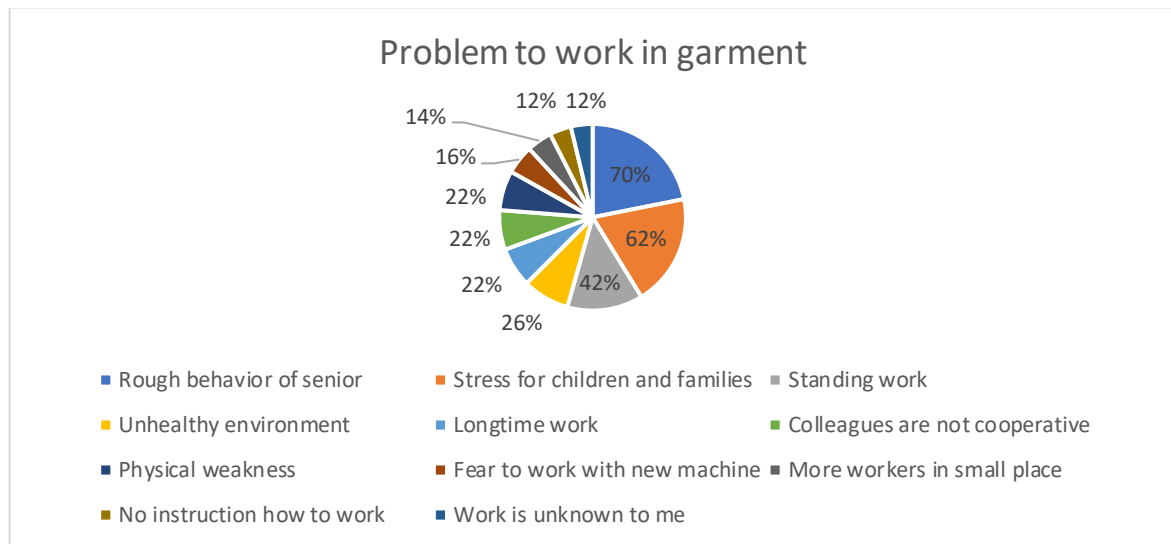
* More than one answer was applicable

The working environment is a pre-condition to work smoothly, and female garment workers face different problems in the garment industry. The study reveals (Figure 7.2) that 70 percent of the participants faced rough behavior from senior workers, 62 percent felt stress for children and families, 42 percent faced physical problems for standing too long during work, 26 percent experienced an unhealthy working environment, 22 percent group of interviewees mentioned longtime work, physical weakness, and the fear of the new machines. Besides these, they had experienced problems with working space being too small or narrow, no direction of work, and having to do unknown work. It can be said from figure 7.2 that most of the participants face rough behavior, standing work, and stress.

7.2.1.2 Quality of life

Besides material conditions, quality of life is an important factor to measure the current wellbeing situations of the people. Quality of life includes seven dimensions, such as the present health status, educational background and skills, social relationship, environment of home, industries and outside, security, and the feeling of the participants. The tables and figures mention the present status of participants considering their quality of life.

Health

Health is the first dimension of quality of life. If the health is good, then it can seem that he or she is well. Many issues are interrelated to health issues. Most of the participants suffer health-related problems that become obstacles in their daily life. During menstruation time, it is very difficult for them to continue work.

Table 7.8

Types of diseases by the frequency of sickness of the respondents* (N=50)

Diseases / Frequency of sickness	Almost always	Often	Sometimes	Seldom	Never	Total
Gastritis	10 (20%)	12 (24%)	5 (10%)	1 (2%)		28 (56%)
Headache	9 (18%)	10 (20%)	5 (10%)	3 (6%)		27 (54%)
Back pain	10 (20%)	12 (24%)	2 (4%)	3 (6%)		27 (54%)
Physical weakness	12 (24%)	8 (16%)	2 (4%)	1 (2%)		23 (46%)
Fever/Typhoid	3 (6%)	7 (14%)	3 (6%)	3 (6%)		16 (32%)
Skin disease	4 (8%)	6 (12%)	3 (6%)	1 (2%)		14 (28%)
Eye pain	3 (6%)	4 (8%)	2 (4%)	2 (4%)		11 (22%)
Chest pain	3 (6%)	2 (4%)	3 (6%)	3 (6%)		11 (22%)
Diarrhea	1 (2%)	5 (10%)	3 (6%)	1 (2%)		10 (20%)
Musculoskeletal problem	2 (4%)	2 (4%)	1 (2%)	2 (4%)		7 (14%)
Loss of appetite	1 (2%)	1 (2%)	2 (4%)	1 (2%)		5 (10%)
Fainting	0 (0%)	1 (2%)	1 (2%)	1 (2%)		3 (6%)
No health issues	0 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (2%)	1 (2%)

* More than one answer is applicable

It has been cleared from the study that the garment workers work on an average of 10 to 12 hours per day by a stand (most of them). About all of them suffer regularly or sometimes from illnesses because of their standing work, poor living environment, low quality of food, and polluted environment. Table (7.8) illustrates that 56 percent of the respondents

suffer regularly or often from gastritis problems, 54 percent suffer from headaches and back pain, 46 percent suffer from physical weakness, and 32 percent sometimes suffer from fever. 28 percent sometimes suffer from skin diseases, 22 suffer from chest and eye pain, and 20 percent suffer often or sometimes from diarrhea. Besides these, the respondents suffer from other diseases that carry below 20 percent and only 2 percent do not suffer from any diseases.

Figure 7.3

How it feels for the interviewees* (N=50) to work during the menstruation period

Feelings regarding working during menstruation periods
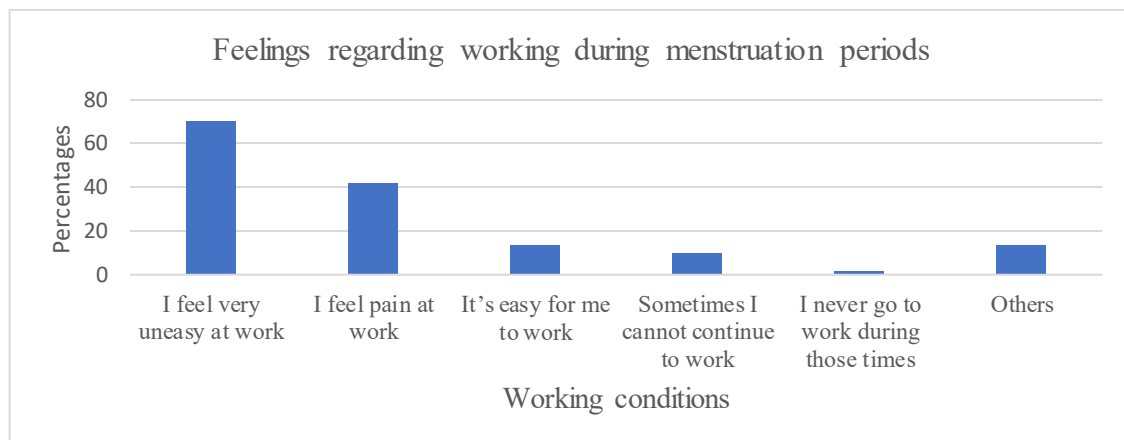
* More than one answer was applicable

** Others: takes 15-20 minutes' work break

An important health issue for female garment workers is related to menstruation periods. Although it is a natural process, participants have painful experiences regarding working time during those periods. About all sectors of work demand standing jobs that increase pain and discomfort during menstruation. The study shows that 70 percent of participants feel very uneasy to work during menstruation time, 42 percent feel pain during work, and some of them (10%) cannot even continue to work. Only 14 percent mentioned they find it easy to work, and 14 percent took 15 to 20 minutes break from work with permission from the boss.

Table 7.9

Information on medicine intake and the way of managing medicine besides the support from the garment industry* (N=50)

Taking medicine	Frequency and percentage of female worker	Method and place of managing medicine	Frequency and percentages of female workers (N=31)
Yes	31 (62%)	Local pharmacy	20 (64.5%)
		Homeopathy	11 (35.5%)
		Government hospital	10 (32.25%)
		Kabiraji	6 (19.35%)
		Others**	2 (6.45%)
No	19 (38%)		
Total	50 (100%)		

* More than one answer is applicable

**Others: Traditional healing practice[22] (pani pora, jar fuk, tabij)

Feeling sick is a common matter for garment workers. The findings of the study reveal that 38 percent of the respondents did not take any medicine and 62 percent took different types of medicine. Table 7.9 shows that 64.5 percent took medicine from the local pharmacy without a diagnosis, 35.5 percent used homeopathic treatments (According to Fisher (2012), "a system of complementary medicine in which ailments are treated by minute doses of natural substances that in larger amounts would produce symptoms of the ailment"), 32.25 percent went to the government hospital, 19.35 percent took kabiraji medicine (it was a traditional healing system that is known as Unani and Ayurvedic medicine), and 6.45 percent took a form of traditional healing practice (at times of sickness, some people go to religious leaders who keep a glass of water in front of the patients and recite the holy religious book, offering then the blessed water for the patients to drink in order to cure the issue).

Knowledge and skills

The education and skills of the participants can indicate their well-being. If people are educated and skilled, they can get good jobs with handsome facilities. Most of the female garment workers have low educational qualifications which is the main obstacle to getting good jobs.

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22. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5815193/

Figure 7.4

Educational qualifications of the participants
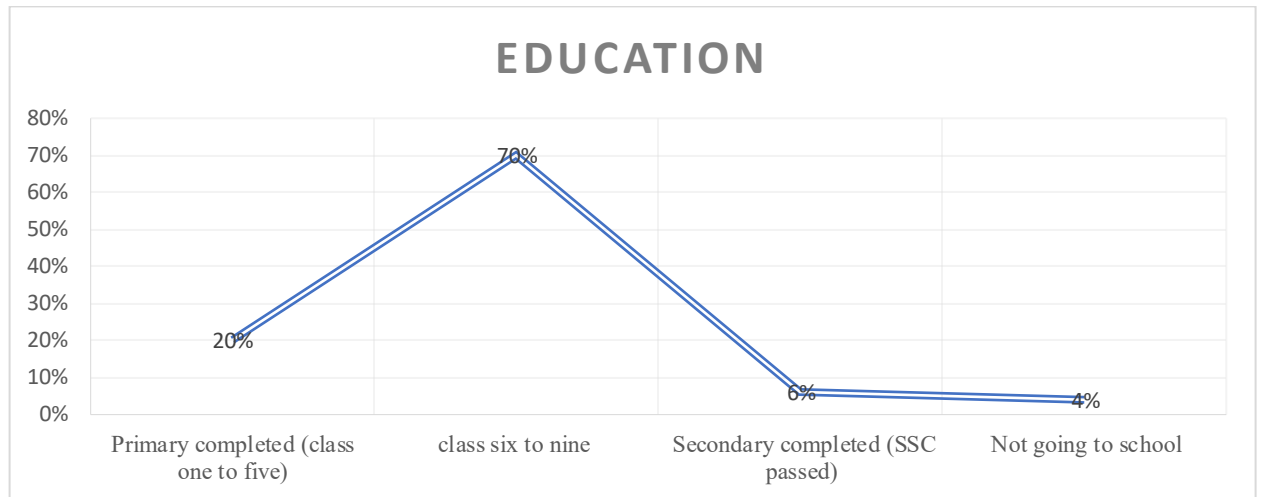
Figure 7.4 shows that the educational qualifications of most participants (70%) reached class six to nine, 20 percent had completed primary school, only 6 percent completed secondary school (SSC), and 4 percent had no educational qualifications. The figure proves that female garment workers have very low-quality education.

Table 7.10

Taking training before and after jobs and the places of learning work of the respondents

Was skilled before starting to work	Frequency and percentage of female workers (%)	Places or ways of learning the work	Frequency and percentages of female workers (%)
Yes	21 (42%)	Coaching center	5 (10)
		Training from the industry after getting the job	8 (16)
		Training institute (informal)	4 (8)
		From parents	2 (4)
		From friends	1 (2)
		From relatives	1 (2)
No	29 (58%)	Learned by myself after getting a job and working as a helper	29 (58)
Total	50 (100%)		50 (100%)

Table 7.10 illustrates that 42 percent of the total respondents were skilled before starting the job; 10% of them took training from the coaching center, 16% from the garment industries after getting the job, 8% from a training institute, 4% learned from parents, and 2% learned from friends and relatives (4% in total). In contrast, 58 percent did not take any previous training and learned all on their own while working as helpers after getting the job in the garment industry.

Environmental quality

If you have money but your surrounding environment is in poor condition, you cannot live healthily. That means you are not well. Water, air, sound, and the environment are polluted in cities in Bangladesh. In the last few years, the environment report was not good.

Table 7.11

Information on the hygiene of the industry, quality of the transportation system, and the overall city environment (air, water, sound, etc.)

Environment	Hygiene of the industry	Transportation system	Overall city environment
Very good	2 (4%)	1 (2%)	0 (0%)
Good	21 (42%)	10 (20%)	4 (8%)
Average	15 (30%)	11 (22%)	7 (14%)
Poor	7 (14%)	21 (42%)	25 (50%)
Very poor	5 (10%)	7 (14%)	14 (28%)
Total	50 (100%)	50 (100%)	50 (100%)

Good environmental quality is a pre-condition to live healthily. The participants had no pleasant opinions on environmental qualities. About two-thirds of workers mentioned that industrial hygiene is good (42%) and average (30%). 14 percent and 10 mentioned the industry environment condition is the 'poor' and 'very poor' categories, only 4 percent mentioned that the garment environment was very good. At the same, about half of the interviewees (42%) said that the transportation system is poor, 22 percent mentioned it is average, 20 percent said it's good, and 14 percent had a very poor experience with the transportation system. Table 7.11 indicates the alarming news about the overall city environment (air, water, sound, etc.). About three-fourths of interviewees indicated poor (50%) and very poor (28%) conditions of the city environment, 14 percent, and 8 percent said the city environment is slightly good and good, no one had an opinion about the city environment being very good.

Safety and security

Personal freedom and security at home, in the working environment, and on the outside are needed for the well-being of the population. We frequently see newspaper articles about the incidents that happen to garment workers at their homes, on the streets, and at their workplaces, showing that most places are not safe for them.

Table 7.12

*Distribution of harassment inside and outside of garment industries**

Yes 44 (88%)						No 6 (12%)
Harassment by whom / Types of Harassment	Sexual	Ignorant behavior	Verbal	Lewd remarks	Mental pressure	
Boss	1 (2%)	1 (2%)	4 (8%)	1 (2%)	26 (52%)	-
Colleagues	1 (2%)	6 (12%)	8 (16%)	10 (20%)	4 (8%)	-
Junior		3 (6%)	1 (2%)	1 (2%)	-	-
Street boys			11 (22%)	12 (24%)	1 (2%)	-
Others**		2 (4%)	2 (4%)		1 (2%)	
Total	2 (4%)	12 (24%)	26 (52%)	24 (48%)	32 (60%)	

* More than one answer was applicable
**Others: Police, neighborhoods, relatives.

Harassment exists in different formats in every sector of work, on the streets, and in the outside world. The study reveals that female garment workers are harassed by bosses, colleagues, juniors, street boys, and others. Most of the participants (52%) felt mentally pressured by the boss, 16% were verbally harassed by their colleagues, and 24% suffered from eye teasing from street boys. In total, 48 percent had faced eye teasing by street boys, 24 percent had dealt with ignorant behavior, and only 4 percent had suffered from sexual harassment.

Work-life balance

Work and family are interrelated to each other. If both parts run in parallel, then we can say life is well. In urban areas, daycare centers are limited and expensive. Most of the lower working women (low position in the job) have to manage family besides doing their jobs (double journey).

Table 7.13

Distribution of sample by family management and working hours

Family management besides jobs / Working hours	8-9 hours	9-10 hours	10-11 hours	11-12 hours	12 hours more	Total
Do not have time with family members		1(2%)			1(2%)	2(4%)
Other family members manage the family	1 (2%)	1(2%)	1 (2%)	2(4%)		5(10%)
Have women working for my family				1(2%)	2(4%)	3(6%)
Before and after the job I do household work	7(14%)	6(12%)	10(20%)	12(24%)	2(4%)	37(74%)
Others*		1(2%)		1(2%)	1(2%)	3(6%)
Total	8(16%)	9(18%)	11(22%)	16(32%)	6(12%)	50(100%)

*Others: children help   working time $\bar{x}$= 10.6 hours

In Bangladesh, household work is done by the female. In the garment industry, about 80 percent of the workers are female. The study illustrates that the interviewees work in the garment industry an average 10.6 hours per day. Besides the job, they manage their family. 74 percent manage their familial work before and after the working time, 10 percent answered that other family members are responsible for managing the family, 6 percent have other women working for them or children helping them, and only 4 percent did not do any familial work.

Social connection

Man is a social animal; everybody wants to talk and communicate with others in society. If people respected each other, mental stress would decrease, but society sometimes does not favor some of its people. This is especially true for female garment workers.

Figure 7.5

The attitude of society towards female garment workers (N=50)*

Attitudes of society towards female garment workers
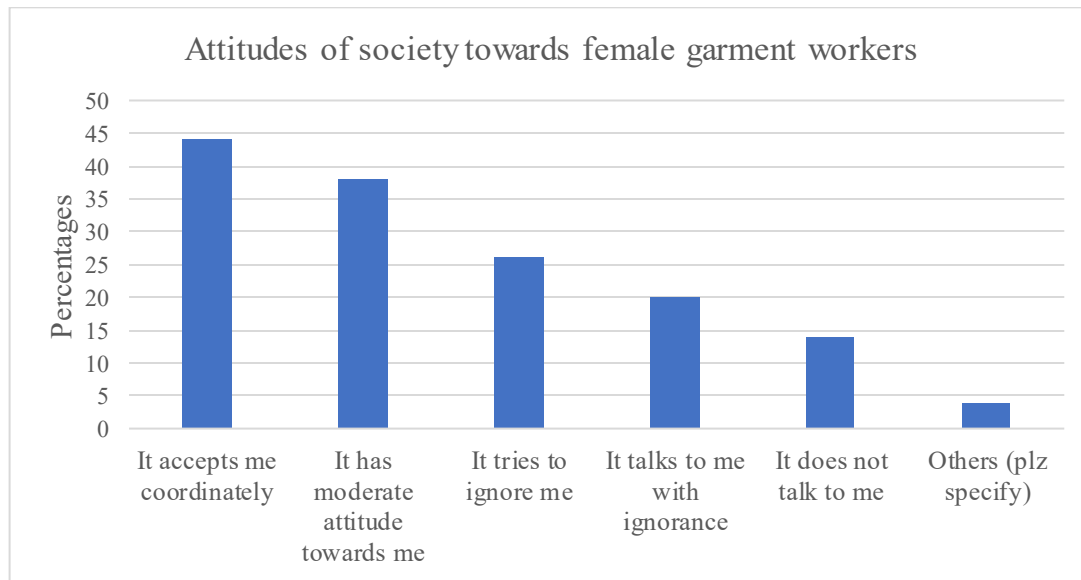
* More than one answer was applicable

**Others: discriminate

Like other people, garment workers want to talk with others within society. The study reveals that 44 percent of respondents got a good response from society, 38 percent had moderate experience, 26 percent felt ignored, 20 percent were treated with ignorance and rough behavior, 14 percent mentioned that society did not talk to them, and 4 percent faced discrimination within society.

Table 7.14

Distributions of different social relationships of the interviewees and how often they interact

Social Interactions/ Frequency	Interaction with friends	Interaction with families	Interaction with relatives	Interaction with neighborhoods	Involvement in voluntary work
Extremely	5 (10%)	34(68%)	5 (10%)	33 (66%)	0(0%)
Moderately	15(30%)	15(30%)	23 (46%)	14 (28%)	10(20%)
Not at all	30 (60%)	1(2%)	22 (44%)	3 (6%)	40 (80%)
Total	50 (100%)	50 (100%)	50 (100%)	50 (100%)	50 (100%)

Social relationships are very important for everyone. 60 percent of participants of the study mentioned that they did not interact or maintain a relationship with friends, 30 percent

maintain sometimes, and 10 percent maintained a good relationship with friends. The table shows that about 68 percent had extreme relations and 30 percent had moderate relations with families. It furthermore shows that interviewees have little relation with relatives (46%) and about half of them (44%) had no relation. About two-thirds of respondents (66%) did maintain a relationship with neighborhoods and 28 percent sometimes maintain relationships. None of them did voluntary work regularly, and 80 percent have never done it. It can be said that the participants maintain a regular good relationship with neighborhoods and families. On the other hand, they have limited relationships with relatives and friends who live outside.

Civic engagement

A problem-free environment is a precondition for the well-being of the people. Both employed and non-employed people have had negative experiences outside their homes or outside of the working place; these negative experiences may be major or minor. Garment industries are not free of them either. And workers, especially female ones, face sometimes problems outside of working place as well.

Table 7.15

Problems of the participants outside of the garment industries*

Problems outside of garment industries	Frequency and percentages (%) of garment workers	Problems	Frequency and percentages (%) of female workers (N=43)
Yes	43 (86%)	Air pollution	31 (72%)
		Road is jam packed	25 (58%)
		Lewd remarks	17 (39.5%)
		Sound pollution	16 (37.2%)
		Rough behavior	7 (16.27%)
		Others**	2 (4.65%)
No	7 (14%)		

* More than one answer was applicable
**Others: Vehicles

The study shows that 86 percent of the participants faced problems outside of the garment industries and 14 percent did not face any. Table 7.15 reveals that most of the participants faced air pollution (72%), traffic jams on the road (58%), lewd remarks (39.5%), and sound

pollution (37.2%). Few of them had experience with rough behavior (16.27%) and vehicles, this last standing at 4.65%.

Table 7.16

Cooperation of general people with the female garment workers

Frequency of cooperation of general people	Number of respondents	Percentages (%)
Sometimes people come to help	28	56
People avoid me	10	20
People come forward to help me regularly	10	20
Others*	2	4
Total	50	100

*Others: People see their own interests

The results of the questionnaire illustrate that when female garment workers needed others to help, about half of the total participants (56%) mentioned that sometimes people come to help them, 20 percent indicated that people always come to help them, and 20 percent had negative experiences about getting help.

7.2.2 Subjective well-being of the female garment workers

The most important dimension of well-being is subjective well-being. It is self-reported, varying from person to person and place to place. It is measured by the people themselves (participants), not the outsiders (researchers). The OECD subjective well-being model included three aspects of subjective well-being which are life satisfaction in domain issues, affect, and eudaimonia aspects (OECD, 2020). The results of subjective well-being are divided into these three categories.

Table 7.17

Life satisfaction indicators of the female garment workers

Life satisfaction indicators	Strongly disagree (%)	Disagree (%)	Slightly disagree (%)	Neither agree nor disagree	Slightly agree (%)	Agree (%)	Strongly agree (%)
The conditions of my life are excellent			16	24	48	12	

If I could live my life over, I would change almost nothing		40	34	12	8	6	
So far, I have gotten the important things I want in life				8	22	42	28
Overall, I am satisfied with the present situations		4	2	16	26	34	18

Life satisfaction is an important issue for subjective well-being. The participants gave their opinion about their present life. Results of the study (Table 7.17) show that 48 percent of the female garment workers slightly agree that their life is excellent, and 24 percent think neutrally about it. On the other hand, 74 percent of the participant disagreed about the question about changing their life; they would change it if they could. The table also shows that most participants (70 percent) agreed to some level that they have gotten the important things they wanted before coming to the cities. Overall, 26 percent, 34 percent, and 18 percent of the participants slightly agreed, agreed, and strongly agreed that they were satisfied with their life, respectively. Therefore, table 7.17 reveals that the female garment workers were satisfied with their present situations, although they simultaneously would change things in their lives if they had the chance to.

Table 7.18
Affect issues of the participants related to subjective well-being

Affect issues	Strongly disagree %	Disagree %	Slightly disagree %	Neither agree nor disagree	Slightly agree %	Agree %	Strongly agree %
I feel worried	8	24	20	14	26	8	
I feel depressed	6	22	18	16	30	8	
I can overcome/skip feelings of worry and depression		4	6	12	18	20	40
I enjoy my life in any situations		8	10	12	16	34	20
I smile and laugh every day		2	6	10	24	36	22

Overall, I am happy with my life		2	2	8	18	40	30

The study illustrates the feelings that affected the participants. About half of the participants agreed that they sometimes feel worried and depressed, but about 78 percent of the participants can skip and overcome their worries and depression. There seems to be a frequent strategy for female garment workers to overcome the depression they sometimes feel. Approximately 70 percent of participants enjoy their life in any situation. Similarly, table 7.18 shows that all the participants keep their smiling faces and laugh, which indicated that they are happy. Lastly, 88 percent of the respondents feel happy about their own life. It can be said that the female garment workers feel happy about their life.

Table 7.19

Eudaimonia aspects of the female garment workers

Eudaimonia	Strongly disagree %	Disagree %	Slightly disagree %	Neither agree nor disagree	Slightly agree %	Agree %	Strongly agree %
In general, I feel very positive about myself		2	2	14	24	50	8
I'm always optimistic about my future	4	6	14	16	24	26	10
I am free to decide for myself how to live my life		4	4	8	20	52	12
When things go wrong in my life it generally takes me a long time to get back to normal	12	40	22	10	10	6	
Overall, I generally feel that what I do in my life is worthwhile		2	2	6	20	36	34

Eudaimonia aspects are a new matter of subjective well-being, besides life satisfaction and affect issues. The study reveals that two-thirds of the participants feel positive about themselves. At the same, table 7.19 shows that more than half (60%) of the participants are optimistic about their future. The most important matters for the participants are related to being in charge of their own life. About 84 percent of the participants agreed that they

can decide things for themselves, and that is the most relevant point for their subjective well-being. Problems are common for the participants, but anyhow they face their difficulties and even sometimes when things go wrong, they do not take a long time to come back to their normal life. Two-thirds of them need a very short time to go back to normal life. Overall, four-fifth (80%) of the participants feel positive and valuable about what they are doing in their life.

7.3 Discussion and conclusion

In the section, the author explained and interpreted the major findings of the questionnaire and compared them with a standard measurement unit (Appendix-8). This chapter aims to measure the current objective and subjective well-being situations of the female garment workers in Bangladesh and examine the OECD well-being framework. Objective well-being and subjective well-being have been discussed and analyzed in the study. The objective well-being is classified into material matters and quality of life. Therefore, the section has been discussed in two parts:

I) the Objective well-being of the female garment workers, which includes the materials conditions (Table 7.20), and the quality of life (Table 7.21); and II) the subject well-being of the interviewees (Table 7.22). In Tables 7.20, 7.21, and 7.22, the dimensions and indicators were taken from the OECD well-being framework that was used in this study. Next, the mean/average and mode were taken from the major results of the questionnaire. And the measurement unit is standard data that was taken from previous literature and different sources (see the details in appendix 8). The author compared the results of the questionnaire (mean and mode) with the measurement units and identified the inequalities and deprivation to measure the current objective and subjective well-being of the female garment workers.

I). Objective well-being of the female garment workers

The OECD well-being framework includes 10 indicators to measure objective well-being. The objective well-being is divided into two parts (material conditions and quality of life).

Table 7.20

Current material well-being situations of the participants: assessing with measurement units and mean

Dimensions	Indicators	Mean/average (questionnaire results)	Unit of measurement

Income and wealth	Personal income	$102.4	GDP of 2138.8
	Family income	$122.4	Cost of $177
Housing	Live in a room (100 to 110 s.f.)	3.5 persons	269 s.f. per person
Work and job quality	Job position	7th grade	Men in the higher position (Guardian)
	Working hours	10.6 hours (6days)	8 hours per day (5days)

The material conditions: It includes personal and family income, working time, job quality, and housing of the female garment workers. Table 7.20 reveals the mean results of the questionnaire and the unit of measurement that shows the current material matters of the participants. The study reveals that the female garment workers and their families' income per month is 102.4$ and $122.4 respectively. Their whole family income is not enough considering Gazipur city. Every year the expenditure is increasing, and it was estimated that the minimum living cost in Gazipur is 13,630 BDT ($177), so if people do not maintain a minimum standard (Khan et al., 2016), it means inequality and imbalance with income and expenditure. Similarly, female garment workers face inequalities comparing to other professionals and to national income. For example, the per capita GDP in Bangladesh is $2138.8 (World Bank, 2021) in a year, but the participants' income per year is $1228. This inequality reveals the bitter current well-being situations of the participants. The study identified that all participants shared their rooms with family or others, and used the common bathroom, toilet, and kitchen. It also identified that 3.5 persons live in a room, where 100 to 110 square feet is the average size. This means that each person receives only 30-sqft to live. A report was published (2017) by the Japan Ministry of Land that a single person needs a minimum of 269-sq.ft. of residential space to live in a city or sub-city. Similarly, residents need hygiene sanitation that attaches to the living room, a clean and healthy living environment, and a separate kitchen for every flat (Ivana, 2017). This is a very poor living situation for participants if we compare it to standard living space and room facilities. They had a negative experience with their living environment.

The study furthermore shows that the participants worked an average of 10.6 hours daily and 63 hours weekly without receiving their overtime and working six days per week, sometimes reaching up to seven days weekly. However, the International Labor Organization (ILO) fixed the working time to 8 hours per day and 40/48 hours per week.

The comparison between the average working time of the participants and the ILO fixed time shows the female garment workers suffer from huge inequalities, having their working time longer than recommended, which can impact negatively on their body, mind, and family (ILO, 2018). The garment industry classifies 1st to 7th-grade workers. The study reveals that most of the female garment workers work on average in the 7th-grade sector, but the men workers are in the upper positions. The same result was reported in The Independent newspaper (2019), that workers in the garment industry are divided into 1st to 7th grade, and most of the female workers are assigned for the work from 6th and 7th grades. This is an example of inequalities between male and female workers.

To sum up, it can be said from the material conditions analyzed that the female garment workers' average income is low compared with the per capita income and the average expenditure in Gazipur city is above their income. They are deprived of living in a good house and maintaining a standard living space due to their low wages. Similarly, it seems that the inequalities between the male and female garment workers also appear in their working position in the industry. At the same, their working time is mostly exceeding the standard working time of ILO which can impact their physical and mental health. Therefore, it is clear to us that the female garment workers are not doing well in matters of their current objective well-being situations.

Table 7.21
The current quality-of-life well-being situations of the participants: assessing with measurement units, mean, and mode

Dimensions	Indicators	Mean/Mode (questionnaire results)	Unit of measurement
Health	Illness	Often	WHO report
	Taking medicine	Local pharmacy	
Knowledge and skills	Education	Below secondary	74% educated in Bangladesh
Environmental quality	Environment	Poor city environment Good working environment	Need access to green space
Safety and security	Harassment	Verbal	Need safe and secured environment

Work-life balance	Family management Leisure time	Before and after job time No leisure time	Overwork harmful to health Leisure is required for good health
Social connection	Attitudes of society	Moderate	The positive attitude of society
Civic engagement	Outside problems Cooperation with people	86% Moderate	People's participation

Quality of life: The second matter of objective well-being is quality of life. It indicates health, education, environment, safety and security, work-life balance, social connections, and civil engagement. The study shows that most of the participants often fall into an illness that can hamper their daily life and can increase their stress, anxiety, sadness, and loneliness. For a healthy lifestyle, people should be free from such kinds of health hazards (WHO, n.d). When people feel ill, they should go to the doctor for better treatment (Tannenbaum, 2009). In contrast, the participants go to the local pharmacy when sick and when the medical doctor is unavailable. Some of them do not take any medicine. Therefore, they are deprived of taking proper care of their health. The results show that participants were less educated (below secondary) and received very limited training facilities in the garment industry. Their lower education has thrown them into the bottom position in the garment industry. Idris et. al. (2011) mentioned that higher education can make people succeed in every aspect of life. In the garment industry, the participants get no promotions because of their lack of knowledge, which impacts their well-being (Poole, 2016; Rafael & Macias, 2005). The comparison to the national education rate can reveal the current situation: now, 74 percentage people in Bangladesh are educated (BBS, 2019), but the participants are less educated, which indicates their bad well-being situations. The study moreover identified that the city environment is very poor, but the industry environment is good rather than in previous years. In the cities, access to green spaces to walk and pollution-free environments are needed for good health (Poelman, 2018). That is absent in Bangladeshi cities. Daila (2015) reported that people need clean water, fresh air, good waste management, and environments free from sound pollution. This year, the top five polluted cities in the world are Bangladesh (The daily star, 12 December 2021).

The results indicate that the participants face problems inside and outside of the garment industry. Inside, most are verbally abused by their seniors, bosses, and colleagues, and

suffer from ignorant behavior. Seniors always pressure them by acting with rough behavior to make them work more, which increases their mental pressure. 80% of the workers face outside problems, which include lewd remarks, sexual harassment, and disturbance that may lead to unsecured life. Previous research indicated that people need personal security (head to health, n.d), and authorities should ensure a good, and harassment-free working environment, with a low risk of accidents (Stjernborg & Ola, 2016). Compared with the ILO employment security, the female garment workers in Bangladesh are mostly deprived of their security. The results of the questionnaire show that participants have very limited opportunities for institutional daycare for their children and every familial work is done without others' help before and after working time. Children are deprived of being breastfed. The garment industry introduced daycare centers, but the capacity is very limited and only 1% of workers get the chance of using them, even though it is supposed to be part of their rights as workers. In contrast, ILO Maternity Convention (No 183), Article 10 indicates that "A woman shall be provided with the right to one or more daily breaks or a daily reduction of hours of work to breastfeed her child. These breaks or the reduction of daily hours of work shall be counted as working time and remunerated accordingly." Similarly, the participants do not get time for their recreation either, although it is also something required for their well-being (Trenberth & Dewe, 2002). Li & Wang (2011) mentioned that good recreation enhances people's satisfaction. The participants maintained good relationships with family and neighborhood. They have moderate engagement with general people and the attitude of society is moderate towards them. A study conducted by Eaton & Visser, (2008) showed that positive social attitudes, good relationships with friends, family, relatives, and neighborhood are the pre-conditions of well-being. Similarly, a positive social attitude and gentle perception are required for well-being (Muhamad et al., 2019).

The above discussion of the quality of life illustrates that most female garment workers suffer from illnesses and do not get proper treatment. They are deprived of promotion because their average education level is lower than the national level. They are less safe than working women of other sectors, which is inequality among the working women. Society, sometimes, does not behave well towards some people within it. That is discrimination, and female garment workers often deal with it out of the industry. Similarly, inside the garment industry, they also face problems, although the upper class of working people faces fewer of them. This means there's also inequality between the upper and lower class of workers. Therefore, the results of the analysis of the quality-of-

life indicators show that the well-being conditions of the female garment workers in Bangladesh are not good.

II) Subjective well-being of the female garment workers

Table 7.22

Current subjective well-being situations of the participants: assessing with measurement units

Dimensions	Indicators	Average (Agreed)	Unit of measurement
Subjective well-being	Life satisfaction	78%	OECD instructions
	Happiness/affect	88%	
	Good feeling about life	90%	

Subjective well-being: The measurement of subjective well-being is self-reported. The results of the study show that most of the participants were satisfied with their present position, feel happy, and are feeling good about their own life (table 7.22). The study reveals that an average of half of the participants feel stress, worry, and sadness for a few moments but they later minimize these problems. 78 percent of respondents are satisfied with their present situations, 88 percent of respondents are happy and positive, and 90 percent of participants feel good about their present life. (Diener, 2009; Kahneman & Krueger, 2006) reported that if people feel satisfied, happy, and good about their present situations that indicate they are subjectively well. Therefore, it can be said that the female garment workers are subjectively well, based on the self-reported of the participants.

To sum up, it can be said from the discussion of this chapter that the objective well-being dimensions of the female garment workers seemed unsatisfactory. Their material conditions are very poor compared to and considering the per capita GDP, life expenditure, housing, and job quality. Similarly, the quality of life of the participants is at an insufficient level considering health, safety, society, and work-life balance. In contrast, the subjective well-being dimension made it seem like the participants are subjectively well. They feel satisfied, happy, and good about their life and present situations. Therefore, the results of the questionnaire revealed that the female garment workers have negative objective well-being dimensions. In contrast, the participants' subjective well-being is satisfactory.

Examination/Justification OECD well-being framework with the results of the questionnaire: The OECD well-being framework indicates that subjective well-being comes from objective well-being indicators (Figure 7.6). It was indicated in the framework that if people have good material conditions and quality of life, such as enough income,

live in a luxurious home, have a good lifestyle, good environments at work and outside, are very healthy, and are well accepted by the society, then, people feel subjectively well. There are no mechanisms or strategies by which people can be subjectively well despite the problems in objective well-

Figure 7.6
Summary of OECD model of subjective well-being

Objective well-being indicators
- Good/satisfaction in material matters
- Good/satisfaction in quality of life

Subjectively well
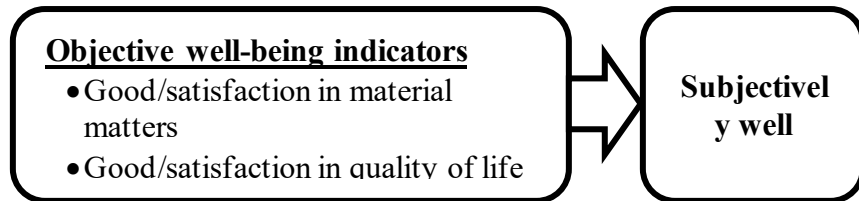
being indicators. On the contrary, the results of the study show that the female garment workers are subjectively well despite the problems in objective well-being indicators. Indeed, the results of objective well-being indicators of this study reveal that the material matters and the quality of life of the participants are not satisfactory, which means the conditions are not good. In contrast, the subjective well-being indicators of this study show that the participants feel good and satisfied with their life and present conditions, which means they are subjectively well. This is really a mysterious situation. How do the participants keep themselves subjectively well despite the poor conditions of their objective well-being indicators? These results of the study are in opposition to the OECD subjective well-being model. Hence, it is clear that the OECD model of subjective well-being is not applicable for the Bangladesh perspective, especially for lower position working women.

Necessities of further research: Therefore, it has remained that female garment workers take some initiatives or use strategies or techniques by which they can keep themselves subjectively well. This chapter could not identify their strategies for subjective well-being through the questionnaire, which is the limitation of this chapter. But the results of this chapter played a role as a research background for the next three chapters (eight, nine, and ten). Therefore, it was necessary to do an in-depth interview to open a door and find a research gap that will lead to new knowledge, which is to identify subjective well-being strategies of the female garment workers in Bangladesh. Similarly, no research was conducted on this issue in-depth (qualitatively) in Bangladesh. From this point of view, the author conducted in-depth interviews of the female garment workers and found some important strategies that make the participants subjectively well. The author reveals the results of in-depth interviews in the next three chapters (eight, nine, and ten).

CHAPTER EIGHT

Strategies of the single female garment workers for enhancing subjective well-being

8.1 Introduction

8.2 Results of the interviews

    8.2.1 Strategies of the single female garment workers for enhancing subjective well-being in domain issues.

    8.2.1.1 Wage and income well-being strategies

    8.2.1.2 Working place well-being strategies

    8.2.1.3 Health and housing strategies

    8.2.2 Strategies of the single female garment workers for enhancing subjective well-being in affect issues

    8.2.2.1 Negative affect coping strategies

    8.2.2.2 Positive affect well-being strategies

    8.2.3 Subjective well-being strategies in Eudaimonia aspects of the single female garment workers

    8.2.3.1 Autonomy well-being strategies

    8.2.3.2 Personal growth and relationship well-being strategies

    8.2.3.3 Meaning and purpose of life well-being strategies

8.3 Conclusion

8.1 Introduction

This chapter is the results of the in-depth interviews of the single female garment workers about their subjective well-being strategies. In the garment industry, more than 60 percent of total female workers in Bangladesh are single[23] (War on want, 2011). As it was mentioned in the previous literature, they've had negative experiences with violence in workplaces and homes (Naved et al., 2018). They mostly face intimate partner violence (IPV) and harassment in the garment industry for being single (Parvin et al., 2018). Some male colleagues and seniors make gestures with ill intentions, resulting in harassment in the working places because they have no male partners in cities. At the same, violation of women's rights is a common issue in the garment industry (Mamun, 2018). Most of the female workers are dissatisfied (Nazneen et al., 2020), face extreme difficulties in obtaining basic needs and lead critical life (Chowdhury and Ullah, 2010; Sikdar, 2014), suffer from various physical health problems (Mahmud, 2016), and are exploited by their managers and supervisors (Islam et al., 2017). Employers always give priority to single female garment workers because they have no familial problems, can stay for longer periods in the workplace. Consequently, they are less interested in getting married sooner. Late marriage is a common tendency among them, which impacts their reproductive health (Amin et al., 1998). Interestingly, most single female garment workers feel happy/satisfied with their present life and situations (Naved et al., 2018).

The literature identified that the present situations of the single female garment workers are poor, but they are happy. Therefore, it was necessary to measure their current well-being situations. Initially, the author conducted a qualitative survey among single female garment workers through a questionnaire to measure their current well-being situations. The findings of the qualitative survey (see chapter seven) showed that the objective well-being indicators of female garment workers live under poor conditions, such as insufficient wages; unfavorable working environment; inability to fulfill their basic needs; constant suffering from illnesses; barriers in practical life; and permanent feeling of being in crisis. Considering objective well-being dimensions, it seemed that they were very unhappy or extremely unsatisfied. In contrast, most of the participants were happy and satisfied in relation to their subjective well-being. It was a puzzle how the participants were able to keep themselves subjectively well despite the problems in objective well-being dimensions. The OECD well-being model and other well-being approaches mentioned that

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23. Single female garment workers mean women who are unmarried, divorced, or separated from husbands, and have no children.

subjective well-being depends on objective well-being dimensions. Therefore, the questions raised are about the strategies of the single female garment workers which make them subjective well-being despite difficulties in objective well-being dimensions. Hence, the author decided to take in-depth interviews with single female garment workers, employers, and experts to identify the subjective well-being strategies of the single female garment workers, which was one of the inquiries of this study. A modified model was drawn (details in methodology chapter, figure-6.7) as a guideline to conduct this study. The study shows that some strategies make the participants subjectively well.

8.2 Results of the interviews

This section represents the results of the in-depth interviews of single female garment workers (14), KII, and observations. Participants were asked mainly about three areas of subjective well-being: I- Life satisfaction strategies in the domain issues, such as what strategies they follow to improve their subjective well-being in material, health, income, and housing matters; II- Affect and emotional well-being strategies in positive and negative aspects, feelings, and overall happiness strategies; and III- Eudaimonia subjective well-being strategies, which include personal life, relationship, and authority (see appendix 3). The results have been discussed broadly under themes and subthemes with the narratives of the participants to enrich the results. Both in-depth interviews and KII are combined in a chapter for the triangulation of data. The results of KII have been given under themes within boxes that appear alongside the main text. The themes were identified manually by the author, based on the interview questions. First, the audio and notes were translated, the collected data of in-depth interviews were printed, and codes were generated, followed by categories/ sub-themes, which were finalized and synthesized within the themes. The author categorized the results of the interviews under three headings (8.2.1 to 8.2.3), based on the interview questions (I, II, & III). All themes and sub-themes were decorated/put under the three headings into three tables (Table 8.2,8.3&8.4). Table 8.1 discusses the personal information of the single female garment workers. The first heading 8.2.1 (themes 8.2.1.1 to 8.2.1.3 in table 8.2) contains the life satisfaction strategies of subjective well-being in domain issues of the participants. The second heading 8.2.2 (themes 8.2.2.1 to 8.2.2.2 in table 8.3) discuss the subjective well-being strategies in affect, emotional aspects, and persons feeling of the respondents. And the last heading 8.2.3 (themes 8.2.3.1 to 8.2.3.3 in table 8.4) is the subjective well-being strategies of the participants in eudaimonia aspects. Pseudonyms were used in the narratives of the respondents to protect their anonymity.

Table 8.1

Personal and demographic information of the single female garment workers

Name (pseudonym)	Age (Years)	Education	Job status	Working time (hours daily)	Wages (thousand TK)	Savings (hundred TK)	Now living with	Migrated from (district)
A	19	Class nine	Indoor helper	10-11	7-8	500	Colleagues	Rangpur
B	18	Class seven	Sewing	10-11	8-9	1500	Colleagues	Panchagarh
C	20	Class eight	Cutting	11-12	10-11	Not fixed	Colleagues	Gaibandha
D	17	Class five	Sewing assistant	10-11	7	1000	Girls/friends	Magura
E	19	Class eight	Cutting assistant	10-11	8-9	00	Family	Kurigram
F	21	Class nine	Sewing operator	10-11	9-10	500	Cousins	Sherpur
G	28	Class five	Sewing operator	10-11	9-10	500	Colleagues	Nilfamari
H	22	Class six	Sewing operator	10-11	8-9	Not fixed	Uncle/Aunt	Rangpur
I	22	Class eight	Sewing operator	9-10	8-10	00	Colleagues	Sirajganj
J	16	Class eight	Finishing	9-10	8	00	Parents	Lalmonirhat
K	20	Class nine	Cutting	11-12	10-11	Not fixed	Colleagues	Kurigrum
L	21	Class nine	Operating	11-12	9-10	Maximum	Cousins	Gaibandah
M	20	Class nine	Sewing operator	10-11	8-9	00	Relatives	Rangpur
N	25	Class eight	Sewing operator	11-12	8-9	600	Friends	Mymensingh

Source: The author (Interview with single female garment workers)

Table 8.1 reveals that the age limit of single female garment workers is 17 to 28 years old. Most of them who are between 19 to 22 years old, working in the sewing section, work an average of 10-11 hours per day, receiving 8-9 thousand taka (Bangladeshi currency) [Note: 100 taka= 121 Yen] monthly salary. Most of them save their money differently and live in a shared room with colleagues. All participants are Muslim, with the exception of participants E and L.

8.2.1 Strategies of the single female garment workers for enhancing subjective well-being in domain issues

Life satisfaction in domain issues plays an important role in subjective well-being. One of the indicators of subjective well-being is life satisfaction in some specific domains' issues, such as financial satisfaction, job satisfaction, health satisfaction, housing satisfaction, leisure, and environmental satisfaction. The objective well-being dimensions (chapter seven) showed that the domain issues were in poor conditions, but the participant was subjectively well. The results of the in-depth interviews showed that single female garment workers used various strategies for achieving life satisfaction in domain issues, which made them subjectively well, and have been summarized in table 8.2 with themes and sub-themes.

Table 8.2

Summary of the life satisfaction strategies in domain issues

Themes	Sub-themes/categories	Responses (N=14)
Wages and income well-being strategies	Saving money, including matir bank (coin box) and doing overtime to safeguard for emergency times	10
	Going to the market at the last moment of the day to buy things cheaper and buying the rest from a local store	12
	Borrowing, sharing, and bartering	14
Workplace well-being strategies	Trying to satisfy others, behaving well and praising colleagues, seniors and bosses.	12
	Staying single as the best policy	7
Health and housing well-being strategies	Using traditional medicine, government hospitals, and acting like senseless for few minutes at workplace during menstruation time	12

| | Living in a low rent house (slum) shared with others | 13 |
| | Acting like a dead man and partition to skip bad night scene | 3 |

Source: The author (Interview with single female garment workers)

8.2.1.1 Wages and income well-being strategies

Handsome wages or income can easily minimize the problem and bring subjective well-being. Therefore, when the income is lower than the standard life expense then, the income should be utilized properly, minimizing the cost as much as possible. The single female garment workers get low wages which are not enough to maintain a minimum standard of living. This is tough for them to manage within the income. In this perspective, participants use some strategies, such as going to the local market at the last hours, borrowing and sharing everything (including food and money), and saving money in the coin box, which reduces their expenditure and balance between income and expenditure. This balance keeps the workers free from financial tension, which is important for subjective well-being.

Saving money, including having Matir Bank (Coin box) and doing overtime to safeguard for emergency times

The first strategy is saving and doing overtime. Most of the respondents use a coin box, which is to safeguard money for emergency times. Every day they put some coins into this box, thinking this is their expenditure. When they fall in a crisis, they open the box. This is a good strategy for them to keep the money. Participant L put money in the coin box on a daily basis, and participant F did it every month. This was their strategy to keep the money for moments of need.

> *"My life was basically hell in relation to money. I reduce all my costs and do extra work to save more money. I bought a matir bank (coin box), and every day I put an amount of money into this box. This money will be my safeguard in emergency time."* Interview with L

> *"I have a coin box, one with no key, and every month I keep 500 taka (Bangladeshi currency) inside it, from where I cannot withdraw the money without destroying the box. I destroy the box when I need money badly."* Interview with F

"I do save money. Every month I try to reduce my cost and to do the highest savings. I send money to my parents and take it back when necessary. I will have no money if I actually keep it with me." Interview with K

Besides the savings, increasing income is the key factor to balance with expenditure. Most of the participants do overtime though the garment industry provides low wages for overtime. The single female garment workers have no family members in the city, so they do more overtime. Participant A clarified that they do overtime until 9 or 10 p.m. to earn more money, which reduces their tension, brings balance to their living cost, and brings subjective well-being.

"I do overtime work in the garment (industry) for extra money because every month I need more money to live rather than just my salary. The extra money besides my wages keeps me free from financial tension." Interview with A

"My salary is not satisfactory considering living costs. Three or four days a week I do overtime work. When I have no overtime, I feel like a dead man." Interview with B

"I get few times for overtime, but I do. My income is lower than others, so it's difficult to maintain my life. When I get extra money, I try to balance with income to overcome my problems, to feel good." Interview with G

"Most of the single workers have no families in cities. Thereby, they do more overtime, which increases their income. This income can make them financially sufficient." Interview with Employer

The savings and the overtime work help the single female garment workers to balance between income and cost, which is an important point for subjective well-being.

Going to the market at the last moment of the day to buy things cheaper and buying the rest from a local store

Good food means lots of money. In Gazipur city, the expenditure is more than the wage of female garment workers. Consequently, participants use various strategies to reduce costs. Going to market in the evening when the quality goods are unavailable and the price is less than half of the original, as well as buying goods the rest are one of the strategies. Participants A and B always go to market in the evening to buy low-priced food:

"Good food means expensive food; I do not buy expensive food. It is expensive and does not correspond to my wages. I go to the market in the evening to buy cheap food." Interview with A

"Once or twice a week, I go to the food market at the last time when the market is about to close. Some goods are still unsold; the sellers sell them at low prices. This is one of the strategies to buy the goods at a low price, which reduces my cost and balance with income." Interview with B

Most workers try to avoid buying expensive food. As participants E, H, and I explained, accessible food like rice, vegetables, eggs, pulses, and small fish are their meal menu which fulfills their nutritional needs. These types of food are cheap in Bangladesh. This strategy reduces their food cost.

"Pulses, rice, egg, and vegetable are daily routine in my family because the prices are lower comparing with other food. This reduces food costs and keeps me free from mental pressure." Interview with E

"One or two times a month we buy meat, another time no meat/fish, only vegetables, egg, pulses, and rice. The price of this food is reachable compared to my income." Interview with H

"Low price of food is listed in my daily routine. I think that if I spend more money in relation to food, I will face a crisis in the following days." Interview with I

Borrowing, sharing, and bartering

It is known to us that female garment workers suffer from an economic crisis rather than other workers because they have extra costs just for being women. Their other strategy was to borrow the money from colleagues or others and buy the goods the rest from the local store at critical times. When they receive their wages, they pay back the money that was lent to them. At times when they are empty-handed, receiving lent money from others improves their well-being. Participants K and L borrowed money many times when facing crises. This is a common issue and by using this strategy it becomes easier for them to overcome the financial crisis and to reduce tension, which are important indicators of subjective well-being:

"Last week of every month, I become empty-handed, I need money to continue the rest of the days. I bought my necessary goods the rest from a local store and

borrowed money from colleagues. After getting my wages, I gave them back the money.'' Interview with K

''Naturally, I have crisis every month. When I need money, I borrow from colleagues. Similarly, when they need money then I lend them. I buy goods the rest from the shop close by. This is a good strategy to manage the money.'' Interview with L

''Sometimes I lend money. When they get wages then they return the loan. This system keeps them free from financial tension.'' Interview with Employer

"Taking goods from my roommates and I give sometimes if they needed anything. When I need money, I borrow from colleagues and pay them when I get money. At the same, when, they need money, I lend them, which makes me tension-free." Interview with N

Participants do balance with income and expenditure every month. Their subjective well-being is ensured when the expenditure is lower than the income. To keep balance, their important strategies are sharing and bartering the necessities with colleagues and roommates. At the same, they always try to reduce their basic needs, for instance, buying one piece of cloth in a year. Participants A, J, and B share their cloth with roommates and families, which reduces the clothing cost.

"I always use two techniques for my clothing. I share my clothes with roommates and buy only one dress a year. That means, we are five workers in a room, so five new dresses a year, sharing what we wear. People cannot understand our sharing technique." Interview with A

''From my childhood, I share clothes with my mother and sisters. Sometimes I forget which cloth is mine. It may reduce the costs. Like clothes, we are family members, share our food and eat together to reduce food costs. After all, this is a good strategy for our well-being.'' Interview with J

"The new clothes cost money. Our roommates are about the same age and our dress size is about the same, so we share our clothes to save money. This strategy reduces our cost, which makes me well." Interview with B

Participants not only share their clothes but also the living room, food, and other necessities[24]. This strategy reduces their time and cost. Sharing food reduces food costs.

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[24]. Mobile phone, cosmetics, electronic devices.

Participant F shared her living rooms with others and cooked together, which helped her to save money. The savings can keep the workers tension-free from further problems, which is an important element of subjective well-being.

> *"I share my room and daily necessities, including food and clothing, with two female garment workers (cousins). When I have a money crisis then, I borrow from others and buy the goods the rest from the local store. I think this is the best way to reduce cost."* Interview with F

> *"Exchange is the best policy to live on a tight budget. We barter everything from my roommates and neighborhoods. I cook vegetables and they cook rice. We barter our food and other goods to reduce our time and money expenses."* Interview with K

Sharing, borrowing, and bartering are important strategies for single female garment workers in Bangladesh to reduce their daily expenditures, which makes them feel good and that is important for their subjective well-being.

8.2.1.2 Working place well-being strategies

Participants have had negative experiences with the workplace environment. Bosses pressure them for doing extra work, male colleagues sometimes pressure them, employers impose more work at the rush time, and the working environment is not satisfactory, but they feel subjective well. Some strategies helped the participants to minimize their workplace problems, which increased their subjective well-being.

Trying to satisfy others, behaving well and praising colleagues, seniors and bosses.
The first workplace strategy is to have good behavior. Employers and bosses are all present in the garment industry. No one can go against them if they do something wrong. The single female garment workers do not go against them. Rather, they praise them every time. Employers give priority to the workers who are dedicated to work and are well behaved around bosses. For this type of worker, the negotiation or discussion is easy compared with others that do not have the same behavior in the industry. Regarding the benefits for the workers, the bosses ignore the pleas to increase the facilities. At least the workers that are well seen can better raise their voices to demand their rights. Other workers who do not have a good relationship with their superiors cannot raise their voices to bosses at all. Thereby, behaving well around bosses, satisfying them, and never giving feedback is the best strategy to keep the job secured, which is one of the strategies of subjective well-being.

Participants C and D explained that praising and having good behavior with seniors improve their well-being in the workplace:

"We always try to satisfy our bosses and senior colleagues by talking softly, do not protect against the employers, this is the best strategy to continue in our job in the industry without any problem. If I can continue my job without hazards, then that is well-being for me." Interview with C

It is a new experience in my life. Most of the time, senior bosses talked to me thinking I am a servant. Therefore, I never oppose a word when it's said by senior bosses, and always appreciate what they say, even if it's a negative thing. A few months later, I had a good relationship with bosses." Interview with D

Participants expressed that having a good relationship with colleagues and seniors and not talking back at bosses when they complain about something that went wrong, are the best strategies. Participants J, K, & L reported that their bosses sometimes talk rough, but they do not protest. Rather, they talk softly with bosses, which makes their workplace more tolerable:

"I Always behave well with my colleagues, seniors, and boss to avoid hazards. I do not talk back if they talk roughly to me. It is the best strategy to survive and achieve well-being in the garment industry." Interview with J

"I can do everything for money. I do not talk back, and always ignore every problem that happens in the garment industry. If I do not ignore the problems and protest, then the boss will become my enemy. Therefore, why would I create my own enemy? Have a good relationship with colleagues, seniors, and boss." Stated participant K

"I do maintain a good relationship with colleagues, seniors, and boss. I know the way to overcome any problem. Once or twice, I talk to my boss and say that I do appreciate and

"We have a good relationship with the female garment workers. After all, we have introduced a complaint box the workers can complain without their name and designation. This strategy increases the workplace security of the women workers" Interview with employer

acknowledge his/her work. Therefore, no problem comes to me." Interview with L

Participant H reported that not only having good relationships with seniors and praising them are good strategies, but also acting like a person with disabilities can improve her well-being:

> *"I do not talk back if my boss says anything wrong. I try to maintain good relationships, respect, and obey them. At the same, most of the time their words enter one of my ears and leave the other. Acting like a person with disabilities means I cannot hear their rough words. This strategy overcomes the workplace problem."* Interview with H

The single female garment workers always maintain a good relationship with their bosses and praise them to create a good working environment, which ensures their job security and is a good indicator of subjective well-being.

Staying single is the best policy

Participants try to continue staying single as another strategy because employers give priority to single women. Single female garment workers can do everything without accountability. Most of the participants live without family in Gazipur. Their family lives in the village. Participant K explained about her single life:

> *"I am not married, no one from my family lives in Gazipur. Staying single is the best policy to live smoothly. There is no problem. Employers give priority to single women."* Interview with K

> *"I am single, no matter the problem I have. Though I do have problems, they are minimized for being single. I think this is the best strategy for staying well."* Interview with L

Subjective well-being is highly related to the workplace environment. Participants use various strategies such as having good relationships and praising bosses and ignoring rough talk in the workplace. These strategies help them to feel satisfied.

8.2.1.3 Health and housing well-being strategies

Health and housing are two important elements of domain issues that are needed for life satisfaction. Single female garment workers try to meet basic needs, including health and housing. Considering the wages of participants, it is tough to maintain good health and housing without techniques. Therefore, participants use various strategies regarding medicine and housing.

Using traditional medicine, government hospitals, and acting like senseless for few minutes in the workplace during menstruation time. Participants mentioned that they avoid taking medicine for minor diseases. Only when the diseases hamper their daily activities take medicine. Participants go to the local pharmacy, homeopathy doctor, or government hospital, where the treatment cost is very low. This strategy reduces their treatment cost. So, it does not impact their finances. Participants explained various medicines that bring relief from their diseases at a low cost:

"When I feel I'm ill, I go to a local pharmacy or government hospital (low quality of treatment). They give me medicine at a low cost." Interview with D

"When I want to go to the doctor at times of sickness, I use traditional methods (jar fuk, pani pora, and homeopathic medicine)." Interview with E

"When I feel sick, I go to the local pharmacy (with no medicine expert) for low-cost treatment. I tell them about my disease, and they give me medicine. The pharmacists are experts in general diseases." Interview with I

Participants are women. Every month they feel sick for three to four days due to their menstruation. Participants K and L clarified that it is painful for them. The garment industry does not want to provide leave all time, but some strategies minimize their pain:

"If you ask me openly, I will say that the garment work is not perfect for women. Although I am doing this job and enjoying this situation, I feel pain during menstruation time, but continue to work. If I want three or four days' leave every month then, the boss will tell me to resign from the job. In this situation, I go to the toilet every two hours and stay for 20 minutes in the toilet. This is my strategy at menstruation times." Interview with K

Most of the time garment industry does not give sick leave during menstruation time. The supervisor always monitors what I am doing. In this situation, sometimes, I act like a senseless patient for a few minutes by which they give me leave." Interview with L

Living in low rented house shared with others
The low wages of the garment industry bound the participants to live in low-rent houses, such as slums. Participants F and N wanted to balance between income and expenditure living in slum area and sharing with others. They took this strategy to minimize their living cost, which offers the ultimate satisfaction:

"I am living here with my two cousins who work in the garment industry to minimize the living cost. This is a slum. You see the environment of my house. No attached bathroom and kitchen. We sleep on the floor. After all, I am happy to save my living cost." Interview with F

"One of my documentaries showed a scene with female garment workers. It revealed that they live in low-rent houses and share with others to reduce their housing cost. This sharing strategy can keep them tension free, which is important for being subjectively well." Interview with employer

"You see my living room. I live here due to my limited wages, sharing with my colleagues. The house rent in the slum is very low compared with other places. This is our strategy to save money. To share my living room with colleagues." Interview with N

Participants A and B do not live in slum areas, they live in a tin-shed room where many female garment workers live. They share the living room with others and share the house rent, which is the best way to reduce costs and to be well:

"I live in a room with five garment workers, the rent is 7500 BDT. It is as good as my salary. At first, I felt uncomfortable living in a shared room, but now I'm feeling good about it. Sharing the room reduces my living expenses, which is good for me." Interview with A

"I share my room with four female garment workers to save money from the house rent expenses and every month we share our house rent. I think this is the best way to reduce cost." Interview with B

Acting like a dead man and partition the room to skip bad night scene

Participants who live with family or relatives worry about bad night scenes. Here, bad night scene means any incident that they face at night in the living room to keep their privacy[25]. For example, in cases where parents and their two children live in a room, sometimes parents have intercourse while their children are sleeping, but sometimes the children are still awake. This is an embarrassing situation and parents want to keep their and their children's privacy. At these times, most of the participants try to act like dead people who cannot see or move. Similarly, dividing the room with a cloth is another technique. Participant E mentioned her own experience with privacy:

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[25]. For being a woman, keeping in a place at the sleeping time where nobody can see her body keeps her privacy and she can free from bad night scene.

"I am 19 years old but live in a room where my parents, younger brother, and sister live together. This is very shameful for me, so sometimes I act as if I was blind, did not see anything to save my privacy. Later, my parents divided the room with a cloth to keep privacy." Interview with E

Participant H lives with her uncle's family because her parents did not allow her to live in other places without any relatives. She clarified about her living room at night:

"I feel unsure about my privacy. I live with my uncle's family, so I have a cousin and other people, living in a small place. When I stay at home, I cannot maintain any privacy. Sometimes it's like I am dead, I do not bother with who is coming and going." Interview with H

Overall, the life satisfaction in domain issues reveals that participants share their necessities, which reduces their costs. Low-cost means no tension about money, which helps them with their subjective well-being. Similarly, they try to avoid having arguments with bosses or colleagues to keep the job secured, which is important for their subjective well-being, and live in low-rent houses sharing space with other female colleagues. These are the common strategies that make them satisfied in relation to their subjective well-being.

8.2.2 Strategies of the single female garment workers for enhancing subjective well-being in affect issues

Affect issues are an important element of subjective well-being. The affects are mostly divided into two types (positive and negative). Positive affect captures positive emotions, such as the experience of happiness, joy, and contentment. Negative affect, on the other hand, comprises the experience of unpleasant emotional states such as sadness, anger, fear, and anxiety. The participants try to overcome negative affect and to bring positive affects into their life through some strategies that improve the participants' well-being. Table 8.3 summarized the themes related to the positive and negative affects strategies.

Table 8.3

Summary of the Subjective well-being strategies in affects issues

Themes	Sub-themes	Responses (N=14)
Negative affect coping strategies	Staying calm is the best policy for being well	12
	Talking loudly and with confidence to avoid unexpected situations	10
	Sharing with families, roommates, and colleagues	13
	Maintaining a group to go to and come back from the industry	11
Positive affects well-being strategies	Comparing themselves with people of lower class and their present life with their past rural life	12
	Imagining for a bright future and thinking about the problems as a compulsory part of life	8
	Acting like a person with disabilities and skipping negative issues	11
	Lowering expectations and having a lifestyle with low quality	10
	Compromising with problems	13
	Loving and having good relationships with family	12
	Keeping themselves constantly busy	13
	Active and passive leisure, including social media	6

Source: The author (interview with single female garment workers)

8.2.2.1 Negative affect coping strategies

Negative aspects and bad feelings are highly related to subjective well-being. If the participants always suffer from negative issues and cannot overcome it, then achieving subjective well-being is impossible. The working place, outside environment, and living places sometimes are not suitable and bring negative affects to participants. As a result, they can become angry, worried, and sad, which hamper their happiness. The results of the in-depth interviews showed that participants control their negative emotions and feelings through various strategies. In this way, they feel happiness.

Staying calm is the best policy for being well

The first strategy is to keep calm and quiet in every situation. If somebody says something negative, the boss acts with rough behavior, and environmental circumstances are unfavorable, then they do not talk back, always stay calm, and let everything go. This is a

good strategy to minimize negativity. Participants M and N talked about their experiences of anger:

> *"The working place is not fully favorable to me. I feel angry and want to protest but do not. I need to keep alive my job under any circumstance. If I protest, they can sack me without any reason. As a result, I always keep myself calm in times of anger. Now I can control myself, keeping calm in any situation. Consequently, my bosses do appreciate me."* Interview with M

> *"I had various bitter experiences due to anger in the past. When I feel angry in working places, streets, and at home, I remember the bitter experiences that happened to me in past. I control myself and stay calm to minimize the anger. This strategy helps me to get some relief from anger."* Interview with N

Participant C used to protest and react before coming to the garment industry. When she first started in the garment industry, she did the same, which impacted on her job. Now, she is always calm at angry times, which keeps her job secure and provides her relief from tension.

> *"I used to react to any negative occurrence before coming to the garment industry. At the beginning of my work in the garment industry, I had reactions just as I used to in the past. Consequently, I was fired from one garment factory. Later, I thought, I have to be calm in any situation because of my job. Therefore, staying calm in any situation gave me job security."* Interview with C

Talking loudly and with confidence to avoid unexpected situations

Calmness sometimes does not work properly. Participants are always calm and quiet inside the garment industry, but to solve outside problems they shout or talk loudly to avoid unexpected situations. Participants C, D, and N faced the same experience on the street and did shout in front of others. Listening to their loud voices, people around them came to help and the teasers ran from the place. Their experiences are:

> *"I am separated from home and husband. Therefore, people (men) try to build up a relationship with me with bad intentions. I always try to avoid them, and when I see the unavoidable situations, I talk loudly to inform others and share with some women."* Interview with C

> *"I can handle any kind of harassment, I have a strong voice, talk loudly, and offenders do not have the courage to talk to me using any negative words. Last

year, a street boy looked at me with bad intentions, so I slapped him, then nobody can come and face me. I think confidence is the main weapon to tackle any situation." Interview with G

"When I go to the garment industry and come back home, sometimes young people disturb me by using slang and making lewd remarks. I talk loud so that other people come to me, and the teasers run away." Interview with N

Worry is a common issue among single female garment workers. Garment problems can be minimized, but outside problems should be controlled individually by talking loudly and keeping self-confidence up. If participants are worried, that's harmful to their well-being. This strategy removes their worry and keeps their subjective well-being intact.

Sharing with families, roommates, and colleagues

An important strategy to minimize sorrow and worry is to share it with someone. That someone may be a roommate, family member, or colleague. After sharing their situation, they feel relaxed and get mental support, which is necessary during moments of worry. Participants share everything with families, colleagues, and roommates to control feelings of anger and worry. This is the key indicator of subjective well-being. Participants C, G, and H believe that their roommates and colleagues are something that protects them. They share with them to relieve stress and to get strength:

"I share my sorrow and happiness with my roommates. After sharing sorrow, I feel relaxed and comfortable." Interview with C

"In my daily life, I share joy and sorrow with my roommates and colleague who protect me. Sharing reduces the pain and stress." Interview with G

"When I feel stress, sorrow, and loneliness I share with colleagues, and they try to give me mental support. I think this is the best strategy for subjective well-being and to lead our life smoothly." Interview with H

Participant D shares everything with her roommates and parents because they are her safe place, those who never discourage her and always encourage her. She thinks this is the best strategy to relieve the stress, which is necessary for subjective well-being.

"Not only I share food, cloth, and living room, but also all my problems and good and bad things with my roommates and parents, who give me mental support. This is the best strategy for well-being and to go on with my life smoothly." Interview with D

Maintaining a group to go and come back from the industry

Harassment-free life is a pre-condition of subjective well-being. Single female garment workers sometimes face harassment because most of them have no family members in the cities who will tackle the situations. Consequently, participants maintain groups to go to and come back from the garment industry. The offenders do not disturb the workers walking in a group. Participants F, K, and L always walk in a group to go to and come from the garment industry, which helps them to protect themselves from harassment:

> *"When I went to and came from the industry, some boys teased me by using slang language. I shared it with my roommates. Now, I walk together with other workers. When our group is large the boys do not tease me."* Interview with F

> *"I am a single and unmarried girl, when I come back at night I feel fear of young boys who can harass me. I come back together with other female workers to avoid harassment. As a result, no one disturbs me."* Interview with K

> *"I have already mentioned that I was married. Some people know about my incident and they want to take illegal advantage of me. They think I am available for all, can do everything. To tackle the problem, I stay in a group to go to and come from the garment industry, which helps me to tackle the obstacles."* Interview with L

Negative affects hamper well-being. The participants maintain good relationships in the garment industry with colleagues and seniors, talk loudly and walk in groups to avoid outside problems, and share sorrow with families and roommates to relieve sadness, anger, and anxiety. These are their best strategies to get relieved from negative affects which is important for subjective well-being.

8.2.2.2 Positive affect well-being strategies

Everybody wants to be happy in any critical situation and find positive aspects in life. When people are positive about their life they feel subjectively well. The single female garment workers have problems at home, on the streets and in their working place, but can find positive aspects and feel happy with various strategies, such as not comparing themselves with the upper class people, lowering their expectations, having a good relationship with family, using social media, and keeping themselves busy to make themselves subjectively well.

Comparing themselves with people of lower classes and their present life with their past rural life. An important strategy of participants for being happy is to avoid comparison with upper-class people who have everything and always compare themselves with the lower class people who cannot even get one meal a day, have no shelter to live in, or with people with physical disabilities. Participant M maintains the same strategy:

> *"If you ask if I am happy or not, the answer is that I am happy. There are some reasons for that. I compare myself with lower-class people. When I go to and come back from the garment industry and see the people with physical disabilities along the road begging for money. At moments of sorrow, I remember the face of the disabled people and that makes me happy."* Interview with M

Besides comparing themselves with the lower-class people, participant F compares her present life with her past rural life, when she faced more problems than now. This comparison enhances the happiness of participants:

> *Happiness is important to live through any difficulties. When I feel unhappy, I remember my past rural life, when I faced many more problems than now. At the same, I compare with the people who have no hands or legs, or eyes. Therefore, I feel happy when I compare myself with the lower-class people."* Interview with F

Imagining a bright future and thinking of the problems as a compulsory part of life
Using imagination is another strategy. People might think this is a negative strategy because it can mean that the workers will always give up, but this is not true. The participants narrated that when they live covered by many problems and have limited opportunities to overcome them. If they always think about their present problems, stress and negative thinking can accumulate and hamper their daily life, so to skip the present problems, they imagine a good future and work hard for it. Participants believe that one day their problems will be solved, and they will get everything that is required for having a good lifestyle. This imaginative strategy presents them with the strength to work more, forget tiredness, and bring subjective wellness.

> *"I am alive for having hope. Every day I think: one day, my problems will be solved, and I will be saved, and a new sun will rise in my life. This is the strategy I use to forget about my problems."* Interview with C

> *"Hoping for a bright future is a good strategy to be happy. I hope for that day when my prince will come to me and offer to marry me. I do dream every day; This*

is my strategy to forget every sorrow and to take care of my well-being." Interview with D

"I am still alive for the hope of a future. My strategy is to think positive for a bright future to reduce the pain of life." Interview with E

Participant J furthermore thinks and has confidence that one day her situation will be changed, and she will get everything she needs:

"I feel happy to think that one day a handsome amount of money will come to my hand. I will buy what I want, eat, and travel. I will marry and have a healthy family. When I think about this, I forget everything. This imagination keeps me alive." Interview with J

Acting like a person with disabilities and skipping negative issues

Participants believe that people with disabilities have no enemies. They always act as if they were blind, had hearing impairment, or speech impairment. For example, participants A, B, and G skip job complexities and pretend not to see anything wrong that comes from the employers/bosses. This acting strategy helps them overcome job complexities, which is something important to keep well:

"The senior bosses and colleagues always pressure us and act with rough behavior to work faster. Most of the time their words enter by one ear and leave by the other. Acting like a person with disabilities means I cannot hear their rough words. This is the strategy to overcome the workplace pressure." Interview with A

"I think of myself as a machine at work, something that cannot feel anything. I do not see anything at the workplace and outside. If I protest, my job will be dismissed. The best strategy is acting like a person with disabilities to secure my job. That makes me happy." Interview with B

"In the garment industry I saw some work that was not going the right way, but I did not protest for the sake of my job. Sometimes, I act like a disabled person. This is the best strategy for my subjective well-being." Interview with G

Participants F and K think hiding is the best strategy, besides ignorance. If they share secret and personal or personal things with others, there's no guarantee that things will be kept secret or will not be informed to others:

"To hide the critical words is the best strategy to achieve well-being without any problems. If I share my problems with someone, they may support me mentally, but who will guarantee that they will not share my secret words with others? If they share my secret with my bosses, then they will fire me from the job. Better I keep my secret safe for my happiness." Interview with F

"I ignore and skip everything. If I share the incidents that happened to me in the garment industry and if I protest, there will be an impact on my job I will not be able to continue doing it. Therefore, I ignore and skip the critical things." Interview with K

Lowering expectations and having a low-quality lifestyle

High ambitions and expectations sometimes create unhappiness if people who hold on to them cannot achieve their goals. Female garment workers who have high expectations are the most unhappy. Consequently, participants have very few expectations, which helps them to be happy. At the same, they maintain a low-quality lifestyle to balance with their living expenditure. Participants K and C have very low expectations for subjective well-being:

"I have very few expectations. I think this is my destiny. If my expectations are high, then I will not be happy. This is a good strategy to keep me happy." Interview with K

"I am a divorced woman, have very low expectations in my life. In the beginning, I had very high expectations about lifestyle, so everything made me unhappy. Now, I feel satisfied with my lifestyle, which makes me happy." Interview with C

Participants are young, and naturally, they need cosmetics and other materials for a modern lifestyle, but most of them maintain a low-quality lifestyle, which is a good strategy to keep their well-being positive, despite the limitations.

"I get very low wages which are not sufficient for a young woman. Besides my basic needs, I need cosmetics to maintain my body. Due to my low income, I maintain a lifestyle of low quality." Interview with N

"I visited the garment industry, saw the female workers' lifestyle, which is very simple. I talked to them, and they have very few expectations. This simplicity and lower expectations reduce their expenditure and make them happy." Interview with expert

"My life is very important to me. Naturally, problems will come and go, but life will not come back again. When I face problems, soon I start to think that they will gradually be overcome. I do not take them seriously, but I take care of my life with a simple lifestyle, which makes me well." Interview with J

Compromising with problems

The single female garment workers have negative experiences regarding bargaining with their seniors in the industry. Participants always compromise with the problems they face in the factories, which may reduce further problems in their jobs in the long term. Participants L, F, and N explained their compromising story:

"I always compromise with problems that are related to the garment industries. I believe that if I protest, then I might be fired from my job." Interview with L

"The employers like me because I have no ego and no emotion. If I protest, then a complex situation would be created for me. I always compromise with problems for my well-being." Interview with F

"I have no political or familial background that can tackle the problems. I remember that daily problems are like daily necessities. I compromise with problems as well as daily necessities." Interview with N

Loving and having good relationships with family

In developing counties like Bangladesh good relationship with family is important for well-being, so participants maintain this strategy. Parents and other family members encourage and support them in any situation. Four or five days a week, they talk to their family over the phone, from whom they can get mental support.

"I always try to maintain a good relationship with my family, and that's why I am happy. They love me a lot. Every time they inspire me to go ahead." Interview with B

"Once or twice a day I talk to my mother when I feel sorrow. It gives me happiness. I do not believe in anyone besides my mother. She will not disclose my secret to others. She gives me mental support, which gives me encouragement to live in cities." Interview with K

Participant A sends money to her parents besides talking to them. This is a good technique for being subjectively well because the parents' happiness can sometimes make the children happy:

"I always maintain a good relationship with my parents. Every month I send money to my parents, and they save my money. Any time, I talk to them and express myself, they give me mental support, which is my inspiration." Interview with A

Participant F went to the village several times a year whenever she got a vacation, which increased her energy, gave fuel to her body, and made her happy:

"At Eid time, I go to the village and spend time with my parents and other family members. I think it's is good mental support I get from them. And every day, I talk to my parents over the phone. My good relationship with my family is a kind of fuel to my body." Interview with F

Keeping themselves constantly busy

Participants believe busy people have no sadness because they do not have time for tension, which creates sadness. Participants keep themselves busy to erase sadness, which makes them subjectively well. Participants C and N explained that at an early stage, they felt sad to spend time alone. Now, they keep themselves busy at work and in their free time they talk to their colleagues, clean their room, or cook to avoid long lines, which makes them happy:

"Being alone or feeling lonely increases my tension, stress, and sadness. I avoid to the maximum being alone. I talk to colleagues and roommates or keep myself busy with work. For example, I clean my room and cook when I have free time. That frees me from my sadness and makes me happy." Interview with C

At the beginning of my garment work, I spent most of my time alone after coming from work. A few days later, I was mentally sick because of tension. Later, I decided to avoid being alone and to keep myself busy with work or other people. Now, I do not have time for sadness, I feel happy." Interview with N

Participants M and L elaborated on how they keep themselves busy to reduce their stress and sadness. Similarly, it makes them feel good in matters of subjective well-being:

"Busy people cannot remember the sorrow though they have many problems. I follow the same rules. At the workplace, I work until night by doing

"I conducted research that showed that unmarried female garment workers always keep themselves busy in any work. During the busy time, they have no time to feel any of the problems that happened in their life." Interview with expert

overtime, and at home, I talk to cousins until I sleep. When I'm busy with work or talking with others I forget about my problems." Interview with M

"I can say about 80% of the total female garment workers will feel sadness if they keep being alone. As a result, my strategy is to keep myself busy with any work to forget the sorrow. I do not live alone, always keep myself busy with work or other things. I believe that stress or tension will not come to me if I am busy." Interview with L

Active and passive leisure, including social media

Single female garment workers fulfill their recreation within their home gossiping with roommates and watching things on their mobile phones. Participants have cheap smartphones where they watch movies or listen to songs in their free time, which reduces their sorrow and increases happiness. Participants A fulfills her recreation needs only using mobile phones to listen to songs and watch movies:

"Recreation means songs and movies to me. When I stay at home, I listen to songs and watch movies on my mobile phone. We, workers, share movies and songs on each other's mobiles via Bluetooth. It fulfills my recreation." Interview with A

Besides mobile phones, gossiping with roommates is another medium of recreation for single female garment workers. For example, participants G and J gossip every night with their roommates besides using mobile phones which fulfill their recreation:

"Indoor recreation means mobile phone and gossip, not only for me. All workers have the same strategy for recreation. I listen to songs and watch movies and gossip with my roommates at night, which helps me to feel good." Interview with G

"*Sometimes I watch movies on my mobile phone to reduce pressure and stress. There's no recreation for the female garment workers without mobile phones and gossip with colleagues or family members. These two media of recreation help me to laugh".* Interview with J

Female garment workers get less time for leisure. Family and colleagues are their main sources of recreation. Participant K uses Facebook in her leisure time, which increases her good feelings:

"I live with colleagues in a shared room, no family members in the city. I use Facebook and watch comedy scenes, which remove my sadness, and increase my happiness." Interview with K

Removing negative feelings and bringing positive ones are the subject matter of subjective well-being. Negative affect impacts the well-being of the people. The single female garment workers try to remove their negative affects with some strategies, which are very important for subjective well-being. They always keep themselves calm and share with others to get relief from negative affect. At the same, not comparing themselves with the upper-class people, having low expectations, good relationships with families, and keeping themselves busy are their ways of having positive affect. They took these strategies for their subjective well-being.

8.2.3 Subjective well-being strategies in eudaimonia aspects of the participants

In addition to life satisfaction and affect, which focus on a person's experiences (current or recalled), some definitions of subjective well-being found in the psychological literature include "flourishing" or "eudaimonia" well-being, such as autonomy, personal and social relationship, and the meaning of life. Table 8.4 shows the summaries of the strategies that the participants took for subjective well-being in Eudaimonia aspects.

Table 8.4

Summary of subjective well-being strategies in Eudaimonia aspects

Themes	Sub-themes	Responses (N=14)
Autonomy well-being strategies	Having self-determination in life and focusing on urban freedom	12
Personal growth and relationship well-being strategies	Cutting off relationships with relatives and building up new relationships with neighbors and colleagues	10
	Ignoring social gatherings that cost money	9
	Focusing on self-actualization rather than self-degradation	8
	lobbying with seniors to enrich their skills	10
	Having faith in religions	11
Meaning and purpose of life	Feeling self-satisfaction in every sphere of their life with what they have	12

| well-being strategies | Feeling good and positive about oneself and accepting limitations | 10 |
| | Direct attempts (blaming, self-regulating, and developing skills) | 12 |

Source: The author (Interview with single female garment workers

8.2.3.1 Autonomy well-being strategies

Everybody wants freedom in their own life. This is very important for subjective well-being. The results of the interviews show that single female garment workers face many problems, but they try to get freedom in the urban environment, which is their important strategy for being subjectively well.

Having self-determination in life and focusing on urban freedom

Most of the participants try to have self-determination. Their problems are abolished when they feel that they have freedom. Outside of working time, they do what they want, and this strategy enhances their satisfaction. Participants described that their main strategies for being subjectively well are self-determination and freedom. Other problems can be minimized, but freedom cannot. Participants B, I, and M mentioned:

"Yes, I am satisfied with my present life. There is one important factor, which is self-determination. When I lived in rural areas, had very limited freedom. Here I have total freedom. I can make choices, make my own decision, and manage my own life though I have other problems. No one controls my life as it was in the past, which makes me satisfied." Interview with B

"When I lived in the rural areas, did not have my freedom. Everything was done by the family members, even my personal decisions. Here I have other problems, but I have freedom. I can make my own decision without any hazards, which makes me happy." Interview with I

"The most important strategy is freedom. I think everything can be solved if the people get freedom. The female garment workers have freedom by which they are happy." Interview with expert

"Workplace is not satisfactory, housing is not healthy, and the road is not safe, but even after all of this, I am satisfied. One of the main strategies is self-determination. When I feel stressed, I remember that I am free, I can do anything and make any decision, which makes me happy." Interview with M

Besides the availability of daily necessities in the villages, the participants did not feel subjectively well there because of the lack of freedom. They got their daily necessities and working opportunities but had limited freedom. For example, Participants D and G got their daily necessities in the village, but living there restricted their freedom, which was the main barrier to happiness:

> *"Life is more beautiful if I have freedom. I was like an animal in the rural area. I had food and other daily necessities in the village, but I had no freedom. Now, I face a crisis in daily necessities, but I am satisfied with my life when I think that I am free and can control myself. That is my strategy of well-being."* Interview with D

> *"Frankly speaking, I am vocal about myself. When I lived in the village with my family, my voice was just mute, especially about my freedom. I worked and had enough money, which was sufficient compared with how much I earn now, but my family made all my decision. Now, I can do everything that I want. This is a way of satisfaction."* Interview with G

Subjective well-being cannot be measured by money and other indicators. Participants I and N have difficulties in matters of income and housing, but they feel well because of their freedom, which they did not have before:

> *"Al last, besides many problems, I can say that I have the authority to decide about my life. When I feel sorrow, I think my freedom is enough for my well-being. I believe freedom can minimize all problems."* Interview with I

> *"Nobody can believe that we are not extremely dissatisfied, though we face many problems. My main strategy is freedom. I can control myself, what I will do, eat, and my lifestyle."* Interview with N

One of the important strategies for subjective well-being is urban freedom. Participants feel happy to be free in their life.

8.2.3.2 Personal growth and relationship well-being strategies

The results of the interviews show that money, a good job, and property cannot bring well-being. A good relationship can bring happiness, which is a strategy that keeps the single female garment workers subjectively well. The participants use different strategies for achieving personal growth and better relationships.

Cutting off relationships with relatives and building up new relationships with neighbors and colleagues.

Maintaining a relationship with everyone sometimes brings unhappiness. For example, Bangladesh has a tradition that people go to their relatives' houses to stay for 1 or 2 days under the expenses of the host. Here, garment workers have limited time to go to relatives' houses, so it's usually the relatives who come to the participants' houses. As a result, participants cut relationships with relatives who come to their house and stay for many days, preferring to build up new relationships with people in the neighborhood who can help them anytime. Participants A and B describe:

"I cut off relationships with my relatives because it takes money if they come to my house. Therefore, I'd rather build up new relationships with neighbors and colleagues. I always maintain good relationships with my family, that's why I am happy. They love and inspire me to go ahead". Interview with A

"I do not maintain good relationships with relatives regularly, but I try to maintain good relations with the neighborhood because it's good for my safety in the long-term and to reduce cost." Interview with B

Participant G cut off relations with friends, besides relatives, who spend more money when going out. She thinks it's good to avoid such kinds of friends and relatives to reduce the daily cost:

"Friend means financial cost, so I try to avoid unnecessary friends and relatives who spend more money. If I hang out with them, I have to spend more money. I build up new relations with my roommates and neighbors and cut off relations with relatives." Interview with G

Ignoring social gatherings that costs money

Money is important for the participants because they have limited income. If they can minimize their cost, it increases their well-being. Participant D tries to avoid social gatherings and unnecessary going out because it takes money:

"I want to talk with my friend and go outside to social gatherings, but I'm not able because of money. Therefore, I try to avoid all social gatherings." Interview with D

The study reveals that most of the participants go to the park and other recreational places with colleagues with no entry fee and no vehicles are needed, which means no need for

money. That is their strategy to be economic, which is important for subjective well-being. Participants F and K described:

> *"On different occasions, we (roommates) go together to the nearest park or national martyr's memorial by foot with the same community. I try to avoid social gatherings where money matters."* Interview with F

> *"I always ignore the social meetings. Sometimes I go out with the same community (workers) because they understand my conditions."* Interview with K

Participants attend parties like marriage ceremonies of their colleagues. This is their community's feelings. They try to avoid parties where expensive gifts are needed. Participants H and J explained that they participate in all parties and gatherings that are organized by their colleagues and do not require more money:

> *"I do not go to any social gatherings like weddings, birthdays, and national occasions. If I go there, that means I have to give gifts at my money's expense. Therefore, I attend those parties which are organized by the same community."* Interview with H

> *"I avoid these programs or activities that need money; I avoid social gatherings because it's related to money. I prefer those friends who are economic on expenditure. We just attend to same community programs.*" Interview with J

Focusing on self-actualization rather than self-degradation

The study shows that love and confidence are other strategies of the participants for subjective well-being. At the early stage, participants had less confidence because of the large number of problems, but later they ignored the problems and acquired the confidence to tackle everything. They love themselves, which brings them well-being. Participant H described how confidence brought her subjective well-being:

> *"I worked in the garment industry as a helper. Nobody taught me how to operate the machine. Several times I felt worried about my future because I could not operate the machine. I was determined and tried with confidence to learn how to operate a machine. My confidence made me successful to operate the machine. I think confidence is important."* Interview with H

Participant I had a sad story, she wanted to commit suicide. Suddenly, her way of thinking grew towards self-love. If she dies, the problem will not be solved. Rather love yourself, ignore all problems, and be happy:

"I saw many people commit suicide from hatred towards life. I thought the same a few years ago, but my thinking was wrong. I love myself rather than others, and that may tackle any difficulties. I think that to love oneself is the best strategy." Interview with I

Lobbying with seniors to enrich their skills

The participants have less educational qualifications and are less skilled, which impacts their chances of promotion. If they get a promotion, then their wage will be increased. The handsome wage and subjective well-being are interrelated. Participants I and L indicated the garment industry organized very few training programs for the development of the workers. Consequently, the only way of increasing the skill is lobbing with seniors, who have skills and can teach them how to improve:

"Most of the garment industry provides limited training programs on how to operate new machines and have new ideas. In contrast, promotion and wages depend on good performances, which are related to well-being. Therefore, I lobby my senior colleagues who have good ideas to teach me." Interview with I

"The garment industry arranges very few training programs for increasing my skills. To survive in the garment and get a promotion, I have to improve my skills. When I get free time, I go to my senior colleagues to develop my skills, which are highly related to my subjective well-being." Interview with L

"Junior female garment workers try to have a good relationship with seniors to enrich their knowledge and skills about the work. This makes them skillful workers." Interview with employer

Participant K does not protest when learning from seniors who have rough behavior. She keeps calm and has endurance during learning time:

"I always want to learn from the skilled person for my betterment. I do not protest if they do something wrong because I want to learn skills from them. I try to develop my skills from seniors with lobbying." Interview with K

Having faith in religions

The findings of the interviews reveal that religion plays an important role in subjective well-being. The single female garment workers believed that religion is an important strategy for their happiness. Participants F and N are Muslim, shared how their religion makes them subjectively well:

"I am a Muslim woman. I believe that everything happens for the welfare of the people. Now, my life is going through financial and other types of crises, but Alhamdulillah (praise of Almighty). I think the Almighty is testing me with problems. If I have patience, I will be rewarded in the hereafter. As a result, I feel happy in every moment." Interview with F

"I believe that everything is happening under the direction of Almighty Allah. If I have patience, pray every day for my betterment, and have faith in the Almighty fully, one day Allah will change my situation. Because no one can change his/her fortune without the grace of the Almighty. This belief in Almighty makes me well." Interview with N

Personal growth and relationship are important indicators of subjective well-being. Participants build up new relationships with colleagues and neighbors, technically avoid the programs which require money, keep their self-confidence up, and have faith in religion to make themselves subjectively well.

8.2.3.3 Meaning and purpose of life well-being strategies

Everybody has a goal and a purpose for where they want to go. At the same, people know that their asset exists to achieve the target. If the target is not fulfilled, then an unbalanced situation has emerged. Keeping balance is important for subjective well-being. The participants have an aim in life, but they use various strategies to keep balance in the perspective of life's purpose.

Feeling self-satisfaction in every sphere of their life with what they have

Participants know what they have, their capacities, and their capabilities. Most of them are satisfied with what they get, which is the best strategy for subjective well-being. Participant A explained her high expectations at the early stage of the garment industry, which made her unhappy:

"At first, I came to Gazipur, saw people using cars, good vehicles, and having a luxury life. A few months later of starting my garment job, I was frustrated because of my past expectation. I realized that if I compare myself with people who have money, will be a mental patient. Now, I do not compare myself with others, and I'm always satisfied with what I have." Interview with A

The results of the interviews reveal that low expectations can bring happiness. Similarly, self-satisfaction with what we have in every sphere of life opens the door to subjective well-being. Participant H takes a good strategy for subjective well-being:

"If you want to keep your life with well-being, then never be dissatisfied with what you have. Alhamdulillah (praise of almighty) I am fine now because I do not hanker for what is out of my reach." Interview with H

Participant N has many problems, but she is satisfied because her demand is limited, and she is happy with what she has:

"I have a limited income with many necessities. At this moment, naturally, people are not satisfied because of their demands. For being well, I believe that having self-satisfaction with his/her capacity is important. I maintain the same strategy." Interview with N

Feeling good and positive about oneself and accepting limitations

Positive thinking can satisfy everyone in any critical situation and negative thinking damages inner strength. Participant C thinks positive and accepts difficulties coordinately, which helps her subjective well-being:

"I always feel positive about myself. In any circumstance which inspires me to go further. For example- when I was divorced, I came to Gazipur to work in the garment industry. People ignored me for being a divorced woman, but I was not worried. Rather, I took it positively, which inspired me to go further." Interview with C

Healthy human beings have to accept their limitations. The study shows that participants accept their limitation and think that they are less capable than others, which give them satisfaction. At the same, accepting limitation give them self-motivation, which is important for subjective well-being.

"I am not educated, work in a lower position, have many limitations, differently from educated people. When I feel bad, I think I am less qualified and try to accept my limitation. This acceptance of limitation helps me stay well." Interview with F

"I have 100 taka (1.2 dollars), but I am thinking I have 10000 taka (120 dollars). This example is about me. I know what I am, what I can do, and what my ambition should be. Therefore, better try to accept my limitations and take self-motivation for a further better position." Interview with K

Direct attempts (blaming, self-regulating, and developing skills)

People are always happy if they blame others for any problems. This blaming tendency helps the female garment workers happy. Participant B described:

"When I see the problem is created by my fault, it increases mental stress. This is bad for me. As a result, I comfort myself blaming others for the problems. I know this is a bad strategy, but I do it for my mental satisfaction." Interview with B

Eudaimonia aspects are vital issues for subjective well-being. The participants used various strategies, such as focusing on feeling freedom rather than living a restricted life, having good relationships with the neighbors who can come to help them, keeping confidence, having faith in the region, and promoting self-satisfaction by accepting limitations, all of which make them subjectively well.

To sum up, the less-educated single female garment workers in Bangladesh face many problems in the cities rather than in villages. Their objective well-being dimensions are not satisfactory, but some strategies in domain issues, feelings, affect, and eudaimonia aspects help them to continue subjectively well.

8.3 Conclusion

The main purpose of this chapter was to determine the subjective well-being strategies of single female garment workers. The results of the interviews were based on the research questions and were thematically analyzed. The findings from the study show that single female garment workers use various strategies for their life satisfaction, affect, and eudaimonia aspects. First, life satisfaction in domain issues is an important element for subjective well-being. The garment industry employs more single females rather than other females. The study reveals that financial management was an important issue for them because most of them send money to their parents in villages. They get very few wages but the living cost in Gazipur city is higher than their income. For example, Khan et al., (2016) estimated that the minimum living cost in Gazipur for a single person is 13,630 BDT (US$177). The economy is a domain issue that is related to life satisfaction. The single female garment workers use various initiatives or strategies to keep a balance between income and expenditure that reduce the cost- for instance, every week/month they keep some amount of money in Matir Bank (coin box). This money is used during an emergency. The surety of getting money at crisis time can keep them tension-free, which is important for subjective well-being. Another strategy was to borrow money and pursue the rest of the goods during the financial crisis time. When they get the wages, they repay the loans that reduce their financial tension. The next strategy was to live in a shared room and share the daily necessities with colleagues and friends because they have no families in cities, which minimizes their daily costs. It is revealed that their income is lower than

the expenditure in Gazipur. If they live in a single room and bear the total cost, it would be tough to survive the rest of the month. Thereby, they share the living room, food, and clothing, reducing their cost sharply. Hossain et. al. (2016) mentioned that 95 percent of single female workers share the living room. This strategy helps the female workers to cut down dramatically their daily costs and keep a balance between income and expenditure, which is an important factor for their subjective well-being. Besides the financial issues, the workplace is another aspect of subjective well-being. The study reveals that having good behavior with bosses can make the workplace more favorable to the workers. Employers give priority to single women who obey their rules (Rahman and Rahman, 2020). There are many examples of workers getting benefits from the employers for their good relationship with them, such as overtime with payment and receiving money for break time. Otherwise, employers pressure workers, which is a barrier to their subjective well-being.

The second aspect of subjective well-being is affect issues. The affect can be positive or negative. Subjective well-being is possible when the negative issues are minimized, and the positive aspects are increased. The study shows that many incidents increase negativity. The negative issues impact on emotion and increase stress, sadness, and worry. The single female garment workers take various strategies that help them minimize the negative issues- for instance, sharing their feelings with families or friends while facing problems can minimize the mental stress, depression, anger, and worries of the female workers because their supporters give them inspiration. The incident of harassment sometimes occurs when the workers are alone at night. In 2020, a woman worker was raped when she was returning home alone (Dhaka Tribune, 2020). Thereby, going in groups was the best strategy to avoid these incidents. The other strategies are comparing themselves with the lower-class people and compromising with problems. Because comparing with the upper-class people always increases unhappiness. The study further shows that being busy all the time, avoiding loneliness, and using their imagination make them happy. When the participants spend time alone, tensions automatically come to their minds. Consequently, they avoid loneliness and always keep themselves busy at work, or gossip with others. In addition, positive thinking removes unhappiness, participants think positively about their future in any critical situations, which makes them happy.

The eudaimonia aspect is the third issue of subjective well-being. It includes the relationships with families and society. These are effective strategies for subjective well-being. The material problems get less priority if compared to the relationships. The single female garment workers maintain good relationships with parents, colleagues, and dearest

friends. Parents give them mental support in any critical situation, neighbors come forward to help them at any time, and colleagues or friends talk to them every time, removing any feelings of sadness automatically. These strategies keep the individuals tension-free, which is a pre-condition for happiness (Eston & Visser, 2008). Another important strategy was freedom. The study shows that female garment workers migrated from rural areas due to the rural restricted life. In cities, despite many problems, the freedom in their personal life removed their sorrow and sadness. Last, was self-motivation comparing their capacities and accepting their limitations easily. This way of thinking helped them to gather self-motivation to overcome their limitations and gave them self-satisfaction, even with their limited facilities, which was a good strategy for subjective well-being.

The chapter illustrates the subjective well-being strategies of the female garment workers in Bangladesh. Many strategies that helped the female workers to keep themselves well have been identified. This chapter is based on one group of female workers. We cannot justify, triangulate the results, or make an effective discussion and conclusion considering the results of only one group of female garment workers. There are other groups working in the garment industry. For the triangulation of data, it was needed another in-depth interview with another group of female workers. The study conducted another in-depth interview with female garment workers who have children. The next chapter is the results of the interviews of that group. The discussion of this chapter is given in chapter eleven, where the other group of female garment workers' interview results was integrated. Thus, chapter eleven is a rich discussion chapter.

CHAPTER NINE

Strategies of the female garment workers with children in Bangladesh for enhancing subjective well-being

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9.1 Introduction

9.2 Results of the interviews

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9.3 Conclusion

9.1 Introduction

One of the research inquiries of the study was to identify the subjective well-being strategies of the female garment workers who have children (FGWC)[26]. Six FGWCs were selected for in-depth interviews. This chapter is the results of the interviews with the FGWC about their subjective well-being strategies, KII, and observations. Between 20 and 30 percent of female garment workers have children (War on want, 2011). Like single female garment workers, the female workers with children face various problems in the garment industry and at home. In the garment industry, their wages continue to be limited to the ones of the single workers, but in this case, they moreover have family members living with them, including children, and sustaining more than three people living in the city area is something difficult to do continuously with such financial limitation (Naved et al., 2018). The garment industry always pressures the workers to work more, which also increases the vulnerability of their children (Begum et al., 2010). The FGWCs have children who stay at home alone, and the mothers feel tension thinking about what their children might be doing while they work (Naved et al., 2018). After coming back home from the garment industry, they become busy with household work without being able to rest, which can impact on their physical and mental health (Mahmud et al., 2018). Most of them have no helping hand to resort to or someone who will manage their family and children (Mahmud, 2020). It is really tough for female workers to maintain their lives besides their job in the garment industry (Farhana et al., 2015). In contrast, most of the FGWC feel positive and happy about their present situations (Naved et al., 2018). The findings of the literature revealed a contradictory enigma, where, although the female garment workers with children faced various problems, they feel happy. Therefore, the author conducted a qualitative survey (questionnaire) to measure the current well-being situations of the participants. The findings of the qualitative survey (see chapter seven) showed that their objective well-being dimensions are poor, but they are not dissatisfied or unhappy, but rather they are subjectively well. The results did not match the ones that should be expected from the current subjective well-being approach and models. Here, the question about the existence of strategies that help them to improve their subjective well-being was raised. First, an in-depth interview was conducted among single female garment workers (chapter eight) but more groups of female workers were needed to triangulate the data. Thereby, another in-depth interview was conducted on the same issue (to identify the subjective well-being strategies) with FGWC. A modified model was drawn (details in methodology chapter, figure-6.7) as a guideline to conduct this study.

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26. Women, who are married and have children

9.2 Results of the interviews

Participants were asked mainly about three areas of subjective well-being strategies: I- Life satisfaction strategies in the domain; II Affect and emotional well-being strategies; and III- Eudaimonia aspects subjective well-being strategies (Appendix 4). The results have been discussed broadly under themes and subthemes with the narratives of the participants to enrich the results. The results of KII have been given under themes within boxes that appear alongside the main text. The author categorized the results of the interviews under three headings (9.2.1 to 9.2.3) based on interview questions (I, II, & III). All themes and sub-themes were decorated/put under the three headings on three tables (Tables 9.2,9.3& 9.4). Table 9.1 discusses the personal information of the participants. The first heading 9.2.1 (themes 9.2.1.1 to 9.2.1.3 in table 9.2) contains the life satisfaction strategies of subjective well-being in domain issues of the participants. The second heading 9.2.2 (themes 9.2.2.1 to 9.2.2.2 in table 9.3) discuss the subjective well-being strategies in affect, emotional aspects, and personal feelings of the respondents. And the last heading 9.2.3 (themes 9.2.3.1 to 9.2.3.3 in table 9.4) is the subjective well-being strategies of the participants in Eudaimonia aspects. Pseudonyms were used in the narratives of the respondents to protect their anonymity.

Table 9.1

Personal and demographic information of female garment workers who have children

Name (pseudonym)	Age (Years)	Education	Job status	Working time (hours daily)	Wages (thousand TK)	Savings (hundred TK)	Now living with	Migrated from (district)
O	35	Class five	Finishing	10-11	9-10	1000	Family	Gaibandha
P	30	Class five	Sewing	11-12	9-10	1500	Family	Panchagarh
Q	21	Class eight	Cutting	11-12	10-11	Not fixed	Family	Rangpur
R	30	Class five	Sewing	10-11	8-9	800	Family	Khulna
S	35	Class six	Cutting	11-12	8-9	1000	Family	Magura
T	29	Class five	Sewing	10-11	9-10	500	Family	Kurigram

Source: The author (interview with female garment workers who have children)

Table 9.1 reveals that the age range of the participants is from 21 to 35 years. Most of them work in the sewing section for an average of ten and a half hours per day, receive between 9 and 10 thousand taka (Bangladeshi currency) [Note: 100 taka= 133 Yen] in wages per month, save their money on different ways, and live in shared rooms with their families.

9.2.1 Strategies of the participants for enhancing subjective well-being in domain issues

In domain issues six matters are included in total: financial, job, health, housing, leisure, and environmental. Satisfaction in these six categories is very important for subjective well-being. When the female garment workers with children face, they use various strategies for improving their subjective well-being. The strategies of participants for life satisfaction have been summarized with the responses in table 9.2, with themes and subthemes.

Table 9.2

Summary of the life satisfaction strategies in domain issues

Themes	Sub-themes/categories	Responses (N=6)
Wages and income well-being strategies	Saving money, including matir bank (Coin box) and doing overtime, to safeguard for an emergency time	5
	Going to the market at the last moment of the day, buying goods the rest from the local store, and having meals later than other family members	6
	Borrowing, sharing, and bartering	6
Workplace well-being strategies	Trying to satisfy seniors and bosses with good behavior and sharing experiences with husband	4
	Using CCTV [27] and complain box can tackle the unexpected situations	3
	Thinking that dealing with rough behavior is part of working in the garment industry	6
Health and housing well-being strategies	Using traditional medicine and pretending to be sick to take leave	4
	Living in a low rent house and sharing it with family	6

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27. Closed Circuit Television

Family management	Sharing childcare and household work with neighbors and family members	4
	Sending children to live with grandparents in villages	4
	Sending children to local Madrasah (educational institution)	3
	Feeling like a machine	5

Source: The author (interview with female garment workers who have children)

9.2.1.1 Wages and income well-being strategies

Income and wealth are good components of the well-being of people. If people have sufficient income, they can solve their problems and that can bring well-being. In contrast, lower-income people suffer to fulfill their daily necessities. The female garment workers with children get low wages, income is limited, which makes it tough to maintain their own and their family's life. After all, some strategies help them balance their income and expenditure, such as going to the local market at the last hours, borrowing and sharing everything, including food and money, and saving money in the coin box.

Saving money, including matir bank (coin box) and doing overtime, to safeguard for an emergency time

Saving plays an important role in critical times. Every month, participants keep a few amounts of money with their parents or companion to tackle emergencies. Participants P and Q use the same strategy, which helps them to have savings at the time of an emergency:

"We are both working. Husband and wife. After getting the salary, I send 4000 taka ($45) as soon as possible to my parents. When I need the money, I get it back from them. This is the best strategy to keep the money safe." Interview with P

"I do save in a bank account every month. I know if I have it in cash with me, on the last day of the month I will be empty-handed. Therefore, I run like a miser to save money. At the time of emergency, I can have it back." Interview with Q

Participant S tries to increase her income through contractual work. This way, she increases her income to the point that it covers her expenditure. When she overcomes her expenditure, she feels well.

"To earn more, I made a contract with a clothing shop to sew cloth. I do the contract work after coming back home and during the weekend, from here I earn an extra

1500/2000 taka ($20) every month. This money helps me a lot to keep my well-being." Interview with S

Well-being is not possible to be achieved without having money at emergency times. The female garment workers keep money in a safe place to be utilized at emergency times.

Going to the market at the last moment of the day, buying goods the rest from the local store, and having meals later than other family members

Daily necessities, including food, are becoming more expensive in Bangladesh. In contrast, the income of garment workers is not increasing. At the closing time of food markets, the sellers give a good discount, so at that time participants go to the market to buy the things they need. This way, they reduce their cost, and when this happens, they automatically have a sense of well-being. Participants O and Q use the same strategy to reduce costs during mealtimes:

> *"At present, almost all food is costly and three people in my family are working in the garment industry. Every Friday (weekend) evening I buy rice, vegetables, eggs, and other food items. At this time the store provides a discount on the products."* Interview with O

> *"We feed good food to my son and I eat later the leftovers. If I eat along with them, they'll end up eating less of the good food because it's not sufficient."* Interview with Q

Borrowing, sharing, and bartering

Sharing is an ideal technique to reduce financial costs. Participants share their daily necessities with family members. They share their clothes with their daughters or mother, which is the best strategy to deal with clothes from the perspective of finance. Participants O and R explained:

> *"Comfortable clothes are costly at present time. We use a strategy - I, my daughter-in-law, and my mother share the same clothes. My husband and my son share their clothes to reduce the clothing cost."* Interview with O

> *"My mother and I have about the same physical structure. I share clothes with her. I use a cloth one year then I send it to my mother, and then she sends her used cloth to me after one year."* Interview with R

Being empty-handed enhances stress and tension, which is a barrier to subjective well-being. Participant P borrows the necessities, including money, from neighbors and colleagues. At the same, she buys goods the rest from a near store. She pays back when she receives her wages. These strategies reduce tension, which is an important indicator of subjective well-being.

> *"I borrow money from my colleagues when I'm in a crisis. Equally, other colleagues take from me. I also buy the rest of the goods from the local store when I'm empty-handed and give back after getting my salary. This strategy reduces my financial tension."* Interview with P

Financial issues play a role in subjective well-being. Despite the limited wages, the participants use various strategies to reduce the cost. When participants feel no tension about money, they feel subjectively well.

9.2.1.2 Workplace well-being strategies

A good working environment can motivate the workers to put more effort into their work. Participants' experiences of the workplace are varied. Besides, some strategies play a role in overcoming the workplace problems, such as having good behavior with seniors, imagining themselves as prisoners, and dropping a complaint letter in the complaint box.

Trying to satisfy seniors and bosses with good behavior and sharing experiences with husband

The first strategy at the workplace is behaving well with seniors and sharing their experiences with their husbands. Employers give priority to the workers who are dedicated to work and behave well with bosses. For these workers, the negotiation or discussion is easier than for other ones. Regarding the benefits for the workers, the bosses ignore the claims to increase the facilities. At least the workers that are known for good behavior can raise the demand for their rights; on the other hand, other workers (who do not have such good relationships with their superiors) cannot raise their voices to bosses. Most of the husbands of the married female garment workers work at the same factory as them. Participants P and S explained:

> *"I use some techniques to be in a good situation in the garment industry, like always appreciating the seniors, although I do complain sometimes in the complaint box, despite not protesting though the boss is wrong".* Interview with S

> *"I always try to avoid any complexities. After all, I do maintain good relationships with colleagues and senior bosses. It is very helpful to minimize problems. Sometimes*

I share my experiences with my husband, and he handles the situations.'' Interview with P

Good behavior can normalize a critical situation. The participants use this strategy in the workplace.

Using the CCTV and complain box can tackle the unexpected situations

The garment industry introduces CCTV and a complaint box to every factory, even on every floor of the industry. Workers can complain about anything without personal information. As a result, the offenders keep them closed in the workplace. Participant P mentioned:

"Garment industry has set up CCTV in some places and has installed a complaint box. Whenever somebody tries to harass me, I stand in front of a CCTV. This is a modern strategy to avoid unexpected situations. Sometimes, I drop a complaint letter in the complaint box." Interview with P

Thinking and dealing with rough behavior is part of working in the garment industry.

Most of the bosses (supervisors) of the garment industry are male. They put pressure on their subordinate workers to work more. Participant R has the same experience. Her boss comes to visit every hour and tells her to hurry, sometimes saying negative words, which she ignored it to avoid stress:

"Working environment is not bad but the bosses are very strict. They say, ''please do it fast, otherwise your salary will be deducted''. Even if I complete my assigned task, the boss says ''hurry up and do more''. I forget about everything and think that listening to the negative behavior of seniors is part of my job. Because, if I remember their words at work time, I will be a mess." Interview with R

Participant Q said that it seems like the rough behavior is a part of her job because the boss somehow keeps telling her to work more:

"From 8 am to 7 or 8 pm is a regular duty. Occasionally, working time is extended to 10 or 11 pm. If I fulfill every working hour and daily production, they will not say any negative words, but they will still say to do it fast. Their behavior is sometimes good and sometimes bad. I think rough behavior is a part of the garment industry." Interview with Q

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The workplace is an important element of subjective well-being. Participants face various problems in the garment industry, but their coping mechanism created a good environment for other female workers in the industry.

9.2.1.3 Health and housing well-being strategies

As human beings, female garment workers with children need to fulfill their basic needs. Health and good housing are the most essential needs of individuals. Participants try to fulfill these two needs within their limited wages, through some strategies, such as living in shared housing and taking local medicine to treat their health.

Using traditional medicine and pretending to be sick to take leave

Traditional medicine includes the use of herbs and their derivatives, homeopathic treatments, and local pharmacies. These three options have cheap costs and large availability. Participants O and Q go to their local pharmacy and homeopathy chamber to take medicine:

> *"I work the whole working time while standing up. Several times I have suffered from back pain, skin diseases, fever, and diarrhea. The garment industry provides us very few medicines, so I go to the local pharmacy, and they provide me the necessary medicine, which is not expensive.*" Interview with O

> *"I have a disease that I got from my parents, called asthma. Several times I've felt sick and have gone to the nearest government hospital, but the doctor there does not treat me friendly. Now, I go to the local pharmacy when feeling very sick."* Interview with Q

Menstruation is not the only problem, but it's one that causes pain in virtually all female garment workers. The garment industry sometimes allows the workers to take medical leaves, but most of the time it's a right that is denied to them. Participant P sometimes pretends to be senseless patient, which allows her to leave:

> *"At menstruation time, I go to the doctor (assigned by the garment industry) by taking a gate pass (leave). The doctor provides me 30-minute rest and then, again I must go back to work; the medical leave depends on the doctor and the boss. Sometimes they do not allow you to leave, so I act like a senseless person and they give me one to two hours left."* Interview with P

Living in a low-rent house and sharing with family

House rent is high in the cities of Bangladesh. Participants get low wages by which it is impossible to rent a good house. Most of the participants rent one or two rooms and share them with family members. This strategy reduces their living expense. The low-cost house brings them relief from house rent pressure, which is important for their subjective well-being. Participants O and Q mentioned their narratives:

> *"We have borrowed two rooms. Two of my children, my husband and I live in a room and my eldest son and his wife live in another room. There's one common toilet and one kitchen. Sharing is the best strategy to reduce the living cost."* Interview with O

> *"I live in a place where 11 families live in 11 rooms. It is a kind of slum area. For 11 families, there are three common bathrooms and three kitchens. Everyday morning, we do the maintenance for the toilet and cook our meals. I use the kitchen and toilet at midnight while everybody sleeps."* Interview with Q

It is clear that participants reduce their housing costs by living in shared rooms. Similarly, they avoid private hospitals and always go to the local pharmacy to take medicine. These strategies help them to reduce the cost.

9.2.1.4 Family management

Family is important. Bangladeshi people have strong family relations from which they get support. Participants have children and other family members. Most of the time, it is difficult for them to manage the family while doing their jobs. Keeping the family well is a pre-condition of subjective well-being. Caring for children is a vital issue for family management. Participants go to the garment industry in the morning and come back at night. Who will take care of their children? To keep the family well, their neighborhood, parents, and the local Madrasah (school) play a significant role.

Sharing childcare and housework with neighbors and family members

Participants' first strategy for their family management is sharing childcare and housework with neighbors. Participant O has children, she shares childcare with other workers in the same situation using an alternation system. For example, she takes a one-day leave from work per week to take care of her own child and to take care of the children of other 5 or 6 working women. On the other weekdays when she must work, other women take leaves to take care of the children:

> *"I share the caring of children with my neighbors. We are many families living within a small area. Sometimes I take a leave and care of the children, including the ones of*

others. At the same, on other days, other women take leaves and care for all children." Interview with O

Besides neighbors, the family members, including parents, brothers, and sisters play a vital role in caring for children and managing the household work. Thereby, participants can feel relaxed regarding their home responsibilities. Thus, the relaxed situation brings them happiness. Participants T and S explained the role of the family in childcaring and household work:

> "*My brother and sister, along with their families, live beside my house. We share the care of our children and household work. Two days a week, I take responsibility for their families and children. The rest of the days, they do the same for me.*" Interview with T

> "*My parents live in a village. When I was eight months pregnant, my mother came to my house and stayed with me until my child was six months old. She helped me a lot to take care of my children and to do household work.*" Interview with S

Sending children to live with their grandparents in villages

It is a very common practice for female garment workers to send their children to live with their parents in the village when the child is one year old. Participant R felt insecure about her children being raised in the cities, and as a result, she sent them to a village:

> "*My younger sister came to my house and took care of my children for one year. One year later, I sent my children to my parents who live in the village. Because I go to the garment in the morning and only come back home at night. Where would be the security of my children living alone in the urban area? Rather, I prefer that my parents take care of my*

> "*It is true that we have a limited capacity of daycare. There are very few female workers who get a chance to keep their children in garment's daycare.*" Interview with employer

> *children. I wanted to bring my parents to Gazipur, but it would be tough for me to bear the total cost if they came to my house. In addition, education is more costly in urban areas than in rural ones. Now, my son and daughter are going to school in the village.*" Interview with R

Participant P wanted her children to be kept in the daycare of the garment industry but did not get a chance. She had no known person who could take care of her child. A few days later, she sent her baby to her parents in the village:

"I have sent my child to my parents who live in the village. Now, I have no tension, they take care of my child properly. I believe my parents will take care of my child properly." Interview with P

In developing countries like Bangladesh, parents play a vital role in caring of children because of limited income and insufficient daycare centers.

Sending children to local Madrasah (religious educational institution)

The garment industry has recently introduced daycare centers, but they are still very limited. Only 1 to 5 percent of workers get a chance to keep their children in daycares. In contrast, there are no government daycares for them, and the few private daycares that exist are costly. As a result, Participant Q sends her children to the local Madrasah:

"Only 15 newborns' mothers get a chance to keep their children in the garment's daycare center. On the other hand, there are 5 thousand women working. It is a kind of eyewash, a joke, that for the 5 thousand workers there's only one daycare center. When my child was seven years old, I brought him with me and registered him in the local Madrasah. When I go to the garment factory in the morning, I send him to Madrasah and bring him back home in the evening, when I come back from work. This is a good strategy to take care of children." Interview with Q

"When my children were at their early age, my mother came to my house and took care of them for six months. When my children were two and half years old, they were sent to villages to my parents and returned to me at five years old. Now, I send them to the local Madrasah in the morning and they return home in the evening. I feel good when they stay at the Madrasah." Interview with S

Family management is difficult for female garment workers, especially those who have children. If the family is managed properly, they feel good and free from stress. At the same, the complexities of the family are the main barrier to their subjective well-being.

To sum up, life satisfaction in domain issues means the absence of financial, work-related, housing environment-related, and family management-related types of tension. Participants have problems in these matters but various strategies improve their situation in their domain issues, such as sharing and borrowing their daily necessities to reduce the daily cost; sometimes ignoring unpleasant things and having good relationships to keep their job secured; sharing the house with family members; and sharing the weight of childcare with family members, neighborhood, and local institutions. These strategies keep them tension-free in domain issues, which is a pre-condition of subjective well-being.

9.2.2 Strategies of the participants for enhancing subjective well-being in affect issues

Affects are divided into two types- positive and negative. Positive affect includes positive emotions, such as the experience of happiness, joy, and contentment. Negative affect, on the other hand, captures the experience of unpleasant emotional states, such as sadness, anger, fear, and anxiety. Both positive and negative affects are highly related to subjective well-being. Participants try to avoid the negative issues that impact their emotions and feelings. Similarly, some mechanisms help them increase their positive feelings. Table 9.3 summarized the strategies into the themes related to the positive and negative affects strategies.

Table 9.3

Summary of the subjective well-being strategies in affects

Themes	Sub-themes	Responses (N=6)
Negative affects coping strategies	Keeping calm and forgetting about the negative things are the best policy for being well	4
	Talking loudly to avoid unexpected situations	3
	Sharing with families and colleagues	5
	Walking in groups to go and come back from industry	4
	Keeping photos of children in wallets/ ID cards	3
Positive affects well-being strategies	Comparing themselves with lower-class people and compromising with problems	5
	Imagining a brighter future for their children and thinking of the problems as a compulsory part of life	4
	Pretending to be a person with disabilities and avoiding negative issues	4
	Having lower-expectations and a low-quality lifestyle	5
	Keeping themselves constantly busy	5
	Loving and having good relationships with family	5
	Playing with children, having lots of recreation.	6

Source: The author (interview with female garment workers who have children)

9.2.2.1 Negative affect coping strategies

Negative affect directly impacts on people's subjective well-being. It includes feelings like sadness, anger, fear, and anxiety. Female garment workers sometimes feel negative affect from their experiences both at home and in working places, which can hamper their

happiness. Participants try to control their negative affect by taking various strategies such as keeping themselves calm in every situation, sharing with the nearest one, and maintaining a group that increases their feeling of safety.

Keeping calm and forgetting about the negative things are the best policy for being well

The results of the interviews show that the first strategy they use is to keep calm in any critical situation. Participants P and Q use the same strategies in the garment industry. They try to avoid the negative affects by keeping calm and forgetting the negativity:

> *"Not only in the garment industry but also in other industries, problems and sorrow are common issues. If I remember the incidents in the garment industry, I will not want to continue my job there, increasing my stress. Better if I every day forget everything that happened in the garment industry. That reduces my negativity."* Interview with P

> *"I accept everything, do not react to any bad situation, and keep silent in the garment industry. When I come out from the working place I forget about the negative words or activities, negligence, rough behavior, and mental pressure that have happened there. For example- If the boss has a rough behavior with me, I will not protest, which means no further problem will be created."* Interview with Q

Talking loudly to avoid unexpected situations

Calmness works in the workplace but talking loudly is more effective outside of it during emergency times. On the streets, the teaser sometimes harasses the female workers by talking roughly and making sexual remarks. Participant T explained that she talked loudly when a boy tried to disturb her, causing the surrounding people came forward to help her and making the teaser run away:

> *"One day I came home from the garment industry. A young man came to me and made sexual remarks towards me. I talked loudly, saw that some people came to me, and explained what was happening. Suddenly, the teaser rapidly ran away."* Interview with T

Sharing with families and colleagues

The study shows that, like other working women, female garment workers feel sorrow for various factors, but they can cope with these situations. Participants Q and S had many experiences of stress and tension, but their coping strategies helped them to tackle the situations:

"I have a good friend who shares her everything with me and I share everything with her. We both are working in the same industry and live in the same place. When I feel sorrow, I then share it with her. Therefore, my sorrow is minimized." Interview with Q

"Most of the time I felt stress and thought about suicide due to the pressure from children, the environment, and other complexities. Then I shared it with my colleagues and family. They helped me to tackle these situations." Interview with S

Sharing sorrow and sadness are very important actions to keep subjective wellness. There are known examples of people who committed suicide because they were under a lot of stress but did not, or could not, share it with anyone.

Walking in groups to go and come back from industry

When the female garment workers walk alone, other people, especially men, can disturb them. Therefore, the participants maintain a group to go and come from the garment industry. When they walk in a group, nobody disturbs them. Participant R maintains a group to go to and come from the garment industry:

"I am not a young woman, I'm 35 years old. Naturally, people do not disturb me on the street. Either way, I go to and come from the industry together with others to avoid outside problems." Interview with R

Keeping photos of children in wallets/ ID cards

The results of the interviews reveal that this is a new and important strategy for female garment workers. Most of the participants keep a photo of their children in their wallet or ID card so that when they feel tired or upset they can look at it and imagine a brighter

Picture 9.1:
ID card of a worker

Designation : Jr. QI
Department : Assembly
Section : Finishing
Sub Section :
Nature of Work : Permanent
Date of Joining: 4 Jul, 2019

future for the baby, which removes their tiredness and increases happiness.

"At 9 a.m. I start working in the garment industry and finish at 8 p.m., including two break times (1 hour+15 minutes), which causes me tiredness, sickness, and makes me feel upset. To minimize my sorrow, I keep the photos of my baby on the industry's ID card. I look at the photo of my children and that removes my tiredness". Interview with P

To avoid negative affect, participants share their sorrow and anger with families and colleagues, always try to be calm and quiet in the garment industry, do not protest

"I saw a woman worker put her baby's photo in the ID card beside her photo. I asked her why she did it. She said, the photo of my children gives me energy and helps removing my sadness during working time''." Interview with employer

upsetting situations in the workplace, and maintain a group for walking outside. These strategies reduce their issues, which is important for their subjective well-being.

9.2.2.2 Positive affects well-being strategies

Positive affect includes happiness, joy, and contentment. Besides coping with the negative affect, some strategies aim to bring positive affect to female garment workers. People are subjectively well when they can cope with negative affect and feel the positive affect. Participants used various strategies for both positive and negative affect. They do not compare themselves with the upper-class people, have very low expectations, nurture good relationships within their family, play with children, keep photos of children in their belongings, and keep themselves constantly busy, all of which make them subjectively well.

Comparing themselves with lower-class people and compromising with problems
Most of the participants try to keep themselves happy in any circumstance. The act of comparing themselves with the upper-class people makes them unhappy. Participant T did compare herself with the upper-class people, which was one of the causes of her unhappiness. Now, she does not compare herself with the upper-class and would rather compare herself with the lower-class people, which brings her happiness:

"At the beginning of my garment working life, I compared myself with the people who had their own car and home, which worsened my depression. Now, I compare myself with the people from the lower classes who have no money to buy food or no shelter and live in an open place. This strategy keeps me stress-free." Interview with T

Imagining a brighter future for their children and thinking of the problems as a compulsory part of life

Hope can bring sudden happiness. People might think that this is a negative strategy because it could mean that the workers always give up. But this is not true. The participants narrated that when they live surrounded by many problems and have limited opportunities to overcome them. If they always think about their present problems, stress and negative thinking will hamper their daily life, therefore, to skip the present problems, they imagine and work hard for a better future. The findings of the study show that participants have hope for a brighter future of their own and for their children. They give time and money to their children, hoping that one day they will graduate, have a good job, and get a handsome wage so that their crisis and sorrow will be over.

> *"I have a boy who is going to school. Every day I think, my son will graduate, get a good job and tell me to resign from garment work. This hope is a way to my happiness."* Interview with T

Pretending to be a person with disabilities and avoiding negative issues

Participants believe that people with disabilities have no enemies. Sometimes workers seem like they are blind, hear-impaired, and dumb, although they are none of these. Participants' acting in the garment industry keeps their job secured, which is important for being well.

> *"There's no way to avoid having some workplace problems. At the beginning of my work in the garment industry, I did not take any inappropriate behavior easily, so I raised my voice and I was fired. Now, I am habituated with these. I act like a blind person to evade unexpected issues, keeping my job secured."* Interview with O

Having lower expectations and low-quality lifestyles

High ambition and expectation can sometimes create unhappiness if people cannot achieve their goals. The study illustrates that female workers who have high expectations are the most unhappy. Consequently, participants have very few and low expectations, which helps them to be happy. At the same, they maintain a low-quality lifestyle to balance with living expenditures. Participant P has very low expectations, which brings her happiness:

> *"I try to fulfill daily necessities within my capacities. I go to the garment factory on foot, skipping vehicles. I have very low expectations and keep living my life at a normal level, which reduces my cost. That's why I have no tension about living a high-quality lifestyle."* Interview with P

Keeping themselves constantly busy

Participants believe that busier workers are happier than less-busy ones. Their sadness and sorrow may be brought back to their minds if they spend time alone. As a result, participants P and R always keep themselves busy to avoid sadness. They had bitter experiences when they had more free time and spent it alone:

"I try to keep myself busy with family and cooking. A few years ago, I did not talk properly to colleagues and spent my time alone. A few months later I could not concentrate on my work because of depression and sadness. After marriage, I became busy with my family and household work besides garment work. Now, I have no time to feel tension." Interview with P

"I have family, colleagues, and neighbors. After coming back from the garment industry, I talk to my family and complete the household work, spend time with my family, and sometimes gossip with my neighbors. Being this busy keeps me tension-free." Interview with R

Keeping oneself constantly busy is a mind-blowing strategy for being subjectively well. This is one of the participants' best strategies.

Loving and having good relationships with family

In Bangladesh, people usually have a good familial relationship, which is important for a person's subjective well-being. When one family member faces problems, other members come forward to help him/her. Participants S and P maintain good relationships with family. Their parents always come forward to help them mentally:

"I maintain a good relationship with my parents for my benefit. When I feel sorrow, I share it with my parents, who love me a lot. They give me mental support, which gives me energy." Interview with S

"I have a good relationship with my family, especially with my parents and neighbors. They come to help in case of any circumstances or problems. Relatives! I try to avoid them; they consume time and money." Interview with P

Playing with children, having lots of recreation.

People fulfill their recreation by playing, watching TV, and traveling. In contrast, the results of the interviews reveal that for the participants' recreation means their family and children, which also means indoor recreation. Participants who live with their children spend time playing and outing with them. Those whose children live in the villages talk

over the phone to them every day. Participant T has two children who live with her in Gazipur, and every day she spends lots of time with them:

"When I come back from the garment industry with sorrow in mind, I see my children's faces and play with them at home. Believe me, within a few minutes I feel fresh and my sorrow disappears." Interview with T

Positive and negative affect impact on subjective well-being. The female garment workers with children minimize their negative affects by keeping themselves calm in the workplace; sharing their sorrow and sadness with the nearest one; and maintaining a group for walking outside the factories. At the same, participants do not compare themselves with the upper-class people; always have low expectations and good relationships with families; keep themselves busy; play with children to create positive affect. These strategies help them to reduce the negative affect and to increase positive affect, which makes them subjectively well.

9.2.3 Subjective well-being strategies in eudaimonia aspects of the participants

In addition to life satisfaction and affect, which focus on a person's experiences (current or recalled), some definitions of subjective well-being found in the psychological literature include "flourishing" or "eudaimonia" well-being, such as feelings of autonomy, personal and social relationship, and the meaning of life. Table 9.4 shows summaries of the strategies that the participants use for subjective well-being in Eudaimonia aspects.

Table 9.4

Summary of subjective well-being strategies in Eudaimonia aspects

Themes	Sub-themes	Responses (N=6)
Autonomy well-being strategies	Having self-determination in life and focusing on urban freedom	5
Personal growth and relationship well-being strategies	Cutting off relations with relatives and building up new relationships with neighbors and colleagues	5
	Going to the park and ignoring social gatherings that cost money	5
	Focusing on self-actualization rather than self-degradation	4

	Good relationship with seniors to enrich their skills	4
	Having faith in religions	5
Meaning and Purpose in life well-being strategies	Feeling self-satisfaction in every sphere of their life with what they have	5
	Feeling good and positive about oneself and accepting limitations	4

Source: The author (interview with female garment workers who have children)

9.2.3.1 Autonomy well-being strategies

This is not the slavery era. People want freedom in every aspect of life. An important indicator of subjective well-being is freedom. The study shows that the participants might have other problems, but they get to have the freedom that they could not have in their past rural life. The freedom makes the participant subjectively well.

Having self-determination in life and focusing on urban freedom

Most of the participants try to have self-determination. Their problems are abolished when they feel that they have freedom. Outside of work time, they can do anything freely. When they feel sorrow, they compare their present with their past rural and restricted life, where they had very limited freedom. Participants T and S explained that they are very happy because they have total freedom:

"In the rural area, I had no freedom. Everything depended on my parent's decision. I used to think that life was a jail and that I was a prisoner. Now, I have

"I have done some research on the female migration and the female garment workers. The most important points of the migration are their rural restricted life and the possibility of the female workers to achieve urban freedom in the cities." Interview with expert

other problems, but no one can control my life. I have freedom, which makes me happy." Interview with T

"If you ask me if I am happy or not, I will say that I am happy for my freedom. My past and restricted life were painful though I had other facilities, like sufficient food and good housing." Interview with S

Enough food and other facilities cannot guarantee subjective well-being. The main and most important ingredient for that is freedom.

9.2.3.2 Personal growth and relationship well-being strategies

Bangladeshi people believe that good relationships can remove all sadness and bring happiness. The findings of the interviews reveal that the participants have the same experience. They have problems with money and other daily necessities, but they are happy because they have good relationships with family, friends, and neighbors. These are some strategies they maintain for personal growth and relationship.

Cutting off relations with relatives and building up new relationships with neighbors and colleagues

Cutting off relationships does not mean the women are unhappy or dislike the people they are avoiding. Participants sometimes cut off their unnecessary and expensive relationships with some relatives to reduce the cost. For example- if relatives come to their house and stay two or three days that means it will cost them lots of money. So they cut that kind of relationship and build up new relationships with people who will not need to stay at their home, which means that they live nearby. Participants S and R elaborated:

> *"I do not have proper time to maintain relationships with relatives; I try to avoid them for the sake of money and build up relationships with colleagues and neighbors. They come to help me in case of any crisis."* Interview with S

> *"I have almost cut relations off with relatives who are living outside of Gazipur. I have new relationships with my neighborhood and colleagues. If I face any problem, they are the first to come, and I go to them when they have a problem."* Interview with R

Good relationships with colleagues, families, and neighborhoods are the most important strategy to solve any problems, which are necessary to achieve subjective well-being.

Going to the park and ignoring social gatherings that cost money

Kids like going out to the park and to participate in various programs. The results of the interviews show that during weekends and holidays the participants go to the nearest park where there are no entry fees, and sometimes join in activities that do not require money, like open concerts.

"Social gathering means waste of time and money. I try to avoid it and go to the nearest park with the children. Sometimes I participate in colleagues' parties, such as wedding ceremonies." Interview with O

"If I will attend or not will depend on the type of gathering. I participate in some gatherings that have no financial cost or limited cost. If I see the gathering is expensive, I try to avoid it and go to entry-free parks instead." Interview with P

Focusing on self-actualization rather than self-degradation

The study shows that love and confidence are other strategies of the participants for being subjectively well. These participants are working in the garment industry for a long time compared with the single female garment workers. They know how to solve problems. Their most important strategy is having confidence. Participant T describes her self-confidence, which makes her happy:

"At the early stage of my work in the garment industry, I felt nervous for lacking confidence. When I faced a problem my stress spiked because I had low confidence. Now, I have self-confidence and can tackle any situation." Interview with T

Good relationships with seniors to enrich their skills

Promotion and wages are increased based on performance and skills. Promotion is not possible just with lobbing. If they get a promotion, then their wage will be increased, which is highly related to their subjective well-being. In the garment industry, there's a limited number of training programs for the development of workers' skills. Thereby, female workers focus on lobbying and building up good relationships with seniors who have sufficient skills. During break time, weekends, and holidays, participants ask their seniors to teach them how to operate machines and work faster while producing high-quality products. Thus, the participants become able to enrich their skills and get a promotion. Participant S indicated that she gathers more knowledge from seniors:

"I am less educated and had very limited opportunities to increase my skills in the garment industry. Most of my free time I lobbied my senior colleagues to learn from them. In this way, I developed my skills." Interview with S

Having faith in religions

In Bangladesh, people believe in religions. The participants believe that their religion is playing a role in their subjective well-being. Participant T has many problems in her daily life, but she believes that this is an ordeal from the Almighty. If she is patient and endures the situation, she will be rewarded in the hereafter:

"I have faith in Almighty Allah. I believe everything is happening for the well-being of the people. If I keep having patience in this critical situation, I will be rewarded better in the future and hereafter than I'd be now. This belief removes my sorrow and makes me happy." Interview with T

Well-being, good relationships, and faith in religions are in a frame. Participants have good relationships with family and neighbors that help them to tackle any critical situations. Similarly, faith in religions keeps them mentally and spiritually strong, which is also necessary for their well-being.

9.2.3.3 Meaning and purpose of life well-being strategies

Everybody has a goal and purpose about where they want to reach. At the same, people know what their asset is to achieve the target. If the target is not fulfilled, then an imbalanced situation has emerged. The balance is needed for subjective well-being. The participants have a goal, but they keep balanced situations through various strategies.

Feeling self-satisfaction in every sphere of their life with what they have

The first strategy of the participants is to keep balance and self-satisfaction. Participants have knowledge about what they have, their capabilities, and their capacities. They have low expectations and are satisfied with what they are getting. Participant T describes her expectation and satisfaction:

"I know what I can do considering my educational qualification. In the beginning, I thought of becoming a high officer, which increased my mental stress. Later I realized that I have limited capacity and I fixed my aim considering my capabilities. Now, I am happy with what I am getting." Interview with T

Feeling good and positive about oneself and accepting limitations

The second strategy of the participants is to accept their limitations and think positively. Positive thinking can help anyone in any critical situation, while negative thinking can damage inner strength. Participant S has the same expression:

"Several times I faced sizable problems and I thought about committing suicide. Fortunately, I realized what I am going to do and accepted my limitations. I love myself and that motivated me to think good things and positive about myself." Interview with S

Eudaimonia aspects are a new matter of subjective well-being. Most of the frameworks and approaches of subjective well-being indicate life satisfaction and affect issues. I

believe, these two do not fully cover the whole aspects of subjective well-being. Participants used various strategies, such as getting freedom, building good relationships with families and neighborhoods, keeping self-confidence high, having faith in religions, and feeling self-satisfaction, which make the participants subjectively well in eudaimonia aspects.

9.3 Conclusion

This chapter is the results of in-depth interviews with female garment workers who have children. The participants were asked about the same three aspects of subjective well-being that were asked to the childless single female garment workers, such as life satisfaction, affect, and eudaimonia aspects. The results of the interviews show that participants used various strategies for improving three aspects of their life.

Life satisfaction in domain issues includes the material matters that are necessary for human life, such as money, housing, and the working environment. About one-third of female garment workers have children. Participants' average family consists of four members, and they live in cities together. In contrast, either both husband and wife work or only the wife works. Within the limited income, it is very tough to maintain the family. For instance, the daily newspaper (Daily Star, March 2022) reported that 50 thousand taka (BDT) (US$600) is not enough for a family to live in major cities in Bangladesh, like Dhaka and Gazipur. If, in the case of the participants, both husband and wife work, then the total income is 18000-20000 BDT ($240). This is not compatible with the expenditure of a family living in the cities. One of the most important indicators of subjective well-being is to balance income and expenditure. Thereby, they use various strategies in life-satisfaction of domain issues to keep the balance between income and expenditure. For example- every month or every week they keep some amounts of money in the coin box so that at an emergency time they can use the money. Borrowing money and purchasing only the leftover goods are other strategies. When they have no money, they borrow from colleagues or neighbors and buy the necessities they need from the local store's leftovers. They repay the loan after getting their wages. Here, the participants have no tension getting money and goods during an emergency, which is important for being subjectively well. Another important strategy was to share the living room, foods, and daily necessities with family members, reducing their expenditure sharply. Adults do a partition in the living room, where they sleep on one side and their children sleep on the other. Here, both parents and children can maintain privacy. Likewise, cooking food at home and sharing it with

family members reduce the food cost. Furthermore, the adult daughters and mothers share their clothes, and adult sons and fathers do the same. Thus, the expenditure of participants is dramatically decreased, and the financial balance achieved helps them with life satisfaction. Additionally, balancing dichotomic matters, like income and expenditure, and family and workplace management is a vital factor for subjective well-being. Unfavorable family and workplace increase stress and mental pressure that are a barrier to subjective well-being (Berry & Worthington, 2001). It was a very tough task for the participants to maintain families while working. The family members, neighborhoods, and local educational institutions helped them to keep a perfect balance between families and workplaces. During the first years of their children, parents of participants came to their house to give support to their children and families. A few years later, some children are sent to villages where the parents of the participants live. Some of the children continue their education in the village because the education cost in the village is lower. So sending children to the village to live with the participants' parents can relieve the tension of caring for children. Some of them are brought back to cities when they are six or seven years old and are admitted to the local educational institutions (Madrasah). The institute keeps them from morning to evening, teaching general and religious education, and also providing a meal at lunchtime. At present, children from lower-class families who live in cities are involved in criminal gangs (Atkinson, 2018). Thereby, this institute can save children from human trafficking and prevent their entrance into criminal activities. The study shows that participants who have no family in the village use another strategy. They, for instance, share with the neighborhood the responsibility to take care of the local children. Female garment workers who have children try to live in a place where other working women can help to take care of the children, so they can share the time, availability, and responsibility. The rotation system of children's care can minimize family tension and living cost. Thus, the female garment workers can get some relief from family and children's management, so these strategies bring them happiness.

The next is affect aspects, which include positive and negative issues. When the negative issues are minimized, and positive issues are increased, people are subjectively well. The study reveals that negative issues increase stress, sadness, and worry (Bodenhausen et al., 1994). The participants used various strategies to minimize the negative issues, such as trying to be calm in any circumstances to prevent the creation of further problems. Sharing the incidents that create stress with families and colleagues so that they can give mental support and inspiration to overcome the problems. At the same, looking at the photos of children can reduce the participants' sadness sharply- for example, they keep the photos

of their children in their wallets and look at them during difficult moments at work to reduce their stress, sadness, and worry. Thus, these strategies can minimize the negative aspects they face. In addition, some strategies help to increase positive aspects- for instance, comparing themselves with lower-class people and having low expectations increase their mental satisfaction. While comparing themselves with the upper-class people increases dissatisfaction. Thinking of the children's future inspires them to go further. If they have no income, their children cannot continue their education and will not be able to get good jobs. Thinking that the children will get good jobs and their situations will be changed provides them hope and increases their positivity. The most important strategies are keeping themselves busy and spending time with children. Hsee et. al. (2010) reported that busier people are happier than less busy people. The study shows the participants keep themselves busy with household work and with their families. Similarly, at night, they play with their children to remove day-long tiredness and sorrow. These strategies bring positivity. Thereby, the negative issues are removed and positive aspects in life are increased. Lastly, Eudaimonia aspects include relationships, which are highly related to subjective well-being. Wages, income, and familial issues sometimes cannot make people subjectively well. In this regard, the personal and social relationships and purpose of life are important. The female garment workers who have children used many strategies for improving their social relationships and achieving their goals. For example, being free from restricted rural life and having urban freedom enhances the personal goal. Participants have children, so they maintain good relationships with neighbors to share the care of their children. Another strategy was having faith in religion. All religion provides priority to patience when facing difficulties and being satisfied and thankful in any situation. Faith in religion helps them to accept all problems and learn to be happy in any difficulties. The other strategy is feeling self-satisfaction, which provides mental satisfaction. It teaches us to accept our limitations. Thus, these strategies made the female garment workers subjectively well.

Chapter nine is the results of in-depth interviews of female garment workers who have children. The results of the interviews reveal that various strategies keep them subjectively well. This chapter cannot conclude the fruitful discussion because only one group of female garment workers' interview results have been given here. The discussion needs more groups of participants to triangulate the results and justify the results. Hence, the discussion of this chapter has been elaborately described in chapter eleven, where all interview results have been integrated to triangulate and make a strong conclusion about the subjective well-being strategies of the workers. Data from the previous chapter (eight)

and this chapter were taken from interviewing the current female garment workers. The questions about the validity of the research results may arise because the data comes from the current workers only. Thereby, the study needed to also interview another group of female garment worker to triangulate the data. The next chapter is the results of in-depth interviews of retired female garment workers. The results of current and retired female garment workers made the discussion strong and conclude with a model of subjective well-being strategies.

CHAPTER TEN

Strategies of the retired female garment workers in Bangladesh for enhancing subjective well-being

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10.1 Introduction

This chapter shows the results of the interviews of the retired female garment workers'[28] subjective well-being strategies that are related to one of the research inquiries. The garment industry has no age limit for workers. But the female workers cannot continue their jobs after they are 40 to 45 years old. The garment industry did not introduce any pension system or other benefits for the garment workers who retired before 2016. In the last few years, the garment industry introduced some service benefits[29] for its workers, but this is just a token (ILO, 2020). The retired female workers had problems with wages, housing, and the city environment, but they tried to keep themselves subjectively well with the use of some strategies (Nazneen et al., 2020). The last two chapters (eight, nine) identified the subjective well-being strategies of current female garment workers (the single female garment workers and the female garment workers who have children). The two chapters (eight, nine) revealed that some strategies made the current female garment workers subjectively well despite the problems they face in objective well-being dimensions. Questions about the validity of the results of these two chapters can be raised. Likewise, the results cannot be summed up and make a concrete discussion based solely on the interviews of current female garment workers. Another group of workers was needed. Thereby, the retired female garment workers were identified for in-depth interviews. The fact that the retired female workers were separated from the group of married workers who had children might be confusing since it also fulfills the same conditions. It is true that they were married and had children before their retirement, but they could not be included in the group of current married workers because they retired from work at least 7 or 8 years ago. Their wages, income, circumstances, problems, and environment were different from the ones of the current workers. Their subjective well-being strategies could have been different as well. A group of retired workers was selected to triangulate the data. When the data comes from various groups of participants the results are more valid. It's unlikely that a destabilizing question about the validity of the data will be raised once the data has been confirmed by triangulation and extensive coverage of the subject. Reaching a strong conclusion was made possible for various groups of participants. Considering all, five retired female garment workers were selected for the interviews, being those who retired before 2015 and did not get any benefits. Data was collected

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28. Retired female garment workers mean women who were workers of the garment industry and retired from it before 2015.

29. This is the lump sum amount that was given at least five years later. For instance, if a woman works for at least five years in the garment industry and retires from it, the industry gives her 2.5 months of her basic salary. Otherwise, the worker does not get anything after retiring.

through interviews, KII, and observations. The author found various strategies that retired workers used for their subjective well-being. Most of the strategies were the same as current female garment workers.

10.2 Results of the interviews

This section represents the results of the in-depth interviews of retired female garment workers who had come from rural areas. Participants were asked mainly about three areas of subjective well-being strategies: I. Life Satisfaction strategies in the domain issues; II. Affect and emotional well-being strategies; and III. Eudaimonia subjective well-being strategies (Appendix 5). The results have been discussed broadly under themes and subthemes with the narratives as well as in previous chapters (8 &9). The results of the interviews are under three headings (10.2.1 to 10.2.3). Table 10.1 discuss the personal information of the participants. The first heading 10.2.1 (themes 10.2.1.1 to 10.2.1.3 in table 10. 2) contains the life satisfaction strategies of subjective well-being in domain issues. The second heading 10.2.2 (themes 10.2.2.1 to 10.2.2.2 in table 10. 3) discuss the subjective well-being strategies in affect issues, and the last heading 10.2.3 (themes 10.2.3.1 to 10.2.3.3 in table 10.4) is the subjective well-being strategies in Eudaimonia aspects.

Table 10.1

Personal and demographic information of the retired female garment workers

Name (pseudonym)	Age (Years)	Education	Job status	Working time (hours daily)	Causes of retirement	Migrated from (district)	Now living with	Current occupation
U	45	Class five	Cutting	12-13	Illness, Family, Mental pressure, Low income	Rangpur	Family	Housewife
V	40	Class five	Sewing	11-12	Children, Work pressure, Physical weakness, Low income	Panchagarh	Family	Maidservant
W	49	Class six	Cutting	12-13	Children, Overtime work, Harassment, Stress from work, Low income	Rangpur	Alone	Rice mill worker
X	39	Class seven	Finishing	10-11	Children, Stress, Illness, Overtime work	Gaibandha	Family	Rice mill worker
Y	43	Class five	Cutting	12-13	Children, Harassment, Illness, Overtime work, Mental pressure, Low income	Gaibandha	Family	Agriculturist

Source: The author (interview with retired female garment workers)

Table 10.1 reveals that the participants' age is above 39 years old. All of them migrated from rural areas, with very low educational qualifications. Now, four of the participants are receiving income and one maintains a household. Most of them live with their families. They retired from the garment industry at least 7 years ago due to various factors, such as children, family pressure, low income, physical weakness, harassment, and overloaded work.

10.2.1 Strategies of the participants for enhancing subjective well-being in domain issues

The study shows that retired female garment workers received lower wages and fewer benefits than the present female garment workers. Most of the participants used various strategies to cope with the domain issues. Table 10.2 shows the strategies that the participants initiated for their satisfaction with domain issues.

Table 10.2

Summary of the life satisfaction strategies in domain issues

Themes	Sub-themes/categories	Responses (N=5)
Wages and income well-being strategies	Using a Matir Bank (Coin box), safeguard for emergency times	4
	Being a mediator between new workers and employers	3
	Borrowing, cleaning others' house, and buying the leftovers from the local store	4
	Sharing, minimizing daily necessities, and reducing food intake	5
Workplace well-being strategies	Compromising with problems without making any complaint	4
	Tolerating rough behavior, harassment, and sharing experiences with others	4
Health and housing well-being strategies	Using traditional medicine	5
	Living in low rent houses (slums), sharing space with families and relatives	5
Family management	Family members and relatives	5
	Sending children to live with grandparents in villages	4

Source: The author (interview with retired female garment workers)

10.2.1.1 Wages and income well-being strategies

The wages and income of the retired female garment workers were lower than the ones of the present workers and were insufficient for their life expenditure. Income is an important indicator of well-being. If people have sufficient income, they can solve their problems, which can bring them well-being. In contrast, lower-income people suffer to fulfill their daily necessities. The retired female garment workers used various strategies to balance their income and expenditure.

Using a Matir Bank (Coin box), safeguard for emergency times

The study shows that from time to time, the participants did not receive their wages timely and insufficient overtime during their period of activity. When they needed money desperately, they opened the Matir box and used the money to tackle emergencies. Participants U and W shared their experience of using the money stored in a Matir bank at an emergency time:

> "*I did not get salary timely and had no overtime benefits even though I worked more than the originally assigned time. After getting wages, I put some money in the Matir bank, which sometimes was used at emergency times.*" Interview with U

> "*I used a strategy to save our money. The first week of every month, I kept 200 taka (230 Yen) in the Matir bank.*" Interview with W

This strategy is a unique idea of the lower-class working people. When they get their wages, they keep a few amounts of money thinking it is an expenditure. Therefore, at the time of an emergency, the accumulated money provides them with lots of support.

Being a mediator between new workers and employers

This strategy was used by some of the female garment workers. When a new rural woman wants to come to the city, she contacts the women that are already working in the factories. These working women help the newcomer to find jobs and manage the house, later receiving money for their help. Participants Y and U had the same story:

> "*I had a good network with villagers. Every month some rural women contacted me and requested my help in finding them jobs and a house. They came to my house, lived with me for one or two days, and then I helped them to get jobs and a house. As a result, they gave me some money, which was my extra income.*" Interview with Y

"Once a month, I used to go to the village where my parents lived. My neighborhood came to me and requested garment jobs. I helped them and they gave me some financial benefits." Interview with U

Borrowing, cleaning others' houses, and buying leftovers from the local store
The results of the interviews reveal that borrowing money from a colleague was a common measure to mitigate the financial crisis. Participant X always borrowed money from her colleague and recovered the loan after getting her wages. She said:

"My salary was very low compared with the ones offered by other jobs. Money was needed for my family and me. In the last week of the month, I borrowed from colleagues and bought the leftover goods from the local store." Interview with X

Participant Y faced difficulties to provide nutritious meals for her children and managing their clothing needs as well. She sometimes worked for a rich family that provided food and used clothes for her children, fulfilling their demands:

"I did not get extra benefits from the garment industry besides my salary. At that time, I spent my whole time in the garment factories. At the weekend, I helped a (rich) family who provided me good food and used clothes, which helped me to manage my nutritional and clothing needs." Interview with Y

In third world countries like Bangladesh, borrowing is a common technique to overcome a financial crisis. Participants used this strategy to overcome the financial crisis they were facing at the time.

Sharing, minimizing daily necessities, and reducing food intake
The interviews' results illustrate that sharing the daily necessities is an important strategy to reduce the cost of living. The retired female garment workers lived in a community where they shared their daily necessities, which helped them to reduce their daily costs. Participants X and U had the same story where they shared their clothes and foods with others:

"I lived in a room, before my marriage, sharing it with other four female garment workers, and we used a strategy: every year each one of us would buy a new dress and we'd wear it in sharing way. For example, today X would be wearing the dress of Y and Y would be wearing X's dress". Interview with X

"I had only two pieces of clothing. Every year I'd to buy one piece of clothing at low prices, and every Friday I had to wash one of the pieces and use the other piece for a whole week". Interview with U

Participants who had children and were the single income source of the family had difficulties maintaining the household. Most of the participants would only eat their meals after the children had already finished eating, which meant that they prepared fewer meals but provided sufficient food to their children:

"After my husband passed away, I used different strategies to live. I did not eat properly myself to better feed my children. Always ate less after cooking for my children, and neighbors helped me by giving me food." Interview with W

Income is very important for being subjectively well. The participants shared their daily necessities with others including food, housing, and clothes, which reduced their daily costs. Similarly, saving money in coin boxes and becoming a mediator were their other strategies to get a parallel income and reduce costs.

10.2.1.2 Workplace well-being strategies

The working environment impacts psychologically on the employees. A good working environment means a healthy psycho-social environment, and this feature is important for well-being. The participants' working environment was worse than the one found at the present time. Very few labor organizations, low percentage of female workers, and harassment were common. The participants tried to keep themselves safe in the garment industry by being well-behaved with seniors, compromising with problems, and sharing with others.

Compromising with problems without making any complaint

The study shows that participants were less educated, and their percentages were lower than male workers. Their seniors were male, always pressuring them at work, and sometimes acting with rough behavior. Participants V and W never argued with bosses and always agreed with them. That was their strategy to keep the workplace safe and secured:

"Most of the time I did not say anything against the employers. If they said something wrong, I'd agree and say ''Yes, sir. You are right''. That was for the sake of my job." Interview with V

"I was afraid to go and talk in front of the boss. When I went to him, just said ''yes'' to every sentence. It was the fear of being fired from a job." Interview with W

Tolerating rough behavior, harassment, and sharing experiences with others

Rough behavior and harassment are issues that were even more common in the garment industry in Bangladesh in the past than now. The participants had the same experiences inside and outside of working places. Sharing the incident with others and sometimes hiding the incidents were some of the participants' strategies:

"Several times my bosses acted with rough behavior towards me. I tried to hide this matter because of my job, but sometimes I'd share with my neighbors" Interview with U

"Harassment was a common matter in garment industries. Several times I felt harassed by male garment workers and outsiders. Inside of garment industry, I always shared with my friend and senior boss but most of the time I just tolerated the male's rough behavior." Interview with X

Participants faced many problems in the working environment but some strategies, such as sharing and compromising with others, helped them to minimize the bad situations.

10.2.1.3 Health and housing well-being strategies

As human beings, retired female garment workers had problems to fulfill their daily necessities. To have a good house, eat nutritious food, and maintain a healthy life, a handsome amount of money was needed but their wage was limited. Considering their wages, they used various strategies to fulfill their health and housing needs.

Using traditional medicine

The interviews' results show that the medical services in the garment industry were almost non-existent. When the workers feel sick, they went to the local pharmacy and used traditional methods to care for their health, which is very cheap. This low-cost health treatments reduced their expenditure. Participants U and X explained their health conditions and medical cost:

"The garment industry did not provide a medical facility. When I felt ill, I took Jar fuk and pani pora (local medicine). The employer did not give me any support." Interview with U

"Local pharmacy was our treatment place. If a worker is sick, then we go to the pharmacy and explain her disease. The pharmacist provides us medicine." Interview with X

The participants are women. Every month they suffer from menstrual pain. In the past, sanitary napkins were unavailable, and workers could not buy and use this essential item for their basic hygiene. Most of them suffer from pain, but the garment industry did not provide sick leave. Participant W said:

"Menstruation time was tough for every women worker. There was no woman boss with whom I could share my pain. It was an embarrassing situation for me. I suffered in pain." Interview with W

Living in low-rent houses (slum), sharing space with families and relatives
House rent in the cities in Bangladesh is not cheap. The garment industry is located in the cities. The results of the study reveal that the participants shared their rooms with other colleagues, and after marriage, they lived with their husbands and children in a room. This sharing habit reduced their daily expenditure. Participants V and W shared the rooms where they lived:

"Before my marriage, I lived at an uncle's house and shared a room with cousins. After my marriage, I lived with my husband. Later, I shared my room with a widow." Interview with V

"We lived in a room with five family members. It was tough to live all in one room, but we did it to reduce the cost." Interview with W

Housing and good health are important indicators of well-being. Participants' income was limited, which made it tough to maintain a good house and a healthy lifestyle. Therefore, their strategies helped them to reduce their living costs.

10.2.1.4 Family management
Family is important for people in Bangladesh. People get support from their families. At the same, sometimes the household can be a burden for the working mother. Participants lived in the cities with relatives or colleagues. Before and after marriage, their parents, relatives, and colleagues played important roles to maintain the family smoothly.

Family members and relatives

The first strategy of family management was dealing with family and relatives. Sometimes, the participants lived with family or at relatives' houses, sharing space with others. They helped each other in case of any crisis.

> *"Though the salary was very low, I regularly gave money to support my family. They helped me a lot to manage my family.''* Interview with U

> *"One of my relatives lived beside my house, she took care of my children. I am grateful for her contribution to"* Interview with V

Sending children to live with grandparents in villages

The most important strategy of family management is being able to rely on parents. When the participants had their babies, their families came to the cities to help them, and a few months later the participants sent their children to their grandparents in the village. Participants W and Y explained that:

> *"When my second daughter was 2 years old, my husband remarried and divorced me. I was facing a dilemma. Should I continue doing the job or not? I sent my daughters to live with my mother along with a caring cost."* Interview with W

> *"Sometimes my mother came to my room to take care of my children and later, I permanently sent my children to live with my parents in the rural areas. This technique reduced my tension to take care of my children."* Interview with Y

Family is the key indicator of well-being. If the family is tension-free, the critical situation remains easy. The participants' techniques could make it easy to maintain the family.

To sum up, domain issues, including income, workplace, health and housing, and family are important for well-being. It revealed that the participants' income and wages were very limited, and the workplace was not fully favorable to them. After all, some strategies made their work bearable and allowed them to fulfill their daily necessities, even with limited income.

10.2.2 Strategies of the participants for enhancing subjective well-being in affect issues

Positive and negative aspects are related to the affect. These two are directly related to subjective well-being. Positive affect includes positive emotions, such as the experience

of happiness, joy, and contentment. Negative affect, on the other hand, captures the experience of unpleasant emotional states such as sadness, anger, fear, and anxiety. The participants had some negative affect, but they used various strategies that helped them overcoming the negative affect and making them subjectively well. Table 10.3 summarizes the strategies into the themes related to the positive and negative affects strategies.

Table 10.3

Summary of the subjective well-being strategies in affects

Themes	Sub-themes	Responses (N=5)
Negative affect coping strategies	Keeping calm and sharing with families and relatives	5
	Walking in groups and wearing purdah to tackle unexpected situations	3
	Bypassing, ignoring, and hiding everything to avoid unnecessary situations and to dodge further problems.	5
Positive affects well-being strategies	Comparing themselves with unemployed women	4
	Thinking of family's future and problems as a compulsory part of life.	5
	Pretending to be blind to avoid negative issues	3
	Having low expectations and a low-quality lifestyle	5
	Keeping themselves constantly busy	5
	Interacting with family and children as a means of recreation.	3

Source: The author (interview with retired female garment workers)

10.2.2.1 Negative affect coping strategies

Negative affect includes sadness, anger, fear, and anxiety. It impacts heavily on well-being. The participants felt negativity about various factors in their working life, which could impact on their happiness. The study shows that participants used a few strategies which helped them to minimize the negativity.

Keeping calm and sharing with families and relatives

The first strategy to remove the negativity was to keep calm and share everything with families and relatives. Participants W and Y explained that one time they had a horrible day in the garment industry but their family and relative supported them:

"It was a horrible day. I shared my sorrow with colleagues, they inspired me and told me some inspirational words. I was grateful for them." Interview with W

"Every day, somehow I felt the pressure that hampered my smooth life. A few days later, I shared all sorrow with my roommate, and she inspired, motivated, and supported me." Interview with Y

Walking in groups and wearing purdah to tackle unexpected situations

The social security system was not good in the past for the garment workers. When they went to and came from the garment industry, they faced different types of harassment on the street. As a result, participants walked in a group and wore purdah, which prevented people from recognizing them. Participants V and X indicated that walking in a group and wearing purdah protected them from harassment:

"To protect me from harassment outside of the workplace, I used purdah. Men could not recognize me or know my age." Interview with V

"Since my childhood I wear purdah. I think this was my best strategy to protect myself from harassment. People did not recognize me and could not know my age, and as a result, nobody disturbed me or caused an incident." Interview with X

Participants who were single during their time as garment workers were the main victims of harassment. Participant Y's neighbor took advantage of her being single and living in the city, but her strategy to prevent the situation succeeded:

"I lived without a husband, neighbors tried to take advantage of that, their intentions were negative ones. People teased me, but I controlled myself and moved with some female workers. Most of the time I used purdah. That's why people could not identify me. Those situations were unbearable for me". Interview with Y

Until now, wearing purdah and walking in groups is the best strategy for the female workers, so that the teasers will not disturb them.

Bypassing, ignoring, and hiding everything to avoid unnecessary situations and to dodge further problems.

The results of the study reveal that sharing with others, bypassing, and ignoring the problems were good strategies used by retired female garment workers. Sometimes, they did not share their experiences with others but instead tried to hide the incidents to avoid further problems. Participants V and X had the same strategy:

"When I faced any problem, I tried to bypass the incidents. If I protested, other hazards could come. Better to ignore and hide the unnecessary things. That was my strategy". Interview with V

"I had four children and all of them were going to school. I faced many problems, including financial ones. Sometimes I shared my feelings with someone else, but most of the time I hid my emotion. It was my solution." Interview with X

Negative affect is the main barrier to people's happiness. Participants of this study used various strategies to avoid the negative affect, such as always keeping calm and sharing everything with the nearest one; walking in groups and wearing purdah to avoid harassment outside of the workplace, and sometimes skipping and bypassing incidents to avoid further problems.

10.2.2.2 Positive affects well-being strategies

The most important ingredient of subjective well-being is the presence of positive affect. It includes happiness, joy, and contentment. Besides coping with the negative affect, some strategies brought positive affect to the retired female garment workers.

Comparing themselves with unemployed women

The results of the study show that comparing oneself with upper-class people always brings unhappiness. The participants compared themselves with unemployed women. When the participants came to the garment industry, the female employment rate was very low, with very few working opportunities for the rural women from the villages. Participants U and Y described that they compared themselves with the unemployed women who had no income. This comparison brought them happiness.

"My salary was very poor, but I was happy because at those times most women were unemployed, but I earnt something." Interview with U

"After all, I felt happy when I compared myself with other women who were unemployed, did not earn any money, and could not fulfill any basic needs. It was my strategy to be happy." Interview with Y

Thinking of family's future and problems as a compulsory part of life

Participants W and Y described that they had many problems with garment workers, but they continued the jobs in a happy mood. The main issue was their children's future and imagining that the problems are a part of work.

> *"After separation from my husband, it was difficult to maintain the family with a single income. After all, I thought, if I stop working what will be the future of my children? I continued the job for the sake of my family."* Interview with W

> *"I thought that the problem is a part of working. Similarly, I thought about the future of my children. If I did not continue my job, I am sure they will suffer from crises of food and other necessities."* Interview with Y

The participants' past experience was worse than the ones of the present workers. Almost all of the retired workers thought the problems that emerged in the garment industry were a part of their jobs. Similarly, thinking of their children contributed to continuing the job and forgetting the sorrow.

Pretending to be blind to avoid negative issues

Participants Y and V believed that blind people have no enemies. Sometimes, workers act as if they were blind, had hearing impairment, and were dumb. Participants' acting in the garment industry kept their job secured, which was important for being well.

> *"In the garment industry, I acted as if I was blind. I saw when seniors and bosses did something wrong and did not provide our proper benefits. But we are bounded to obey their orders, so if I did protest, they could sack me. To protect my job, I acted like a blind person."* Interview with Y

> *"I saw that my senior was absent a few hours in a day, but I did not complain to employers. I acted like a blind person, which means I did not see anything."* Interview with V

Having low expectations and a low-quality lifestyle

High ambition and expectation sometimes create unhappiness if people cannot achieve their goals. The participants had very few expectations which helped them to be subjectively well. At the same, they maintain a low-quality lifestyle to balance their living expenditure. Participant U had very low expectations that brought her happiness:

> *"I had very low expectations because I knew what my level was. I did not expect more than that, which could have made me unhappy. Similarly, I did not buy costly*

cosmetics and clothes, always bought the low-price products that reduced my cost and kept me tension free." Interview with U

"I had no high ambition. I always thought ''My income is low, so I have to minimize the cost''. If I maintained a high-quality lifestyle, it would need more money." Interview with W

Keeping themselves continuously busy

The interviews illustrate that participants tried to keep themselves busy at work to avoid sadness. Participants V and X said that they had bitter experiences when they had more free time and were kept alone:

"At the beginning of my work in the garment industry, I came back to the house as soon as possible after working time and stayed there alone. That time my head was fully jam-packed with tension, stress, and anxiety. My roommates observed those issues and advised me not to live alone. Later, all the time I kept myself busy, which helped me to find relief from stress." Interview with V

"When I first started my garment jobs, I was alone after the working time. Several months later, I felt sadness and stress. Later, I avoided loneliness and started talking to colleagues." Interview with X

In developing countries like Bangladesh, people have many problems, but they can release their stress level because they are able to keep themselves busy with anything, such as gossiping. The participants used that strategy for being subjectively well.

Interacting with family and children as a means of recreation.

Recreation varies from person to person and society to society. The participants' recreation seemed to be to spend time with family and children. They thought children's smiling faces and their happiness could remove all barriers in their life. Participant U explained that her medium of recreation is her family:

"When I came back from the garment industry, my children would come to me. I had no television, I played and laughed with them. A few minutes later, I saw they were happy, and that scenario was so beautiful that it removed my sadness and made me happy." Interview with U

"After job time, I felt sad and tired. When I came home, I played with my children. Believe me, I forgot all the sadness." Interview with X

The positive and negative aspects are directly related to subjective well-being. The retired female garment workers used various strategies to minimize the negative affect. Similarly, some strategies made them positive about their life.

10.2.3 Subjective well-being strategies in eudaimonia aspects of the participants

The Eudaimonia aspects include having self-determination; personal growth and relationship; and meaning and purpose in life. These all are ingredients of well-being. Participants maintain a good relationship with parents and neighbors, feel freedom from their previous restricted life, have faith in religions, feel self-satisfaction, and practice indoor recreation for achieving subjective wellness in Eudaimonia aspects. Table 10.4 shows summaries of the strategies that the participants used for subjective well-being in Eudaimonia aspects.

Table 10.4

Subjective well-being strategies in Eudaimonia aspects of the participants

Themes	Sub-themes	Responses (N=5)
Autonomy well-being strategies	Trying to have self-determination in their own life	4
Personal growth and relationship well-being strategies	Cutting off relations with outsiders and building up new relations with relatives and colleagues	5
	Ignoring social gatherings, confined with family and colleagues	4
	Lobbying with seniors to enrich their skills	3
	Having a good relationship with parents	4
	Having faith in religions	4
Meaning and purpose in life well-being strategies	Feeling self-satisfaction in every sphere of life with what they have	4
	Accepting their own limitations	4

Source: The author (interview with retired female garment workers)

10.2.3.1 Autonomy well-being strategies

People's freedom is important for their well-being. When other problems are lurking, having autonomy can make people happy.

Trying to have self-determination in own life

The results of the interviews show that participants had a very restricted life in the village and had other problems that they did not face in the urban areas. Participants V and U explained that they had many problems in the village including a lack of freedom. In contrast, urban areas had problems, but offered freedom:

> *"When I lived in the rural areas, I had problems with food, other necessities, and restricted life. In the urban area, I had problems too, but could make the decisions about my life."* Interview with V

> *"My rural life was not satisfactory before garment work. I lived my life as a servant. I used to obey the order of family members. After I got freedom"* Interview with U

10.2.3.2 Personal growth and relationship well-being strategies

The findings of the study reveal that a good relationship with family and relatives can remove sadness and sorrow and can bring happiness. The participants had other problems, but they had good relationships with families, relatives, and colleagues that made them happy.

Cutting off relations with outsiders and building up new relations with relatives and colleagues

Everybody wants to maintain a good relationship with friends and relatives, but when it becomes a burden to maintain them due to economic difficulties, cutting the relations is one of the solutions. Participants U and X had the same story:

> *"I almost cut off relations with relatives who lived outside of Gazipur city. I continued to have a good relationship with the same community that lived near my house and with relatives who lived in Gazipur."* Interview with U

> *"I cut off relations with friends, maintaining a good relationship with relatives and colleagues who lived in Gazipur."* Interview with X

Participants' good relationships with relatives and colleagues gave them the energy to live without stress and to be happy.

Ignoring social gatherings, confined with family and colleagues

The life history of the participants shows that they came to the garment industry with families or relatives. The participants tried to stay at home with family or relatives or colleagues. Participants V and X were prevented for most of the time from participating in social gatherings for economic conditions:

"I avoided social gatherings. I thought that if I went to any market or to any gathering, I'd have to spend money, which was not possible for me. Better to avoid social gatherings." Interview with V

"I had 12 years of experience in the garment working life. No recreation, no vacancy, no outing, no good relationship with relatives and friends. Always ignored social gathering." Interview with X

Lobbying with seniors to enrich their skills

The garment industry did not take sufficient initiatives for the betterment of female garment workers, such as creating training programs. Promotion and higher wages depend on the skills of the workers. If they get the promotion, their wage will be increased, which is highly related to their subjective well-being. Participants Y and U mentioned that they regularly went to senior women to learn how to use the machines:

"I had very limited opportunity for the development of my skill in the garment industry, but promotion depended on my skills. I regularly went to my senior boss to learn new ideas, which helped me to increase my skills." Interview with Y

"In the beginning, the garment industry did not provide the training to improve our skills. During the work and weekends, I used to go to my seniors who would teach me." Interview with U

Having a good relationship with parents

In Bangladesh, most people have a good relationship with their parents. The participants had good relationships with their parents. When they faced any problems, their parents supported them mentally. Participant V described her parent's support:

"Sometimes I felt very stressed and cried alone. When I shared my feelings with my mother, she supported me by saying encouraging words. I think that was my best medicine to live a happy life." Interview with V

"No one knows us as well as our parents. I lived in a city without my family. Every week I wrote a letter to my parents. They also wrote a letter to me saying inspirational words. These words were the best inspiration to be happy." Interview with X

Having faith in religions

Most people believe in religions. About 90% of people in Bangladesh believe in a religion. The findings of the study show participants believed that religion played a role in their

subjective well-being. Participant W had many problems, but her religious views made her happy:

> *"I believe in the Almighty. When I worked in the garment industry, many problems came to my daily life. I believed that the Almighty was testing with problems and that if I was patient, I would be rewarded in the hereafter."* Interview with W

> *"I believed and still believe that everything happens for my betterment. I have to accept what I have and earn. In this regard, I was satisfied."* Interview with Y

Personal growth and relationships were important issues for the participants. Some indicators are highly related to being subjectively well. The participants used their strategies, such as having good relationships with parents and cutting off relations with outsiders to reduce costs; ignoring social gatherings; and having faith in religions, which helped them to avoid more problems.

10.2.3.3 Meaning and purpose in life well-being strategies

Everybody has a goal and purpose in life they want to reach. If the target is not fulfilled, an imbalanced situation emerges. The balance is needed for subjective well-being. The results of the study revealed that participants had a goal, they knew their capacities and capabilities, so they tried to keep balanced situations through various strategies.

Feeling self-satisfaction in every sphere of life with what they have

The first strategy was to keep their self-satisfaction. They knew about the skills and sometimes compared themselves with other women who did not have a job, which improved their self-satisfaction. Participant U explained her self-satisfaction:

> *"I was lucky that my parents allowed me to work in the garment industry and got jobs quickly. I saw that some of the women did not get the jobs, which satisfied me mentally."* Interview with U

> *"I knew my qualification. I was lucky that I got garment work because I had limited quality and capacity. Thereby, I felt self-satisfaction."* Interview with W

Accepting their own limitations

The findings show that participants were less educated, and they had limited knowledge about outsiders because the internet and satellite system were just a dream for the lower-class workers. They easily accepted their limitations, which was a good strategy for being subjectively well. Participants W and Y described:

"I knew what I had knowledge of. Most of the time, the garment industry said my limitations and my wages were lower than other workers, but I accepted the limitations." Interview with W

"I had completed only class five. This qualification was not enough for upper jobs and a good salary. It was my limitation that I accepted." Interview with Y

Besides the life satisfaction and affect issues, Eudaimonia aspects are important elements for subjective well-being. Participants of this study used various strategies to keep themselves subjectively well in Eudaimonia aspects.

10.3 Conclusion

The chapter highlights the results of in-depth interviews with retired female garment workers. They were asked the same questions as the current female workers. Participants passed their life in happy moods despite the problems in wages, income, and housing. Some strategies were taken for life satisfaction, affect, and eudaimonia aspects. The results of the interviews show that the subjective well-being strategies of retired workers were almost the same as the ones of the current female garment workers.

Life satisfaction is one of the indicators of subjective well-being. The salary structure was very low 15 or 20 years ago. After all, they tried to adjust or balance income with expenditure. The study showed that the coin box was the main way of saving that was used for emergency times. To increase the income, becoming a mediator played an important role. New workers contacted them, and they negotiated with employers to appoint the new workers. Later, the new workers gave them some financial benefits. This was a strategy of getting extra income besides the wages. Similarly, sharing food, clothes, and housing was another strategy to balance with income. The participants shared with families or relatives because the family members did not allow them to live alone. Another strategy was to borrow money from relatives and colleagues., They did not pursue the goods in the rest from the local store. Thus, they are balanced with income and expenditure. The balance helped them to keep satisfaction in life. Compromising with problems in the workplace is a negative strategy, but retired female workers always compromised with workplace problems because of job security. In the past, the workers were less vocal than now, if they protested about the problems, most of the time they'd be sacked from their jobs. Thereby, for job security, the garment-related problems (not personal) were ignored because job security is one of the most important factors of their subjective well-being. Family

management was an important issue for married retired workers because another important factor of subjective well-being is having proper family management. The participants lived with families or relatives so that during the pregnancy and delivery time others could help to take care of the children for the first few months. Gradually, their parents came to their house and helped them to take care of children and household work. Two years later, the children were sent to villages to live with the workers' parents. The children grew up and continued their education in villages. These strategies were very effective to take care of children and their education. The workplace and family are managed properly without tension. Thus, the family was managed properly, workers were freed from familial tension. These strategies brought them life satisfaction.

The next was affect issues. It included strategies that minimized the negative aspects and brought positivity. These two are major factors of subjective well-being. An unfavorable working environment, family pressure, and outside problems enhanced the negativity, which is the barrier to happiness (Elder et al., 1992). The study shows that participants used various strategies to minimize the negativity- for instance, sharing with families and relatives any problems reduced their mental stress. Families, relatives, and friends always gave the workers the inspiration to go ahead, bypassing and ignoring the problems. This strategy is very effective to overcome problems. Likewise, the purdah system protected the retired workers from harassment from outsiders because physical harassment was a common issue in the past. The harassment-free life gave a relaxed mood to the workers. Thus, the participants recovered from negativity. In contrast, some strategies made them feel positive, such as comparing themselves with unemployed women. The percentage of female employment was much lower than the current percentage, and in the past women faced many financial crises. At that time, comparing themselves with the unemployed increased the positive aspects. This comparison enhanced their happiness. Another strategy was thinking of the future of the family. The rural economic condition was poor and there was a low scope of working opportunities for the women. If they had no jobs, how would their family be managed? This thinking brought them mental satisfaction. In the past, participants did have relationships with families, relatives, and colleagues. To maintain purdah, they did not need to maintain a modern lifestyle and they had very low expectations. Thus, their daily cost was low. The important strategy was to keep themselves busy and avoid loneliness because it brings stress, worry, and sadness (Besevegis & Galanaki, 2010). The married participants talked and played with children and the single participants talked to colleagues or families as a recreation. This recreation

enhanced their energy and brought positivity. Thus, these strategies reduced negativity and brought positivity to the retired female garment workers.

The last aspect of subjective well-being was the one of Eudaimonia. It includes personal life and relationships. The participants used various strategies for Eudaimonia aspects - for example, trying to have self-determination in life. They had no freedom before coming to the garment life. During garment work, the control they gained over their life brought personal happiness. The way of dealing with social relationships was another strategy for being happy. For their limited income, the participants cut off relations with relatives and friends who spent more money and lived outside of Gazipur city. Similarly, they also ignored the social functions which demanded money. Rather, participants built up new relationships with relatives who live in the same city. The most important relationship was the one with their parents. Their parents always gave them mental support in any circumstance. This relationship reduces stress, sadness, and sorrow. Another strategy was having faith in religions. The motto of most religions is peace, patience, hospitality, and self-satisfaction. This strategy released the retired workers from high expectations, helped them to accept their limitations, and increased satisfaction. Thus, the strategies made the retired female garment workers subjectively well.

This chapter (ten) is the result of interviews with retired female garment workers. The results of interviews reveal that retired female garment workers tried to make themselves subjectively well despite the problems in objective well-being dimensions. The discussion of this chapter has been given in the next chapter (eleven). The previous two chapters (eight, nine) are the results of in-depth interviews with the same issues but with different groups of workers. Interviews with this group of garment workers (retired) were taken to triangulate the data. Now, the data is ready for discussion. The results of this chapter support the results of the previous two chapters. The interviews of these three groups made the discussion strong and helped to make a concrete conclusion about the subjective well-being strategies model.

CHAPTER ELEVEN

Discussion

11.1 Introduction

11.2 Discussion

    11.2.1 Strategies of life satisfaction in domain issues

    11.2.2 Subjective well-being strategies in affect issues

    11.2.3 Subjective well-being strategies in Eudaimonia aspects

    11.2.4 Comparison of the subjective well-being strategies among the three groups of female garment workers

    11.2.5 Vertical and horizontal negotiations

11.3 Strategies for instant and long-term subjective well-being

    11.3.1 Strategies for enhancing instant well-being and survival

    11.3.2 Strategies for enhancing long-term subjective well-being

11.4 Strategies of instant subjective well-being counted as well-being strategies

11.5 Conclusion

11.1 Introduction

The function of this chapter is to elucidate and interpret the major findings of this study, and sought to answer the research questions, according to the results of the study compared with other studies in this field. It was a qualitative investigation. The study aimed to identify the subjective well-being strategies of female garment workers. The author took in-depth interviews with three different groups of female garment workers, such as current single female garment workers, current female garment workers who have children, and retired female garment workers. In addition, data was taken from experts and employers (KII). Data was collected from different sources. For instance, there were three groups of female garment workers, one group of experts, and one group of employers were interviewed for data justification and validation through triangulation. The results of these interviews with three groups and KII have been revealed and discussed in chapters eight, nine, and ten. These three chapters identified individually the subjective well-being strategies but could not make a concrete discussion due to lacking data for triangulation. In those three chapters, inquiries were raised so that their data would be integrated into a single chapter for better discussion. This chapter elaborately discusses the results of in-depth interviews and KII (chapters eight, nine, ten), highlighting the important strategies (findings) that three groups of female garment workers commonly used for their subjective well-being. Next, the author makes comparisons of the subjective well-being strategies among each one of the three groups of female workers. This comparison helps to clarify the discussion parts. Later in this chapter, the strategies were classified into instant or survival strategies, and second long-term strategies for enhancing subjective well-being considering the discussion of results. Last, in this chapter, the author discusses how instant tactics are considered and counted as a strategy for well-being.

A sub-inquiry of the study was to identify the factors of rural-to-urban migration. The findings of migrations factors were elaborately discussed in chapter three. Another sub-inquiry was to measure the current well-being situations of the female garment workers in Bangladesh. The findings of the sub-inquiry (current well-being situations) are discussed elaborately in chapter seven, but some key findings have been discussed here to justify and triangulate the results of the in-depth interviews.

11.2 Discussion

The findings of this study suggest or confirm that not only the good position or positive aspects of objective well-being dimensions can bring working women subjective wellness, but also some strategies can have an important role in their subjective well-being despite

the negative aspects of objective well-being dimensions. The study had an assumption that some strategies could make the female workers subjectively well in spite of the negative aspects of their objective well-being dimensions (details in chapter six). In this chapter, the author discussed how various strategies (control variables) brought the current single female garment workers, female garment workers who have children, and retired female garment workers' subjective well-being despite the problems or negative conditions in objective well-being dimensions (detail of subjective well-being strategies in appendix 9). The author drew a subjective well-being model to conduct this study (figure 6.7 in chapter six). This is the first qualitative study that focused on subjective well-being strategies from the Bangladesh perspective. The subjective well-being was categorized into life satisfaction, affect issues, and Eudaimonia aspects (details in chapter six). The results of the in-depth interviews (chapters eight, nine, ten) have been shown based on the above three categories of subjective well-being. The author discusses here the subjective well-being strategies of the three groups of female garment workers under these three categories.

11.2.1 Strategies of life satisfaction in domain issues

Life satisfaction in the domain issues is an important element of subjective well-being and includes income, workplace, health and housing, and family management. The results of the study (questionnaire, chapter seven) reveal that the female garment worker's material acquisitions and quality of life seemed very poor. In contrast, 78% of the total participants mentioned that they were satisfied with their present life. The results of the in-depth interviews reveal that some control variables (strategies) made the current and retired female garment workers subjectively well in domain issues.

Income well-being: The balance between income and expenditure is an important element of subjective well-being. The results of the study show that the monthly average personal and family income of female garment workers is US$ 102.4 and 122.4, respectively. This income is very low compared with the expenditure in the city areas in Bangladesh. For instance, Khan et. al. (2016) conducted research on the expenditure in the Gazipur city (study area) where he found that every month a single person needs a minimum of US$ 177. Therefore, lower-income people in the city areas face many problems to maintain their own and their family's life, making it tough to keep them all well since subjective well-being depends on good income and wealth (Diener & Biswas, 2002). People can feel well-being when they can find a balance between income and expenditure, otherwise, they

are unhappy. The female garment workers received low wages, which could suggest they are unwell considering their present situations and the OECD well-being model (OECD, 2020). The results of the interviews revealed that various strategies helped to reduce their living costs, which made the female garment workers subjectively well. The first strategy 'doing more overtime' to earn extra money and keeping the money in the coin box, aimed to create savings for emergency times. Indeed, every day keeping a few amounts of money in the coin box thinking of the act as paying for daily expenditure and then opening the box when the time of crisis comes so they can meet the needs of the daily costs was a common practice among participants. This money helped to tackle the crisis moment, which was important for their well-being. Furthermore, O'Reilly & Gordon (1995); Kamruzzaman et. al. (2015) highlighted that saving money weekly can help people during emergency times. Similarly, over time can increase people's income and keep them stress-free (Anxo & Karlsson, 2019). 'Borrowing money and buying the leftover goods', are other strategies to reduce the financial cost. Notably, in crisis times people feel unhappy when realizing the need to meet their daily costs, although they receive monthly wages. For instance, the current female garment workers get a monthly wage, but some days they feel getting closer to a financial crisis, and at those times they borrow money from colleagues or buy the rest of the goods from the local store. They return the borrowed money after getting a wage. This strategy relieves them from financial tension, being related to well-being. Indeed, some research suggests borrowing money at an emergency time as a palliative option, once facing a financial crisis increases mental illness (Sharfstein, 2015). For example, when people face financial crises, they should borrow money from the nearest (Diener & Biswas, 2002), and should buy the goods from a known store, which reduces the financial tension (Anderson & De, 1991). The other strategies were to 'share the daily necessities' with others and reduce food costs. Actually, the prime daily necessities are food and clothing. In the city areas, the food cost is relatively high rather than rural areas. Similarly, buying new clothes every month is costly, which might cause an imbalance in income, becoming the main barrier to achieving subjective well-being. Therefore, sharing is the best strategy. For example—the cost of food for one person is around five to six thousand taka ($70) every month, in contrast, if four or five workers buy, cook, and eat the food together, the cost per person is reduced to about half of that ($35). At the same, retired female garment workers shared their clothes, which means they did not need to buy more new clothes individually, reducing their cost. Additionally, at the end of the day, the food cost is lower than during earlier times, so the participants use this in their favor to buy cheaper food. Past studies supported the sharing strategy to reduce the cost. Maxwell and Caldwell (2008), researched the food cost, suggested pursuing the

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goods from the local store where the price is low, and sharing with similar groups can reduce the food cost. Indeed, research suggests using secondhand clothes as well (O'Reilly & Gordon, 1995). But the study findings show that participants wore new clothes, sharing with others. However, it is clear that the female garment workers used various strategies, such as doing overtime, saving, and sharing to reduce their daily costs and help to balance income and expenditure and help to keep their subjective wellness.

Workplace: A good and favorable workplace and job quality are other indicators of subjective well-being. The results of the study (questionnaire) reveal that the female garment workers work an average of 10.6 hours per day and 66 hours per week. Sometimes, this time is exceeded by 16 hours per day during the high-peak periods. Though the ILO fixed 8 hours per day and 48 hours per week, most of the garment industry does not follow the instruction. Similarly, women hold the average lowest (7th) grade positions in the industry, where the 1st grade is the best and the 7th grade is the worst. Most of the male workers are placed in the upper positions. The Daily Star (2020) reported a similar result, showing that most of the female workers are in the 6th or 7th grade in the industry. The findings moreover reveal that participants face some problems in the working place. Interestingly, the results of the interviews show that female garment workers can easily overcome their workplace problems and keep the place atmosphere good by using some strategies. Huszczo & Endres (2013) identified that females can manage the working environment and become happier rather than male workers. The main strategies were to 'behave well' with bosses and to satisfy them with praising words. This is an important strategy in the garment industry to keep the jobs secured, once the jobs in the garment industries are not permanent like the ones from the government and depend on the bosses' decisions. If workers act rough behavior toward bosses or seniors, protest against the bosses (even when the boss did commit a mistake and complains should be justified), or show concern about everything related to the industry, they might be sacked from their jobs causing a great number of mental pressure. Forbes identified 14 tips to maintain a good relationship with bosses, where good behavior and praising were important tips (Smith, 2013). Another research revealed that good relations with bosses can secure jobs (Clark, 2005). Thereby, participants always act with good behavior and speak to bosses with a smiling face so that superiors do not say any negative words. When they work for a long time, thanks to their good relationship and behavior, the bosses give the workers more break time and money for extra work. Now, most of the female garment workers in Bangladesh try to maintain this strategy to keep themselves well in the garment industry. A study conducted by Rahman and Rahman (2020) showed that bosses pressure

female garment workers mentally if do not obey them, and on the other hand, bosses protect the workers if they have good relations with them. Besides cultivating good relations, some of the participants' strategies were to act like a blind and or deaf person. According to the workers, a disabled person has no enemy, so when the participants do not react negatively to the bad things in the workplace, they are safe from becoming jobless, and that is the main point of job security. If the job is guaranteed, they are free from stress, which makes them happy. Calahuas (2017) explained that job security is the key factor in the well-being of the people. Thus, surprisingly, the job environment is favorable to the workers.

Health and housing: A good health and nice living environment increase the well-being of the people. The findings of the study show that an average of 3.5 women live in a room with a size of 100 to 111 sqft. Most of them use a common toilet, bath, and kitchen. The Japan Ministry of land, infrastructure, transport, and tourism (2020) reported that a person needs 269 sqft housing space for good health. This scenario would suggest that they are unhappy with their health and housing conditions, but they can manage nicely with some strategies by which they feel comfortable. The strategies were to live in a 'low-rent house', 'sharing with others, and 'making a partition with a cloth within the room to maintain privacy at home. It is reported that current and retired female garment workers received low wages by which they managed their housing and health. If they live in a high-rent house, that requires more money, the cost will cause an imbalance with income, which is the main barrier to well-being. All the participants live in low-rent houses. Single women share the house with colleagues or friends, which reduces the cost. Similarly, the married with children and retired workers lived in shared rooms with family members. Here, a question about how the family members maintain privacy within a room can be raised. The married women create a cloth partition within the room to maintain privacy. For example, 4 family members (husband, wife, and 2 children) live in the same room, which is divided into two parts by sharee (cloth) at the sleeping time when children cannot see their parent's activities. This strategy helps to maintain privacy and reduces the living cost. Although these results are in opposition to the ones of Foye (2017), who identified that a large house could bring well-being. Though a number of studies supported the results of this research, because it has been conducted on the housing of the female workers, it was shown that most of the female garment workers share their living room with other workers to minimize their expenditure (Hossain et al., 2016; Amin et al., 1998), and that the low working people should share their house for better cost-benefit, which is a good technique of well-being (Kamruzzaman et al., 2015). Thus, the participants reduce their living costs,

have no need to feel tension about money, this stress/tensionless situation helps the working women to be subjectively well.

The findings of the study show that current and retired female garment workers often suffer from illness, but they are healed within a short time. One of the strategies for good health is to go to 'a local pharmacy', 'take traditional medicine', and go to a 'government hospital'. In Bangladesh, the treatment services in private hospitals are better than the ones in government hospitals, but they are also costly. The female garment workers have/had limited income, if they went to a private hospital, the cost would not be covered by their wages. This might be an imbalance between income and expenditure. Though the services in government hospitals are not satisfactory, doctors are experts. At a critical time, the participants went to the government hospital. Otherwise, they went to a local pharmacy and used traditional methods that can play role in recovery during illness times. Retired workers also went to the hospital when they fell ill. A study reported that 22% of the total population in Bangladesh received their treatment from local pharmacies (Chowdhury et al., 2017). Therefore, low-income people can take local medicine and treatment from government hospitals (Kamruzzaman et al., 2015). In the local pharmacy, the pharmacists are experts in primary aid. The cost of their treatments is very low, and they are easy to be applied. If the diseases are not CVR (cardiovascular reactive), the participants go to the local pharmacy. In this way, the treatment cost is low, there's no tension of extra cost, and a balance between income and outgoing is the way of achieving well-being. Together, these findings suggest that lower-income women can go to the government hospital and local pharmacy for treatment where the treatment cost is very low. This low cost can bring them subjective wellness.

Family management: The strategies of family management (sharing with neighbors, sending children to villages to live with their grandparents, or to a local madrasah) were frequently used by the participants for their subjective well-being. Although these are not popular strategies, lower income working women in Bangladesh use these. The study shows that the participants spent more time in the garment industry where the daycare facility was not available. At the same, they have no capacity to appoint maidservants for their household work and caring for children. Sharing these duties with neighbors is a frequent strategy, especially at the early age of their children (0 to three years). For example, six female workers have children, and a woman takes a leave one day a week and takes care of six children including her own. On the other days, other women take leave and care for all children. This sharing system can relieve working women from their childcare duty. It furthermore appeared as one of the effective strategies for caring for

children in the study of Maxwell & Caldwell in 2008. Another common strategy was sending the children to live with their grandparents. This is commonly used by the participants in the present and past. Children who are two years old are sent to their grandparents who live in the village where they are raised properly until they are 6 or 7 years old. Here, the women have no tension because the children's grandparents take care of them very carefully. Every month, the women send some money for their children, but the amount does not need to be high because the price of food is much lower in rural areas. Research supports this strategy. For example, low-income women who live in cities would prefer to send their children to their parents who live in villages (Maxwell & Caldwell, 2008). Presently, some of the women send their 6 or 7-year-old children to the local madrasah, where the cost is lower than other educational institutions. In the morning, they send the children to a local school, where they spend the whole day until it's evening. After that, their parents or individuals can come to pick them up and take them to their houses. Thus, the participants can get relief from their family pressure, which is important for their well-being. When the working women feel relaxed about their family management that means they have less stress and feel happy.

However, it is clear that the female garment worker's domain issues seem to not achieve satisfactory conditions of objective well-being. On the other hand, their strategies (doing overtime, saving money, behaving well and praising the boss, acting like a person with disabilities, sharing the daily necessities—including home space, and going to the local hospital) in domain issues made them subjectively well. Thus, this study suggests that people might be subjectively well with the use of various strategies despite the problems faced in domain issues.

11.2.2 Subjective well-being strategies in affect issues

The affect issues include negative and positive feelings. When people can overcome negative feelings and try to bring positive ones, they feel subjectively well. Positive affect captures positive emotions, such as the experience of happiness, joy, and contentment. Negative affect, on the other hand, comprises the experience of unpleasant emotional states, such as sadness, anger, fear, and anxiety. Both are related to subjective well-being. The study shows that female garment workers' objective well-being dimensions seemed unwell, but 88 percent of the total participants felt happy and positive about their life and present situations. The results of the in-depth interviews show that the female garment

workers used some strategies to overcome the negative issues and to increase their positive aspects.

Negative aspects: The unhappy moods and unpleasant situations (negative aspects) directly impact on mental health that is highly related to subjective well-being. It increases unhappiness. The results of the study reveal that some strategies helped the current and retired female garment workers to overcome the negative aspects, that included 'keeping calm, avoiding incidents, and sharing with the nearest one' 'maintaining group and keeping pictures of children and parents in wallets'. In the working place, some incidents are not harmful to the workers but if due to a fault from employers or employees the workers protest and raise their voice, they might lose their job security, making it unstable. Sometimes, the negative aspects inside and outside of the garment industry increase workers' stress, which is harmful to their mental health. Participants' stories demonstrate that they share negative issues with their family, colleagues, and friends to minimize the mental stress when they feel stress and worry. In this perspective, keeping calm, avoiding incidents, and sharing were important strategies for retired workers. However, it is true that these negative strategies are responsible for tackling the negative experiences. These strategies control mental stress and help them to feel happiness. Because females become more emotional and need emotional support for being happy (Prieto-flores et al., 2011). Women do suicide for stress, sadness, anxiety, and depression (Taylor et al., 2011), but the rate of women workers' in Bangladesh is very low (Mahmud & Hossain, 2016). This report illustrates that the strategies reduce the negative issues of female garment workers in Bangladesh. Some research supports controlling negative thoughts and feelings as a strategy. For instance, Gross and John (2003) mentioned in their study that when people control their emotions and feelings that turn into negative paths, it helps them to become subjectively well. Indeed, research suggests that individuals should avoid unavoidable thoughts that are directly harmful to mental health (Lyubomirsky & Tkach, 2004). Additionally, the previous research reveals that having more concern about negative feelings is bad because it actually increases the negative issues (Wegner, 1994; Wenzlaff et al., 1991).

The next strategy is maintaining groups and wearing purdah to go to and come from the garment industry. In developing countries like Bangladesh, when a woman walks alone on the street someone can tease her verbally and cause negativity. This disturbance increases mental stress, that is, negative issues. In this perspective, both current and retired female workers went to the garment industry and came back home in a group with other workers and wore purdah. Harassers cannot say any negative words because the group members

protest in unity. Maintaining a group is a good strategy since we often see reports about the rape incidents of female garment workers for were commuting alone. Akand (2021) reported that on April 20th of 2021, a female garment worker was coming home alone at night when she was raped by a gang of men. In another incident reported by The Daily Star (2020), a woman worker was coming home alone by bus where she was the only passenger. The bus driver raped her. In Bangladesh, the incidence of these crimes decreases sharply when female workers walk-in groups. In addition, keeping the pictures of children or parents in the wallets or garment ID cards is a unique strategy. It is natural that seeing the faces of children or parents makes people happy in any circumstance. Participants of this study reported that when they felt very tired for working long hours, stressed from being overloaded, and angry for any incidents that happened to them, they looked at the pictures of their children or parents and it provided instant relief from tiredness, worry, stress, anger, fear, and sadness (Yugiana & Handayani, 2019). The unmarried women keep their parents' pictures and the married and retired women kept their children's pictures. However, everyone has the experience of negative issues in their daily life. The successful and happier people are the ones who can overcome the issues easily. The female workers had many negative issues, but their valuable strategies help them to minimize these issues. Thus, they can keep themselves free from stress, anxiety, and anger, which are important elements of subjective well-being.

Positive aspects: In contrast, participants have used other strategies for being positive besides canceling negative issues, which also increased their happiness. The five strategies identified in this study were 'Comparing themselves with the lower-class people and sometimes compromising,' Having low expectations and a low-quality lifestyle,' 'Loving and having good relationships with family,' 'Keeping themselves continuously busy,' and 'Getting involved in active and passive leisure'. Comparing themselves with lower-class people was a significant strategy. Indeed, this strategy is self-satisfactory. The comparison with the upper-class people typically increases mental illness, while on the other hand, the comparison with the lower-class people made the female garment workers happy. For example- comparing themselves with a person with disabilities removes their sorrow. Stranges et. al. (2019) conducted research where it was found that there's a strong link between the comparison (with upper and lower people) and subjective well-being. Another research shows that comparing with upper-class people always increases unhappiness (Eaton & Visser, 2008). In contrast, this study found that the comparison only with lower-class people can improve subjective well-being. Similarly, sometimes compromising works well for happiness. Although it seems negative, sometimes it acts as a positive

strategy. In fact, when bosses or employers do something wrong like acting with rough behavior, if the workers react in a negative way instantly, then their job might be at risk. It's better for them to sometimes compromise with the situations. The previous research supported this finding and suggested that when dealing with stressful situations, sometimes compromising them is a positive strategy (Garnefski et al., 2002).

The next strategy is having lower expectations and a low-quality lifestyle. Female workers are using these strategies in their personal life. Actually, participants of this study reported that having high expectations in the early stage of their working life made them unhappy. If people have higher expectations than their qualifications and job position, they cannot accomplish their own expectations. Gradually, people become unhappy, disappointed, and feel stressed because things are not going as well as it was planned in their minds. In other studies, a similar result has been reported, conducted on expectation and happiness— "higher expectations make you unhappy" (Women's therapy institute), and Shute (2014) illustrated "Do you want to be happy? Do not set your expectations too high". Better adjust your expectations according to your capability and efforts (Adner, 2006). In addition to the lifestyle issue, participants had low-quality lifestyles considering their income. This is a simple strategy. Women need a variety of cosmetics, new dresses, and luxury equipment, like branded mobiles, bags, and sunglasses. These all require more money which is not covered by their income. Rather, the female garment workers used non-branded and fewer luxury goods to balance with their income. This lifestyle carries a low cost that is balanced with income. The balance can make people subjectively well. Moreover, research supports the links between lifestyle and well-being (Hanawi et al., 2020). Although (Martin et al., 2020) reported that only a higher-quality lifestyle could improve people's well-being. This report's result is the opposite of the one found in this study. This study suggests that people should maintain a lifestyle that is befitting of their income capacity.

The other strategy- Loving and having good relationships with the family to keep positive affects, is important for the Bangladeshi female workers. The participants of the study have good relationships with their parents and children by which they get energy from. In other words, parents are one source of happiness, frequently giving mental support in any circumstance to their children at any stage. It is true that female garment workers still have problems eventually. When unmarried female workers feel bad, they talk to their parents over the phone and their parents say some motivational words to them that remove their sadness and problems, inspiring them to go ahead. This strategy is maintained in third-world countries not only by unmarried women but also by unmarried men. Many studies link good relationships between parents and young children as a medium of happiness

(Park & Peterson, 2006; Aknin et al., 2012). Similarly, female workers who have children and retired workers, besides talking to their parents, they furthermore talk to their children, look at their children's faces and think of their future of children to keep their affect positive. Buettner et. al. (2020) identified 68 ways by which people can be happy and one of the ways he found was having good relationships with family. Additionally, the research links good relationship and subjective well-being and suggest having good relationships with family (Cheung et al., 2014; Hofmann et al., 2014).

Another significant point of discussion is the fact that contrary to Khazaee et. al. (2015) and Marshall, (2007), who mentioned that being busy increases unhappiness, the strategy of keeping busy is positively related to subjective well-being, even if individuals get limited time for themselves. Indeed, when the female workers spent time alone, consequently they felt tensions and stress automatically, besides feeling lonely as well. These sensations get in their way of having a normal life, always growing up with negative thinking in mind, leading them to dissatisfaction, which is the opposite of happiness. Thereby, the participants kept themselves busy with anything, like gossiping with others or cooking to avoid loneliness and to feel happy. A study on happiness shows that busy people are 90% happier than other people (Moore, 2018). Research also suggests that people who have other problems, keep themselves busy and active with any kind of activity, which increases their happiness (Fordyce, 1983; Buettner et al., 2020; Laperriere, 2019).

Enjoying leisure is an important strategy for well-being. The study shows that active leisure makes female garment workers feel better subjectively rather than passive leisure. The passive leisure strategy is characterized by laziness. The strategy in passive leisure included "watching TV", "video games", "Facebooking", and "watching videos on the mobile phone". Some of the single female garment workers use these strategies to spend leisure time. After working time, at night, participants feel tired and sometimes feel sorrow. When this happens, they watch TV, play video games, and watch movies or listen to songs on their mobile phones to erase their tiredness and sorrow and to feel happiness. Some of them use Facebook for recreation, but they spend less time on passive leisure because it is expensive and sometimes cannot work for their happiness. Retired female workers spent time gossiping with families as a medium of recreation. These activities seem to be comfortable and enjoyable, but the repeated practice of this strategy of passive leisure does not bring happiness. Wei et. al. (2015) did find that passive leisure contributes to happiness in China rather than active leisure, however, the past experimental research reveals showed that passive leisure seems good, but it has a weaker effect on the mind

rather than active leisure (Erber, 1996). In contrast to passive leisure, the strategy of active leisure is a strong predictor of well-being. In active leisure, the participants play with children in the room and outside on weekends, spend time with family, and gossip. During the playing time, the female workers and their children laugh together, which is known to be a good exercise, helping them to remove their sadness and to be subjectively well. Herbst and Ifcher (2016) reported that having children and playing with them means a full of form of recreation which increases happiness. Several types of research support the connection between playing and well-being (Dubbert, 2002). In contrast, to control unwanted thoughts, and to focus more on self rather than on others, active leisure has a stronger effect (Nolen-Hoek-sema, 1991; Erber, 1996; Thayer et al., 1994). Supporting the research document says that active leisure is related to a lower level of anxiety, stress, and depression (salmon, 2001), which improved humor (Rejeski et al., 1995), and contributes to the smooth flow of life (Csikszentmihalyi, 1990). Additionally, indoor exercise like playing with kids is considered an efficient strategy against negative moods (Thayer et al., 1994). Some experimental research shows that active leisure help to bring positive affect (Erber, 1996). Thus, the findings of the present study show the strong relationship between active leisure and subjective well-being.

This is revealed from the study that unpleasant situations may not be obstacles to being subjectively well. Some strategies can remove the negative sides and bring positive aspects in life, such as keeping calm, maintaining groups, looking at photos of children/parents, comparing with the lower-class people, having low expectations, having good relationships with family, keeping busy, and having leisure.

11.2.3 Subjective well-being strategies in Eudaimonia aspects

The eudaimonia aspect is a new addition to subjective well-being. Not only material, positive, and negative aspects cannot influence one's well-being. Eudaimonia includes three aspects, such as having self-determination, personal growth and relationships, and personal life. It was already shown that the objective well-being dimensions of the female garment workers are found in poor conditions, but 90 percent of the total participants still feel good about their present life, which means they use strategies to make themselves subjectively well.

Freedom: The findings of the study reveal that self-determination and freedom are the best strategies for reaching subjective well-being. The findings of chapter three of this study show that in spite of the rural facilities for the less-educated women being better

than the ones in urban areas, they still migrate to the cities and worked in the garment industry (90% of female garment workers migrated from rural areas), despite that environment also having many problems. After all, they feel happier than when they lived in rural areas. The core of this issue was composed of rural restricted life and urban freedom. When the participants lived in the rural areas, they had many facilities but limited freedom. Presently, these are the main barriers to women's empowerment in rural areas (Mahmud et al., 2012). In contrast, they are free to make their own decisions in urban areas. Therefore, having freedom was an extraordinary strategy for the participants to be subjectively well. When they are surrounded by problems, they compare their situation with their past rural restricted life where they did not get freedom. This acknowledgment of their own freedom makes them happy in urban life. Research supports the relationship between freedom and well-being. For example- freedom in the family and decision-making power can make a woman happy despite problems in other matters (Martin, 2008; Verme, 2007). Indeed, research reveals freedom is necessary for happiness (Inglehart, 2010; Inglehart et al., 2008). Together, these findings suggest that freedom of life in any circumstance is the best strategy for subjective well-being.

Personal growth and relationship: Personal life and relationship are important parts of well-being. The findings of the study reveal that another strategy of subjective well-being is personal growth and relationship, which include "social affiliation", "cut off relationship with long distance relatives and good relationships with neighborhoods and colleagues", and "religions". However, social affiliation is identified by some participants as visiting the park and talking to others, communicating with relatives and friends who live near, and gathering in open concerts, although it also considers ignoring the same issues if they depend on expending money. In addition, living alone increases tension, especially for lower-class women. Sometimes, going to the park with family members and colleagues where various people gather and having conversations can be enjoyable. Similarly, when there are relatives and friends who live near the house and can visit them on foot most of their free time is spent on meeting each other, gossiping, and sharing everything. Sometimes, they go to open concerts but try to avoid the gatherings that are not free because of limited income. They support and encourage each other, which is necessary to live in a good manner. A similar result has been reported in another study, where it was shown that supporting and encouraging friends is a strategy for happiness (Adler et al., 2017). When they get support, female workers forget every sadness and become full of energy. Importantly, social affiliation revealed a strong relationship to subjective well-being, even more than other strategies. These study findings are supported by other studies

that link social activities to well-being. For instance, previous research revealed that people are happier while in the presence of others and when spending time with others (Pavot et al., 1990; Csikszentmihalyi & hunter, 2003), and it is also a useful strategy to reduce dysphoria and stress (Thayer et al., 1994; Cohen & Wills, 1985). Moreover, other experiment research showed that social activity increases happiness (Lyubomirsky et al., 2005; Fordyce, 1977, 1983). Another study identified that social networks and marriage are strategies for achieving happiness (Buettner et al., 2020). Thus, social affiliation makes the female garment workers subjectively well.

The next strategy is "cut off relationships with long distance-relatives, having a good relationship with neighbors, close distance relatives, and seniors". This strategy helps to minimize the financial cost and get support. Traditionally relatives who live long distance places, visit each other's houses and stay a few days in Bangladesh (Miah, 2020). Indeed, the female garment workers get low wages by which paying for a nice house is impossible. Most of the female workers lived in the same place/area. If their relatives come to their house and stay a few days that increase their expenditure. In this perspective, cut off relations with distant relatives reduce their expenditure. The important strategy was to build up good relationships with the neighborhood, colleagues, and relatives who lived in the same situations where anyone can come forward to help others in face of any problems. Here, nobody feels insecure or tense in their daily life. Individuals participate in neighbors' parties and enjoy boundlessly. These are the sources of well-being. A study conducted by Tkach and Lyubomirsky (2006) showed that people should do parties and clubbing for subjective well-being. The report is partially related to this study because the female garment workers have limited income by which they cannot go clubbing, but they do participate in parties within their community on any occasion, such as wedding ceremonies. There are a couple of research linkages between the community and well-being. For example, Wilkinson (1979) identified the influence of the community on well-being, and Newman's (2018) research findings explained the importance of having good community relationships with feeling happy. Saphire and Taylor (2013) mentioned that good relationships with close distance relatives increase well-being. Thus, a good relationship with the community can increase subjective well-being.

The findings of this study show that "having faith in religions" is a good strategy for the current and retired female garment workers for their subjective well-being. In Bangladesh, less than one percent population is atheist and 99% of people believe in some religion. The religious people believe that everything has happened for their own good, if people are patient at the critical time, pray to the Almighty, and work hard, the Almighty will reward

them either on Earth or in the hereafter. As a result, people feel better in any circumstance. This is one of the frequent strategies to boost subjective well-being. Though this is not a popular strategy in developed countries and among atheists, it may have been an effective one—that is, a solid strategy of subjective well-being. Furthermore, a significant number of studies support the connection between faith in religions and subjective well-being. Gartner et. al. (1991) and Mayers (2000) supported a linkage between religious activity, social connection, and happiness. Another study conducted by Devine et. al. (2019) identified a good relationship between religions and happiness in Bangladesh. Some research mentioned drinking alcohol as a strategy for happiness (Massin and Kopp, 2011). In contrast, the findings of this study show that female garment workers did not drink alcohol for religious restrictions, making it harmful to their happiness. Several studies show the same results. They identified the negative impact of drinking alcohol on long-term happiness. Research shows that those who perform religious activities regularly avoid negative behavior, such as alcohol and drug abuse (Batson, 1993). Buettner et. al. (2020) suggest practicing religious activities for well-being. Hence, it appears that having faith in religions is a better strategy for improving subjective well-being than drinking alcohol.

Meaning and purpose of life: Everybody has a purpose in life which they follow to identify and achieve their goals. If the target/goal is not fulfilled, imbalance situations are created. The findings of the study show that the female garment workers set their goals considering their capacity and capabilities. At the same, some strategies can help female workers to feel better about their purpose in life, such as "Feeling self-control and self-satisfaction", "Thinking positively and accepting limitations", and ''trying direct attempts". These strategies can fulfill the purpose of life, which is an important ingredient of subjective well-being.

The results of the study show that female garment workers commonly control themselves in any circumstance. For example—if somebody is buying an expensive dress and going out to a good restaurant, they control themselves not to do the same because they know they have a lower income and it will be difficult for them to continue their life throughout the month with more expenses and less money. Consequently, self-control is a strategy that is maintained for their well-being. Cheung et. al. (2014); Hofmann et. al. (2014) explained the links between self-control and subjective well-being. When the individual cannot have self-control, internal conflict emerges and that's why early intervention strategy means acquiring self-control, for it is important to minimize the conflict and to bring subjective well-being (Duckworth et al., 2016). In addition, the findings of the study furthermore reveal that self-satisfaction played an important strategy for subjective well-

being. When the individual can have self-control, he or she can feel satisfaction automatically. The limited demands and the satisfaction with limited income can improve individuals' well-being. Ramesh et. al. (2013) found that people, who have the ability to control themselves and are satisfied with what they have, are happier than others who lack the same ability.

Positive thinking and accepting limitations are other strategies that are revealed in this study. Indeed, everything has a positive and negative side, the negative thinking increases mental illness even if most of the thinking is positive. For example, a woman worker needs 10 items in her life. Let's suppose she got seven of those and the other three items were not at a satisfactory level. If the woman typically thinks about the three items she cannot achieve, that means she is thinking negatively. In contrast, if she thinks of the seven items that she's got, it means she is thinking positively and is more likely to be a happy person. A personal goal is satisfactory if people think positively. This is an effective strategy that the female workers frequently follow. The previous research found a strong link between having a positive mindset and well-being (Emmons, 1986; Sheldon & Elliot, 1999; Emmons & Diener, 1986; Carver & Scheier, 2012). Buettner et. al. (2020) suggested avoiding unnecessary thinking that results in unhappiness. Participants of this study also reported accepting their limitations as a strategy for reaching their target. Indeed, less educated women get lower jobs and wages. If they compare themselves with the upper-class employees that can feel depressed by focusing on the things they lack. A better strategy is to accept their limitations, which can make people happier. A previous study reported the same results about accepting limitations (Duclos et al., 1989).

The results of the study find that the "direct attempt" strategy to bring happiness which includes 'smiling', and 'acting happy'. In any circumstance, smiling releases automatically the stress level of the individual, which boosts the mind and the feeling of happiness. However, Labro et. al. (2014) ran experiments with patients and concluded that smiling sometimes does not bring well-being. But a couple of studies supported that smiling increases happiness. For example—Ekman and Davidson (1993); Moore et. al. (2017) revealed that when people smile, the brain release neuropeptides that help to fight against stress. The study suggests smiling as much possible as to reduce stress and heart rate. The findings of the study moreover show that acting sometimes makes people happy. When people act happy then the surrounding people will respond with a happier mood. In return, the acting people gradually forget that they were acting when the people around them respond in a happy mood, causing them to sense genuine inner happiness. Coles et. al. (2019) made experiments with 11000 participants and found that smiling and acting happy

impact on their well-being significantly. Similarly, Duclos et. al. (1989); Strack et. al. (1988) suggest acting happy to improve one's well-being. These are the common strategies that were found to be an excellent way of achieving subjective well-being. Marris and Reilly's (1987) thought that imaginative behavior can remove negative moods. The participants reported that these imaginative behaviors worked as conscious well-being increasing strategies, and the study findings suggest those were direct attempts to do so. Moreover, some researchers saw these behaviors as emotional experiences (Darwin, 1948; James, 1890). Later, the experiments in expressing happiness were associated with well-being (Duclos et al., 1989). Therefore, by smiling and acting happy it is possible to make oneself happy, which is an important strategy for subjective well-being.

However, the discussion of this study clears that some aspects are fixed for personal life and relationships. Material matters sometimes impact on these aspects, but some strategies can improve people's conditions in personal aspects, such as self-determination and freedom, social affiliation, good neighborhoods, religious practice, self-control and self-satisfaction, direct attempts, thinking positive, and accepting self-limitations.

11.2.4 Comparison of the subjective well-being strategies among the three groups of female garment workers

The author took in-depth interviews with three groups of female garment workers, such as single female garment workers, female garment workers who have children, and retired female garment workers. The discussion mainly highlighted the common strategies that current female garment workers (with and without children) are using, and the ones which retired female garment workers used before retiring for their subjective well-being (common subjective well-being strategies of these three groups have been given in appendix 9), making the discussion stronger for triangulation and validation. In this section, the author makes a comparison of subjective well-being strategies (results of in-depth interviews) among these three groups of female garment workers (Table of comparison in appendix 10). Subjective well-being was separated into three categories, such as life satisfaction, affect, and Eudaimonia aspects. The comparisons of these three groups are discussed under these three categories.

- Life satisfaction: The three groups of female workers used common strategies for life satisfaction, such as having savings in the coin box, borrowing money, and sharing and bartering daily necessities to balance the income and expenditure. In the workplace, workers do not bargain with employers to keep the workplace calm.

For health and housing, they took local medicine and live in shared rooms. In addition, the current female workers do overtime and get involved in other activities. Single female workers talk in front of CCTV in the workplace and try to keep themselves single in order to have a better workplace and to share rooms with colleagues or families. Likewise, female garment workers who have children, share the workplace problems with their husbands; share the room with their families; and have their children cared for by the neighborhood, families, and local educational institutes. In contrast, retired female workers had limited overtime work, worked as mediators between the new workers and employers to have extra income; compromised with workplace problems, did not share a living room with working colleagues (only with their families or relatives); and their children were cared for by their families and relatives only.

- Affect aspects: The three groups of workers try to keep themselves calm in the workplace, maintaining groups to avoid outside problems; and sharing their sadness and worries with others to minimize the negative aspects. Moreover, single workers share sorrow with families and colleagues, keep pictures of parents, and talk openly about outside problems. In addition, the workers with children keep pictures of children in their wallets and look at them during difficult times. In contrast, retired workers tried to bypass and skip working incidents, also maintaining purdah on the streets to minimize further problems and harassment. To increase happiness, all workers used strategies, such as thinking of the future of their children; having low expectations; keeping themselves busy; maintaining a good relationship with parents; playing with children. Besides, current workers compare themselves with the lower-class people and their present life with their past rural restricted life. In contrast, retired workers compared themselves with unemployed women to increase their positivity.

- Eudaimonia aspects: All groups of female workers used similar strategies for the aspects of life achievements, such as accepting their limitations, lobbying with seniors to enrich their skills, having faith in religions, getting freedom, feeling self-satisfaction, and feeling good. Additionally, current workers build up new relationships with their neighborhood and colleagues, participate in social gatherings, and practice blaming others. In contrast, the retired workers built up relationships with relatives, ignored social gatherings, and practice self-criticism for eudaimonia well-being.

11.2.5 Vertical and horizontal negotiations

The organogram of the garment industry shows that the female employed in the lower position in the industry as workers. The findings of the study show that female garment workers take various strategies for subjective well-being. Among the strategies, some strategies are good relationships with seniors and similar groups of people. It is also called negotiation. The author classified these negotiations into vertical and horizontal based on the organogram of the garment industry and the results of the study. Figure 11.1 shows that vertical is the organogram of the garment industry and horizontal is the female garment workers, friends, and similar groups of people.

Figure 11.1: Vertical and horizontal negotiations in subjective well-being of the female garment workers
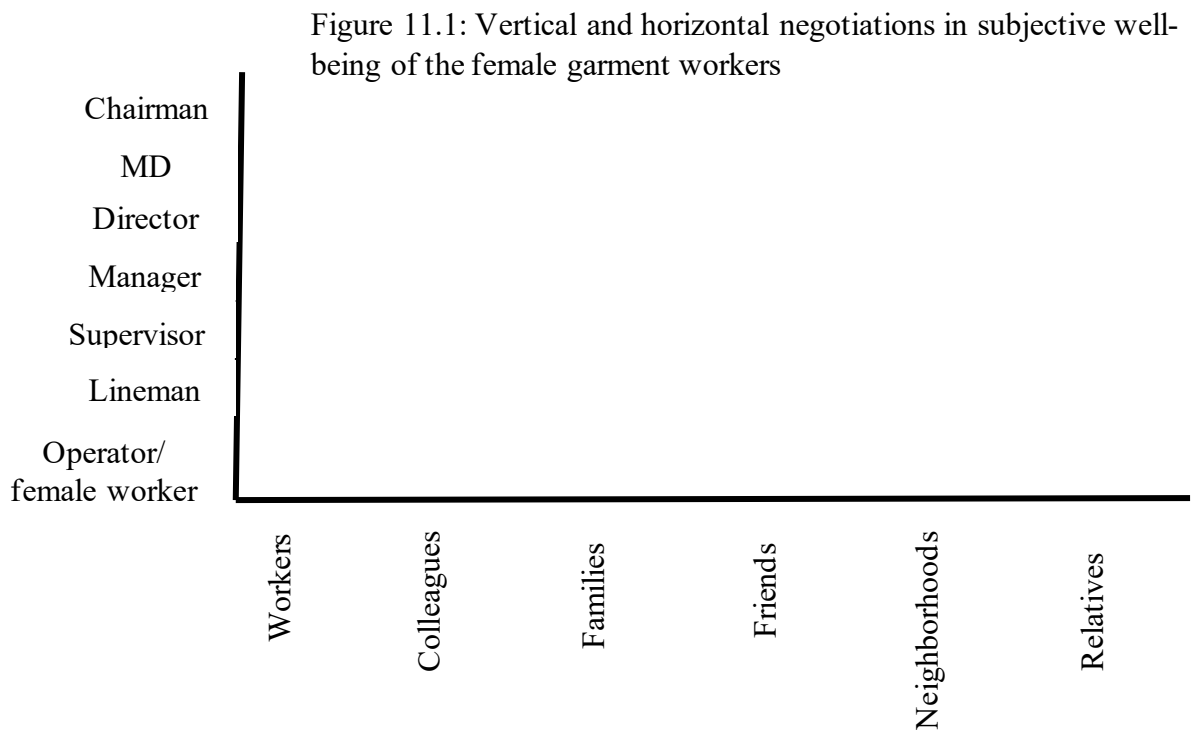
The study shows that some strategies of the female garment workers are vertical, and some are horizontal negotiations which enhance their subjective well-being. First vertical negotiation, female garment workers take some vertical negotiation with the upper people for being subjectively well. for instance, borrowing money from the senior bosses to minimize their financial tension. Next, they maintain good relationships with seniors (only with lineman, and supervisor) to keep their workplace calm and to secure the job. The second is horizontal. Most negotiations of female garment workers with the same group of people. In their horizontal circumstance, the similar groups are colleagues, families, friends, neighborhoods, and relatives. Female garment workers take various negotiations with the horizontal groups of people for being subjectively well. Most strategies in horizontal negotiations are sharing daily necessities with horizontal groups, borrowing money and everything with them, sharing good and bad stories with families and nearest

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ones, keeping busy with roommates, and good relationships with families and neighborhoods. Thus, these negotiations enhance the subjective well-being of female garment workers.

11.3 Strategies for instant and long-term subjective well-being

The discussion of this chapter illustrates the major strategies of female garment workers for enhancing their subjective well-being. Some strategies gave the female garment workers instant well-being and some strategies for long-term subjective well-being. In addition, further questions can raise which strategies enhance instant and long-term well-being. Considering these issues, the author divided the strategies into instant and long-term. Some aspects were considered to divide the strategies into two. First, during the data collection time, the author observed that some strategies they are taking to tackle everyday problems were taken for a short time. Similarly, some strategies they took that helped them with long-term well-being. Secondly, during the data analysis and discussion of the results, the author saw that some strategies of female garment workers made their well-being instant, and some strategies they take which enhance their well-being for a long-time. Considering the data collection and the results of the interviews, the author divided the strategies for instant and long-term subjective well-being.

11.3.1 Strategies for enhancing instant well-being and survival

The study shows that female garment workers face many problems in their daily life from home to the workplace. Some problems need an instant solution for well-being. The instant is used in this study sometimes as a survival strategy or tactic. For instance, female garment workers get low wages, but they need to fulfill their food and shelter necessities to survive in the cities. If they do not survive then it will create further problems and hamper their well-being. So, they take some strategies and tactics for instant solutions or survive these situations (Kamruzzaman et al., 2015; Hossain et al., 2016). These kinds of strategies are known as survival strategies for instant well-being. Instant well-being means the well-being that gives people happiness or satisfaction for a short time, it may be one day to one month. Instant well-being is not the ultimate subjective well-being. People use these strategies for certain times. It should not be used for the whole life. About half of total strategies are considered for instant well-being, to survive the situations, or to tackle the current situations for their subjectively well. It is also called tactics that are taken to reach the target (subjective well-being).

Female garment workers get low wages which are not enough to live in cities. From this perspective, some strategies and tactics helped them to survive in cities and have instant well-being. For example, buying low price foods and the rest from local stores, sharing and borrowing money, and living in low rent houses sharing with others. These tactics and strategies reduce the daily cost of the female workers and keep the balance between income and expenditure. Thus, daily they feel free from financial tension (Rahman & Rahman, 2020). In the workplace, trying to satisfy, good behaviors, and praising the bosses can make a good relationship with bosses that is important to tackle any instant complexities. Female garment workers always have negative experiences in their daily life. Some strategies and tactics give them instant recovery and well-being from negative experiences and bring positive in life. For instance, experience sharing sorrow and sadness with families and nearest one, keeping photos of children and parents, comparing themselves with the lower class of people and past life, acting like a person with disabilities, and keeping themselves busy. These tactics and strategies remove instantly their sadness, sorrow, and stress (Stranges et al., 2019; Moore, 2018). Everyone has a personal life and they want to run their life with their target. This is related to satisfaction with life. In this regard, building up new relationships with the nearest one can give people instant happiness because they come and support each other's problems. Blaming others and feeling self-satisfaction can give support in their life's achievements.

11.3.2 Strategies for enhancing long-term subjective well-being

Besides the instant strategies, the study identifies some strategies that help female garment workers to enhance their subjective well-being in long term. The word long-term well-being indicates the well-being that keeps people happy or satisfied for a long time, the time may be at least one year and more. It will be sustainable well-being. These kinds of strategies work for both the long term and short term. For example, female garment workers feel stress and sadness for long working times and other negative circumstances, it is necessary to minimize their sadness instant, and need for long time happiness. In this perspective, having good relationships with parents and neighborhoods can minimize their sadness and worry instant (Newman, 2018). Similarly, it gives them long-term subjective well-being because they get support from these groups of people for maintaining good relationships. There are some strategies that the female garment workers took that helped them for long-term subjective well-being. Thus, some strategies enhance the long-term subjective well-being of female garment workers. Considering the discussion of the interviews, some strategies were identified as long-term.

The study identified that female garment worker has many problems in the objective well-being dimensions. From this perspective, they take some strategies to overcome their material issues for enhancing their long-term subjective well-being. Their income is lower compared with expenditure, to increase their income they give priority to overtime work and saving money for emergency time. The promotion and wage increment depend on the skills that are related to well-being. In the garment industry, they have few opportunities to enrich their skills, having good relationships with senior colleagues to enrich the skills that work for long-term well-being. Next, send children to the village and share with the neighborhoods (Maxwell & Caldwell, 2008). Some incidents affect female garment workers. So, they maintain groups to go and come from industry, have good relationships with parents, and spend time with children and families. These strategies help them to recover from the negative affect and to enhance their positivity in life for the long term. The most important strategies for female garment workers are freedom from restricted life that enhance subjective well-being for a long time (Martin, 2008; Verme, 2007), another was faith in religion, having good relationships with neighbors and close distance relatives, and participating in social gatherings.

11.4 Strategies of instant subjective well-being counted as well-being strategies

The study reveals that female garment workers are taking strategies that make them subjectively well. In the upper discussion, the author classified the strategies into instant and long-term subjective well-being. Instant subjective well-being for short time but is very important for people who face many problems. People who face daily problems, he or she needs first to tackle their daily problems then the question of the long-term will come. The female garment workers had many problems and they took strategies or tactics for surviving their life and well-being. The question raises are these strategies really counted as strategies and are they inherently solving their problems? The author did a meta-analysis here and tried to identify that these strategies are counted as the strategies of subjective well-being and the female garment workers did not inherently solve their problems.

The first and most important strategy of subjective well-being is to balance income and expenditure, it has been recognized as a strategy of well-being (Wilson, 1967; Diener & Biswas, 2002; Meyer & Sullivan, 2003). It gives people instant well-being. Adaption to the situation is another strategy of the female garment workers for subjective well-being. A study was conducted by Nussbaum (2001), who identified women's five adaptive

preferences and mechanisms for being well that were not like other groups. So, we can say their adaptive strategies do perfectly for well-being. The study shows that 'buy low price foods and buying the rest' is a strategy of the female garment workers. They avoid supermarkets and try to buy the low-price market that reduces their cost, because supermarket prices are high, the open place is low price and reduce the cost for poor people (Reardon et al., 2010). Next, 'sharing and borrowing, living low rent house' is another strategy to balance between income and expenditure. The Economic Times (2016) identified that borrowing (debt) money is an important strategy or source of the well-being of the student. Female garment workers share, borrow, and lend during crisis time which helps them to continue their life without financial tension (Hossain et al., 2016; Amin et al., 1998; Anderson & De, 1991), and help in the balance between cost-benefit (Kamruzzaman et al., 2015). In the workplace, job security is one of the elements of subjective well-being (Calahuas, 2017). One of the important strategies is to make a good relationship with the boss and praise the boss (Fobes, 2013). Good relationships with the boss give mental and psychological well-being (Gilbreath et al., 2004; Leiter & Maslach, 2005; Bosmans et al., 2016). In the workplace 'trying to have good relationships and praising the bosses' is an important strategy of the female garment workers.

During the bad time, 'sharing sorrow and sadness with families and nearest one' was another strategy that gives them instant well-being. Many studies identified it as a good strategy for subjective well-being. For example, sharing sadness, worry, and stress is an important strategy for subjective well-being (Van Harreveld et al., 2007; Young, 2010). Another strategy 'keeping photos of children and parents' gave instant well-being to the participants. Pictures of their children or parents provide instant relief from tiredness, worry, stress, anger, fear, and sadness (Yugiana & Handayani, 2019). This is a good strategy for being happy for both parents and children (Park & Peterson, 2006; Aknin et al., 2012). 'Compare themselves with the lower class of people and past life is an effective strategy for the female garment workers because their past life was not satisfactory. The comparison with society especially with the lower class of people or disadvantaged people was identified as a strategy for subjective well-being (Tiggermann & McGill, 2004; Diener & Fujita, 1997). In addition, 'acting like a person with disabilities' helps people from further problems which is a good tactic. Havergill (2016) and Forget your troubles (n.d.) mentioned the same strategies that sometimes-avoiding problems can bring people well-being. The other strategy is "keeping themselves busy" which an important for instant subjective well-being. Research on happiness and well-being show the busy with any activities is an important strategy for subjective well-being (Fordyce, 1983; Buettner et al.,

2020; Laperriere, 2019; Diener et al., 2002). Another is 'cut off relationships with distant relatives and good relationships with close distance relatives' very effective strategy for the female garment workers. Saphire and Taylor (2013) mentioned that a good relationship with close distance relatives is a good strategy for enhancing well-being.

11.5 Conclusion

The chapter discussed the major findings of the in-depth interviews. The main objective of this study was to identify the subjective well-being strategies of female garment workers. The study identified the dependent variable, independent variable, and control variable. There is a strong connection between the objective well-being dimensions (independent variable) and subjective well-being (dependent variable), but the study identified that there was a control variable (strategies) between the two that impact on subjective well-being. This study showed that various strategies (control variable) made the female garment worker subjectively well despite the problems or negative conditions faced in their objective well-being dimensions. Subjective well-being includes three indicators, such as life satisfaction, affect, and Eudaimonia aspects. The discussion of the study showed that some strategies were taken for these three aspects, which were responsible for making the female garment workers subjectively well. The strategies for life satisfaction were saving money; sharing daily necessities; living in low-rent houses; sending children to live with their grandparents or sharing with the neighborhood the collective care of children; borrowing money at crisis times. These strategies keep the balance between the income and expenditure of female garment workers. Thus, the aspect of life satisfaction was achieved. Likewise, sharing sorrow, joy, and happiness with families and friends; keeping photos of children or parents in their belongings; comparing themselves with the lower-class people and their present with past difficult times; spending time with children; avoiding loneliness by keeping themselves busy were used to remove the negative affect and to bring positive affect. Correspondingly, becoming free from previous restricted life; having low ambition and feeling self-satisfaction; having good relationships with relatives; participating in social gatherings; having faith in religions created good Eudaimonia aspects for the female garment workers. Thus, they feel happiness, satisfaction, and well-being in their daily life. Among the strategies, some strategies give the female garment workers instant well-being, and some give long-term subjective well-being. Both strategies are considered as subjective well-being strategies. These strategies were not identified in the previous studies, making this one a good literature on subjective well-being.

CHAPTER TWELVE

Conclusion

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12.2 Major findings in relation to research questions

    12.2.1 The factors of rural to urban migration and work in the garment industry

    12.2.2 Current well-being situations of the female garment workers in Bangladesh

    12.2.3 Subjective well-being strategies of the female garment workers in Bangladesh

12.3 Contributions to new knowledge and originality of the study

    12.3.1 Theoretical contributions

    12.3.2 Methodological contributions

    12.3.3 Practical contributions/home take message for readers

    12.3.4 Policy contributions

    12.3.5 Recommendations

12.4 Limitations of the study

12.5 Further research

12.1 Introduction

This chapter is the concluding remarks of the study. It includes the summaries of the research findings in relation to research questions and policy implications for the development of female garment workers in Bangladesh. The chapter furthermore claims the contributions of this study (originality) and methodological contributions. Similarly, this section considers the major limitations of the study and finally proposes various opportunities that can be considered for further research.

12.2 Major findings of the study in relation to research questions

The dissertation sought to answer the main research question: what strategies make the less-educated female garment workers subjectively well despite the problems in their objective well-being dimensions? It is a qualitative investigation, in which a qualitative survey, in-depth interviews, and KII were used to triangulate the data. The author drew a modified model to identify the subjective well-being strategies of the female garment workers from the Bangladeshi perspective. The prime question of this study had three aspects (small questions), and the major findings of the study are related to these three aspects, which are the factors that made the rural less-educated females migrate to cities and join the garment industries; the current well-being situations of the female garment workers; and strategies for subjective well-being of the female garment workers in Bangladesh.

12.2.1 The factors of rural to urban migration and work in the garment industry:

Every year, the rural Bangladeshi less-educated females migrate to urban areas and work in the garment industry, where they face many problems. In contrast, the working opportunities and daily necessities for the females are more available in the villages rather than in cities. Generally, a question regarding what factors make them migrate despite having access to more working opportunities in villages and why they are not going back to villages was raised. The author highlighted this issue during pre-interviews. These were the results of pre-interviews. The results of the study show that social unpleasant situations, for instance, social superstition and ostracization towards separated and divorced females by their own community and family, and social class system made them bound to migrate to urban areas. Besides society, the family and rural culture, there were other factors. For example-—the findings of the study showed that the participants migrated to urban areas to escape family negligence, discrimination among siblings, oppression by stepparents

within their broken families, impacts of the dowry system, and a confined rural lifestyle to find urban freedom (benefits). For these situations, about all less-educated rural females grew up with trauma in Bangladesh. Further, the findings revealed that they desperately wanted to escape from rural problems and contacted women who had migrated earlier and finally they migrated to urban areas (figure 12.1). Considering the findings of the study, the author drew a model and process of rural to urban migration (figure 12.1, details in chapter three) from the

Figure 12.1

Model and process of rural to urban migration in Bangladesh

Tendency to migrate (Factors) → Inspiration to migrate (Benefits) → Intentions to migrate (link) → Make decision to migrate
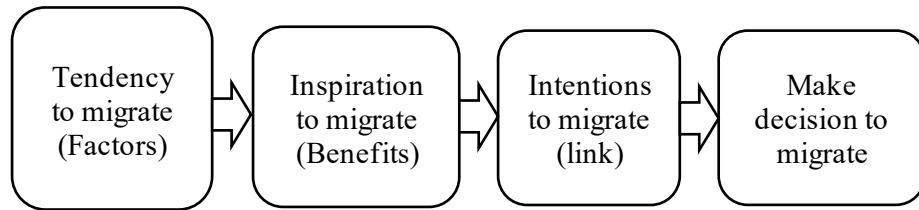
Note. The model and process have been drawn based on this study findings

perspective of developing countries. In the urban areas, most of the jobs need good educational background, only the garment industry has scope for less educated employees. The findings of the study show that migrants joined the garment industry because of bigger working opportunities and the presence of more female workers. Therefore, it is clear that rural working opportunities and other facilities got less priority than urban freedom, and migration was the only solution for the less-educated rural females.

12.2.2 Current well-being situations of the female garment workers in Bangladesh: The results of the migration factors showed that there were some unavoidable factors that made the rural less-educated female bound to migrate to urban areas and join the garment industry. They had a very limited chance of going back to villages before a certain age. Then, the author focused on their present situations. The second aspect of the main research question was to measure the current well-being situations of the female garment workers. Well-being was divided into two types—objective well-being and subjective well-being. The modified well-being framework (following the OECD well-being framework) was used to measure the current objective and subjective well-being situations of the participants, which were needed for answering the main research question (see figure 12.2). The objective well-being dimensions are divided into material matters and quality of life. The author used a qualitative survey (questionnaire). The findings of the objective well-being dimensions show that the material conditions of the female garment workers seemed to be in very poor conditions—

the average individual and family income are US$102.4 and 122.4 respectively, whereas the living expenditure in the cities is more than their income. An average of 3.5 females live in a shared room and work in the lower position with more work time (10.6 hours per day) than the recommended ILO fixed time. Similarly, the findings of the study revealed that the quality of life of the female garment workers was not satisfactory. For example, the study found that the outside environment is poor and dangerous, but the garment industry is mostly good for female workers. They are sometimes harassed physically and verbally, feel pressure having difficulties with work-life balance, much less leisure time, and face negative social attitudes outside of their community. In contrast, the data regarding the subjective well-being dimensions revealed that 78% of female garment workers have life satisfaction, 88% felt happy, and 90% felt good about their life. Therefore, the results of objective well-being dimensions would suggest that the female garment workers should be dissatisfied/negative. In contrast, the subjective well-being dimensions showed they are satisfied with their present life. It was needed to identify the strategies that made the female garment workers subjectively well.

Figure 12.2: background of main research question

12.2.3 Subjective well-being strategies of the female garment workers in Bangladesh: This is the prime question of the study. The upper two small questions (rural-to-urban migration factors and current well-being situations) were selected as the background of the main research question (See figure 12.2).

Rural-to-urban migration despite the good opportunities for females in rural areas

Unavoidable factors bounded the rural less-educated females to migrate to cities

Current well-being situations of female garment workers

- Negative aspects in objective well-being dimensions
- Subjectively well

Strategies for subjective well-being
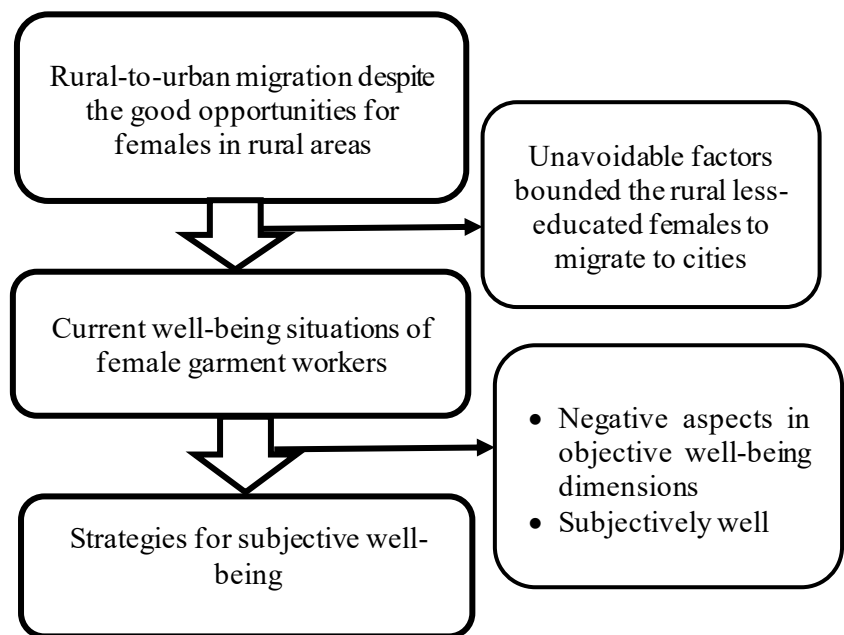
The results of the current well-being situations revealed that the female garment workers are subjectively well despite the poor conditions of the objective well-being dimensions they live under. These results are contradictory and created an enigma. How can females be subjectively well despite the problems in material conditions and quality of life? There was a control variable (strategies) that influenced the relationship between the objective

well-being dimensions and subjective well-being. The author conducted in-depth interviews with current and retired female garment workers, employers, and experts to triangulate data and identify the control variables (figure 12.3). The literature illustrates that people are only subjectively well if they have positive results in objective well-being dimensions (according to the OECD well-being framework), but the findings of the study have shown that female garment workers were subjectively well through some strategies (control variable), despite having negative results in objective well-being dimensions (see figure 12.3). That means that besides positive results in objective well-being dimensions, people who face negative results in objective well-being dimensions can be subjectively well if they use some strategies in their favor.

The author drew a model of subjective well-being strategies (figure 12.3) based on the discussion of interview results that shows the strategies for enhancing subjective well-being. The first stage is the results of the objective well-being dimensions (independent variable). The second stage is the strategies (control variable) for subjective well-being. And the third stage is the outcomes (dependent variable). Here, the author has identified only the subjective well-being strategies (control variable, stage 2). Subjective well-being was classified into three types: first is domain issues, which are income, workplace, health, housing, and family management. The second aspect is affect issues, which include negative and positive types. And third is eudaimonia aspects which include self-determination, relationship, and purpose of life. The female garment workers take strategies for enhancing their subjective well-being in these three aspects (detail of subjective well-being strategies in appendix 9). Considering the discussion of the interview results, strategies for enhancing subjective well-being were classified into instant and long-term. In stage two of figure 12.3, the author included all strategies under these two categories (instant and long-term).

First, strategies for enhancing instant subjective well-being and survival indicate the strategies that give people instant well-being or help instant survival for a certain time. Many studies recognized these strategies as subjective well-being strategies (details in

Figure 12.3
Model of subjective well-being strategies

Stage 1: Objective well-being dimensions

Positive in material issues

Negative in material issues

Negative in quality of life

Positive in quality of life

Stage 2: Strategies (*Control variables*)
Strategies for enhancing instant well-being and survival: Buy low price products, sharing and borrowing necessities, living in low rent house, Trying to satisfy and praising the bosses, sharing sorrow and sadness with families and nearest one, keeping photos of children and parents, compare themselves with lower class of people and past life, acting like a person with disabilities, keeping themselves busy, cut off relationships with distance relatives, feeling self-satisfaction.

Strategies for enhancing long-term subjective well-being: Overtime and savings, having good relationship with senior colleagues to enrich the skills, sending children to village and sharing with neighborhoods, maintaining group, having good relationships with parents, spending time with children and families, Acknowledging freedom from confined life, having faith in religion, having good relationships with neighbors and close distance relatives, participating in the social gathering, having low expectations.

Stage 3: Outcomes

Subjective Well-being

Note: The author has drawn this model based on the study findings

chapter 11). The findings of the study showed that borrowing and sharing daily necessities, buying low-quality products, living in low-rent houses, and sharing with others did reduce their daily costs, which helped them to balance between income and expenditure that play a good role in their instant subjective well-being. The results of the study also revealed that female garment workers kept calm before bosses; shared their sadness, anger, fear, and anxiety with families and nearest ones for mental support; keeping photos of children/parents, which brought them instant happiness; The study moreover revealed that comparing themselves with the lower-class people and their present with their past restricted life, and acting like a person with disabilities to avoid negative issues. These strategies gave them instant relief from negative affect and bring positivity to their life. Further, findings showed that self-satisfaction with what they have, sometimes cutting off relationships with long-distance relatives, and keeping themselves busy with any activity other strategies for being well instant in eudaimonia aspect.

Second, strategies for enhancing long-term subjective well-being. It includes the strategies that keep the people both instant and long-term subjective well-being. The study identified many strategies for long-term subjective well-being. The findings of the study showed that over time and saving money in the coin box increases the income and safeguards during emergency times. Further findings showed that having good relationships with seniors and colleagues did make a friendly workplace for the female workers. The results also showed that sharing the care of children with neighbors and sending the kids to live in villages with their grandparents kept the female workers relaxed from caring of children. These strategies kept them free from financial tension, relaxed workplace complexities, and easy family management made female workers subjectively well for the long term. The results of the study also revealed that maintaining groups on roads to avoid harassment, reducing their negative affect, having good relationships with parents by talking to them every day, and spending time with children and families as an alternative to recreation increased their positivity. These strategies helped get relief from negative aspects and to bring positive ones into their life. Thus, the female garment workers had a good experience in affect issues, which are the most important strategies for enhancing subjective well-being in the long term. The findings of the study indicated that having freedom from confined life made other urban problems seem inexistent. The results found that having good relationships with neighbors and close-distance relatives, going to parks and gathering, although ignoring gatherings that require money, and having faith in religions released them from urban problems. Further, findings also showed that low expectations and feeling good made life easier. These strategies helped the female garment workers to enjoy freedom,

and maintain good relationships, which were the other strategies for long-term subjective well-being.

Therefore, the study identified that the control variable (strategies for instant and long-term subjective well-being) influenced the independent variable (objective well-being dimensions) and dependent variable (subjective well-being). That means people might be instant and long-term subjectively well despite the problems in objective well-being dimensions using strategies.

12.3 Contributions to new knowledge and originality of the study

The dissertation is the achievement of four years of Ph.D. work. During this time, more activities were included, such as participation in theoretical classes, literature reviews, field visits and data collection, weekly meetings with supervisor and lab mates, and data preparation and interpretation for the thesis. Simultaneously, paper presentations and participation in conferences happened, as well as participation in seminars and workshops, where discussions with fellow researchers and academicians both in Japan and in Bangladesh increased the theoretical and practical knowledge for this research. Chapter (three) of this thesis has already been published as an article in a peer-review journal.

12.3.1 Theoretical contributions

A large number of literature reviews neatly describe that rural people migrate to urban areas for economic factors. The gap in the literature in the Bangladesh perspective was consciously known, where rural females migrate to urban areas for other factors that were not economic related (chapter 3). This thesis contributes significantly to identifying why the rural less-educated females migrate to cities despite the working opportunities in villages. Literature moreover indicates that female garment workers face many problems, which hamper their subjective well-being, meaning they are subjectively unwell. However, it was a gap in the existing literature and this thesis found how the female garment workers keep themselves subjectively well despite the problems of objective well-being dimensions (chapters eight, nine, and ten). The thesis claims that the rural-to-urban migration factors and subjective well-being strategies are unique, whereas the previous literature did not touch on Bangladesh's perspective. These are the new contribution of this study in literature. The new researcher who wants to study related phenomena can use this study as base literature.

The study constructively challenged the existing rural-to-urban migration theories (neo-classical theory and push-pull model), which usually explain that rural people migrate to urban areas for rural poverty, agriculture, and urban opportunities. The theories did not classify the gender issues and did not include the cultural, freedom, and prejudice-related issues that composed the gap of the existing theories on rural-to-urban migration in Bangladesh's perspectives. As a result, this thesis established a new model and process of rural-to-urban migration based on these study findings (chapter 3) that can contribute to the existing internal migration theories as additional factors of internal migration. The proposed new migration model is useful knowledge for developing counties like Bangladesh, where every year rural less-educated females migrate to urban areas despite working opportunities in the villages. The thesis proposes to the researcher, who wants to investigate internal migration in developing countries, especially from a gender perspective, to use this model as a theoretical basis.

12.3.2 Methodological contributions

It was a difficult experience to create a model where some recognized theories and frameworks were established on subjective well-being. For example, the OECD subjective well-being model indicated that people are subjectively well if they are good/positive in objective well-being indicators. At the same, the sustainable livelihood approach found that vulnerable people can increase their well-being through some strategies, their livelihood assets, and receiving help from organizations. These frameworks and approaches did not mention how

Figure 12.4

Suggested model of subjective well-being strategies.
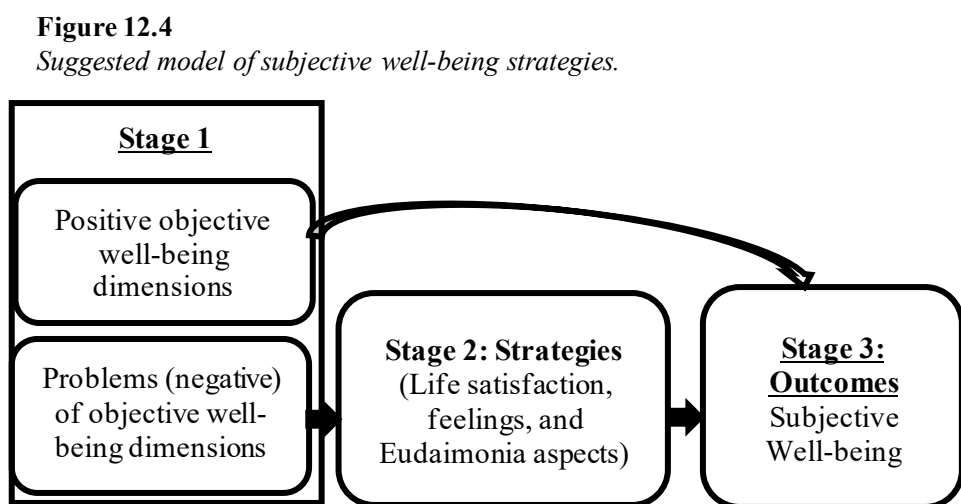
the low-income people and people facing problems can be subjectively well if they have difficulties with objective well-being dimensions, have no properties, and other organizations do not come forward to help them. Thereby, this thesis constructively challenged the existing model and approach of subjective well-being and drew an

appropriate modified model of subjective well-being (details in chapter six) for female garment workers in Bangladesh's perspective, which can be an alternative version of existing models. The suggested model defined that people might be subjectively well with some strategies despite the problems of objective well-being dimensions, whereas other models mentioned that only positive objective well-being dimensions can bring subjective well-being (Figure 12.4). This model is a new addition to this thesis, and it will contribute as an academic resource that indicated that both negative and positive objective well-being dimensions can bring subjective well-being. The researchers, who want to research lower position working people, especially women, and their subjective well-being, can use the model (figure 12.4, details in chapter six) as a methodological framework.

Much research was conducted on the well-being, subjective well-being, and the female garment workers in a quantitative method. But there is very little research on the subjective well-being of the female garment workers and no research that used qualitative methods was founded on subjective well-being strategies. However, the research claims that this is the first qualitative research on subjective well-being strategies in this field (female garment workers) from Bangladesh's perspective. In Bangladesh, methodological selection is a big problem in social science, especially the social work discipline. In in-depth interviews, first, general information about the participants from the primary data is needed. The thesis used a qualitative survey (the questionnaire in Appendix 1) at the beginning stage to know the overall situations of the female garment workers. Through this, the author began to know about the detail information of the participants, which was necessary before in-depth interviews. A few months later, in-depth interviews were conducted when the author had a good ground about the participants and their circumstances. This is the new methodological approach where a qualitative survey and in-depth interviews were used in the qualitative method. However, this is a new contribution of this study in methodology that can be used in the social work and international development disciplines. This method is essential for qualitative researchers. Social work and social sciences researchers, who research on qualitative methods, can follow this methodology.

12.3.3 Practical contributions/home take message for readers

The study found that the female garment workers take various steps or strategies for their subjective well-being, which was not found by other researchers in Bangladesh's perspective. This is new knowledge and an important contribution of this study. The thesis

proposes that this new knowledge (strategies) would be an example of subjective well-being, which can protect the lower-position working women in other organizations, besides the garment industry in Bangladesh, and other developing countries, who get low wages and are dissatisfied with their present life. These strategies enhance instant and long-term subjective well-being for those people who have low income. In addition, employers have limited capacities to increase the facilities of the workers for their well-being. This is the first research on subjective well-being strategies of the female garment workers in Bangladesh and global perspective. The results of this study will be remarkable literature, a good model, and an example of subjective well-being. Government authorities, NGO workers, employers, and related authorities can convey these strategies to the target people for their subjective well-being. Therefore, the thesis suggests that those who feel dissatisfied with objective well-being dimensions to use these strategies for improving their subjective well-being.

12.3.4 Policy contributions

The study shows the subjective well-being strategies of the female garment workers and their migration process from rural areas. It is common in Bangladesh that rural people migrate to cities, but most people do not know why the less-educated women migrate to urban areas despite the good opportunities in the villages. The thesis finds that rural less educated women are bounded to migrate to urban areas for the various factors that are created from the rural prejudices, bad culture, and ignorance that hamper the well-being of the rural less-educated women. For many years, rural people, especially rural men, perpetuate bad practices that victimize less-educated rural women. In this perspective, this new knowledge (findings of this study) contributes to how the existing policy should be designed or reformed to reach the expected outputs (rights of rural women). There are some laws and regulations for the protection of women in rural areas, such as land and property rights for rural women in 1925, the Muslim Family Law Ordinance 1961, and the latest Women National Development Policy 2011. All indications show the overall development and protection of women from common problems, such as sexual harassment. The current problems (factors of migration) and violations of the well-being of rural women are still not fully counted as criminal offenses by the existing laws and regulations. The women development policy 2011, should have some matters for rural women, such as women's freedom. The thesis strongly suggests that some initiatives can be included to address the above issues and the well-being of rural women in the current women's development policy for rural women, such as the rural institutions (educational

institutions, religious institutions) and agents (NGOs, local government, community leaders) getting involved to correct the misconceptions, prejudices and other bad practices, which bound the rural women to migrate to urban areas, by awareness programs about women's rights and bad practice, regular monitoring, training with family heads (parents) and community leaders about the rights of female, and including having more women representatives in local institutions. Mass media can telecast awareness programs on how rural women can be subjectively well. In addition, it could be a new policy formulation for rural women, where the provision includes a clear concept about the misconceptions believed by villagers, the rights of women, and punishment for those who violate the policy. Besides laws and policies, government and NGOs can take some initiatives for the rural less-educated women by knowing the factors of rural women's migration. Thus, the rural females can get total freedom in the village, be free from social prejudices, get equal rights within the families among siblings, and live like other villagers, preventing them from migrating out of despair in the future, and finally they will be subjectively well.

The thesis provides in-depth information on female garment workers and their subjective well-being. It also shows that various strategies make the female garment workers subjectively well despite the problems in objective well-being dimensions. These findings might be important for the policymakers and others in order to widen the new knowledge and betterment of the workers' life conditions. The thesis suggests various steps in policy implications. Literature shows that the female garment workers in Bangladesh are subjectively well, but the readers are confused about how the workers keep themselves well. Sometimes, the garment employers think the present wage structure and facilities are enough because the workers feel satisfied with their lives, but they do not know how the workers keep their subjective well-being. Initially, publishing the research findings in recognized journals and daily newspapers about the present conditions and the well-being strategies of the female garment workers can bring general awareness. Similarly, submitting the research findings to related authorities including government organizations such as ministries, associations of the garment industry, employers, and NGOs will offer a way to start changes. Thereby, the related authorities might know that some strategies keep the female workers subjectively well, but they still have problems with objective well-being dimensions. After knowing the objective and subjective well-being situations of the participants, the authorities can take some initiatives based on policy recommendations. For example—there is a law for the working people 'Bangladesh Labor Act 2006' and 'Bangladesh textile policy 2017' that mentioned the working hours, wages, and other facilities. Some amendments have been changed later, but the well-being issues

were not included, and it was not fixed for the female garment workers and their well-being. The government can include some matters such as increasing wages considering the present market price and well-being issues in the existing law and policies. Otherwise, a new policy can be introduced only for female garment workers because 85% of workers are women in the garment industry in Bangladesh. Owners of the garment industry would increase their wages and other facilities that can enhance their subjective well-being without the need of using strategies. In addition, the government authorities can understand the current situation of female garment workers and the authorities can put pressure on employers to increase the benefits for female workers. NGOs, who are working with the garment workers, could care for the well-being issues of the female garment workers. Likewise, the general people can know how and why they are capable of keeping themselves subjectively well in any difficulties. In this way, the living standard of the female garment workers might be developed.

12.3.5 Recommendations

The author suggested many recommendations directly and indirectly in the practical contributions and policy contributions in this chapter. The recommendations were towards the policymakers regarding the rural less-educated women and the female garment workers. Also, the recommendations were towards villagers, NGOs, local leaders, and garment authorities considering the rights of rural women and the facilities of garment industries. Naturally, it is a matter of question that if the strategies enhance the subjective well-being of the female workers, no recommendations need. In this section, the author clearly discusses recommendations that how these strategies help for well-being and what kind of people can get benefits from this study. In this section, the author gives some recommendations about subjective well-being strategies in the instant and long-term. These strategies can help effectively to enhance the well-being of female workers.

- The study shows many strategies for enhancing instant subjective well-being. Garment workers and other workers in developing countries including Bangladesh, who get low wages and are dissatisfied with their current life, although most of the strategies seem negative, can use these strategies and it can contribute to the instant subjective well-being of lower-position women in some circumstances—for example, if the employers have no capacity to increase the facilities or no profits of the company or have other limitations to increase the facilities for workers. However, these strategies should be temporary or for short time. The authorities of the industry should increase the wages and other facilities for the workers,

considering the life expenditure of the cities. Thus, female garment workers will be subjectively well without taking any strategies.

- The findings of the study reveal some strategies for enhancing long-term subjective well-being. These strategies are very effective for female garment workers for long-term well-being. In Bangladesh, female garment workers and other workers who work in the bottom position of companies, in other developing countries besides Bangladesh, can use these strategies for their long-term subjective well-being. The author does not fully recommend using these strategies for all, rather these strategies can be used when people have low income and have other objective dimensions problems. The author does not mean that the facilities of garment industries help them for enhancing subjective well-being, rather same strategies bring them subjectively well. Employers should be concerned more about the workers' facilities.

- The government has many laws and policies for the rural women and garment industries, but these are not fully implemented. Some amendments in existing laws regarding the facilities of garment workers should be included. In addition, new laws can increase the well-being of less-educated women.

- The employers of garment industries can understand what factors contribute to the subjective well-being of the female workers. From this perspective, the facilities of the garment workers should be increased.

- Not only in the garment industry, but women are working in many small and medium organizations. We should consider their subjective well-being issues in the next research.

The author is not proposing that these strategies are good/ ideal for subjective well-being. We can say these are adopting techniques that help them to be subjectively well. People, who have no way to other jobs that means they are bounded to tackle these situations. These strategies are perfect for them. The author is not a policymaker but suggested the above recommendations considering the results of the study. The policymakers and garment authorities can take these suggestions into account for the betterment of the rural women and female garment workers' life in Bangladesh regarding subjective well-being.

12.4 Limitations of the study

There were many biases that were challenged in this study. The initial challenge was to select the participants since there were more than millions of females who migrated from

rural areas and work in the garment industry. This study needed a small number of samples because the qualitative study needs a small number of participants with in-depth interviews. Therefore, non-probability sampling was used, although the author still believes in probability sampling. In addition, the results were exclusively based on the female workers' points of view, experts, and employers. There were no interviews done with the villagers, families of the participants, BGMEA authorities, and policymakers, who may raise questions about this research's results. It's still felt that much more data was needed from the above groups, but it could not include because of the time limitations and pandemic situations. Another issue was cultural and social limitations. For instance, female garment workers were less educated, had migrated from rural areas, worked in lower positions, used the local language, and their lifestyle was different. In contrast, the author was highly educated, worked in upper-class jobs, and maintains a high-class lifestyle. Therefore, there was a gap between the author and participants that was an important barrier. From this perspective, the author decided to stay a few days in the Gazipur where the female workers lived before data collection. A cousin of the author worked in the garment industry and lived in Gazipur with families, where the other female workers also lived. The author stayed several days at their homes and for whole days tried to capture their conversation, lifestyle, and culture. A few days later, it seemed as if the author has always been a garment worker. Thus, the author tried to overcome the cultural and social barriers. The author is grateful to his cousin and his family. Moreover, another major challenge was to access and collect the data considering the sensitive issues and the nature of the participants because the participants were females, but the author is male. Therefore, during the interview time, two ladies were always with the author. The research acknowledged the ladies who helped a lot in every aspect of fieldwork. Additionally, the research needed more time at the field level for data collection, although the author spent four months physically and two months virtually at the field level, it was better to spend even more time at the field level. However, it was not possible for the restricted scholarship, limited budget, and the COVID-19 pandemic situation. Further, one of the biggest challenges was to coordinate a large amount of collected field data by different qualitative data collection methods and validation through triangulation. Various aspects related to female garment workers were included. But some data that could not be used for the thesis size, content, and time limitations were excluded, although they seemed important. Lastly, the OECD well-being framework, Tripartite model of subjective well-being, and sustainable livelihood approach were followed, but they were not included fully. The modified model in this study was the one fully included and followed instead.

12.5 Further research

However, these limitations can furthermore be the strengths of this study and inspiration for further research. The research initially saw the factors of rural less-educated females' migration to urban areas, but many people, areas, and issues were not reached due to various reasons. Despite new efforts to identify rural-to-urban migration, many areas were raised which had not been touched on in the previous research, such as which areas needed to go under further research, like rural culture, rural females, rural female development, and women empowerment. Similarly, the important factor was identified as the females' freedom. There are very limited data on rural women's freedom from Bangladesh's perspective. Further research can be on the freedom of rural women. In addition, the rural local power structure is very high and plays a vital role in the rural aspects. This thesis did not touch on this issue because of the study area, but it's believed by the author that this is highly related to rural women's freedom. Further, the rural power structure and the women's freedom should be a study area where the relation between women's freedom and rural local power structure will be exposed. In all areas of rural research, more samples from villagers, family members, local government representatives, and experts would be included.

Subjective well-being is necessary for both males and females in any circumstance. Material issues like wages and other facilities directly impact well-being. The government of Bangladesh formulated some laws and policies for the betterment of the workers' lives. It is a matter of inquiry whether the policies and laws are fully contributing to the well-being of the working people or not. The thesis argues that in-depth research would be conducted on the implementations of existing laws or policies. The study included the perspectives of retired female garment workers for the data triangulation. The study has shown that they did not get any benefits during their retirement. Now, they are living in critical conditions. There is no research on their present survival strategies. Therefore, further research can identify their survival strategies. Additionally, important issues are the children of garment workers that were not discussed in the study. In the daily newspaper, we saw juvenile delinquency among the children of female workers. Sometimes they are involved in drug trafficking, child gang, and murder. During the field data collection, it was informed that there are very few children of workers who go to school regularly. Parents are worried about this issue and they want to correct their children. In this circumstance, juvenile delinquency among the children of female garment workers is the demand of the present time. Therefore, further research could provide enough information about the causes and recommendations of juvenile delinquency.

Finally, a wide range of research, including all districts where the garment industry is located with more samples, using both qualitative and quantitative methods, can be conducted to identify the subjective well-being strategies. The study was conducted in a district with a small number of female garment workers instead of millions of workers. The study confirmed that female garment workers are subjectively well through some strategies despite the problems in objective well-being dimensions, which is contradictory to the existing subjective well-being framework. The researchers, readers, policymakers, and civil society can raise questions about the validity and reliability of research results. Unfortunately, there is no research on this issue from Bangladesh's perspective. Thereby, it is very important to justify several times the results that were obtained from this study. The author further wants to design research on two issues. First, the same issues are subjective well-being strategies of the female garment workers with a large number of participants in new study areas. The research areas will be other districts in Bangladesh excluding the Gazipur district, with more samples and related authorities such as policymakers, garment organizations, and male workers will be included. Thus, the author could identify the validity of this research, limitations, and prospects of subjective well-being strategies in Bangladesh and other countries' perspectives. The second is children of garment workers. This issue is becoming more critical day by day but there is no sufficient research on this topic. The author will design further on the above two issues.

To sum up, the research mainly highlights the subjective well-being strategies of the female garment workers in Bangladesh. The author has drawn a model of subjective well-being strategies that shows that both positive and negative situations of the objective well-being dimensions can make people subjectively well, although the use of strategies is needed for cases of negative situations of objective well-being dimensions. Further research should be conducted on the same issues in broad aspects, including more samples and investigating larger areas.

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APPENDICES

Appendix 1: Questionnaire for qualitative survey

Appendix 2: Pre-interview guidelines for female garment workers

Appendix 3: Interview guidelines for single female garment workers

Appendix 4: Interview guidelines for female garment workers who have children

Appendix 5: Interview guidelines for retired female garment workers

Appendix 6: Guidelines for KII (employers)

Appendix 7: Guidelines for KII (experts)

Appendix 8: Well-being indicators and standard measurement units

Appendix 9: Subjective well-being strategies

Appendix 10: Comparison subjective well-being strategies between current and retirement female garment workers

Current well-being situations of the female garment workers in Bangladesh

[Collected information will be used only for research & the secrecy of information (ethical consideration of the research) will be maintained]

Demographic information of the female garment workers
- Name
- Age
- Sex
- Marital status
- Family type
- Children
- Household size:

I. Objective well-being of the female garment workers
A. Material conditions
1. Income and wealth
Q1. Income and wealth of you and your family

Income	$80-100	$100-120	$120-140	$140-160	$160-180	$180-200	$200-220
Your per month personal income							
Your per month family income							
Wealth	$1-200	$200-400	$400-600	$600-800	$800-1000	$1000-1200	$1200-1400
Your personal wealth							
Your family wealth							

2. Housing and consumption

Q2. What patterns of house do you live?

Tin Shed	Building	Semi-concrete	Mud house	Others (Plz specify)

Q3. How is your living arrangement?

- ☐ Single Family
- ☐ sharing with colleagues
- ☐ Joint Family
- ☐ Hostel/Mess
- ☐ Living alone
- ☐ Relatives' house
- ☐ Husband
- ☐ Others (Plz specify)

Q4. What are the facilities and conditions of your house?

Facilities of House / Conditions		Very poor	Poor	Average	Good	Very good
Bathroom	☐ Common Bathroom					
	☐ Single bathroom					
Toilet	☐ Common toilet					
	☐ Single toilet					
Kitchen	☐ Common kitchen					
	☐ Single kitchen					
Modern facilities	☐ Internet					
	☐ Satellite TV					

Q5. How many members live in a room?

1	2	3	4	5	More than 5

Q6. Expenditure and consumptions in daily life

	Very poor	Poor	Average	Good	Very good
The quality of foods you take					
The quality of cloth you use					

3. Work and job quality

Q7. What are your working hours per day?

8-9 hours	9-10 hours	10 to 11 hours	11 to 12 hours	More than 12 hours

Q8. What is your position in the garment industry (according to grade) and patterns of work?

Patterns of work / Grade of workers	7th	6th	5th	4th	3rd	2nd	1st
Sewing							
Cutting							
Finishing							
Carrying							
Washing							
Ironing							

Q9. What other facilities do you get beside wages from garment? (you can mark more than one)

Medical facility	Bonus	Day care	Maternity leave with pay	Pension	Nothing	Others (plz specify)

Q10. What kinds of problem do you face in the working places? (you can mark more than one)

☐ Standing work   ☐ Work is unknown to me

☐ Unhealthy environment   ☐ Longtime work

☐ Rough behavior of senior   ☐ Colleagues are not cooperative

☐ Physical weakness   ☐ Stress for children and families

☐ More workers in small place   ☐ No instruction how to work

☐ Fear to work with new machine   ☐ Others (plz specify)

B. Quality of life
4. Health status
Q11. What are your health conditions? (you can mark more than one)

Diseases	Frequency of sickness	Almost always	Often	Sometimes	Seldom	Never	Total
Gastritis							
Headache							
Back pain							
Physical weakness							
Fever/Typhoid							
Skin disease							
Eye pain							
Chest pain							
Diarrhea							
Musculoskeletal problem							
Loss of appetite							
Fainting							
No health issues							

Q12. How do you continue your work at menstruation time? (you can mark more than one)

☐ It is easy for me to work   ☐ I feel very uneasy to work
☐ I feel pain at work time   ☐ I never go to work during those time
☐ Sometimes cannot continue to work   ☐ Others (Plz specify)

Q13. How do you manage your Medicine? (you can mark more than one)

☐ I do not take medicine   ☐ I take Jar fuk
☐ I go to local pharmacy   ☐ I take homeopathy
☐ I go to government hospital   ☐ Others (plz specify)
☐ I do not take medicine

5. Knowledge and skills

Q14. What is you and your children's educational background?

Educational Qualifications	Primary	Secondary	Higher secondary	Literate	Illiterate	No schooling
Your educational background						
Education of your children						

Q15. Have you had skilled before work? ☐ Yes ☐ No

Q16. How did you take training? (you can mark more than one)

☐ Training institute (informal) ☐ Coaching center

☐ From parents ☐ From friends

☐ From Relatives ☐ Learnt by myself before job

☐ Training from industry after job ☐ Colleagues after job

☐ Learnt by myself whole working as helper after job ☐ Others (plz specify)

6. Environmental quality

Q17. What are the environmental conditions of garment and outside?

Environmental conditions	Very good	Good	Average	Poor	Very poor
Environment for walking in the street					
Outside air for healthy life and city environment					
Hygiene of the industry					
Transportation system for garment workers					
Overall city environment					

7. Safety and security

Q18. Safety of women when walking alone at night rather than men

Very good	good	average	poor	Very poor

Q19. Do you face harassment inside and outside of garment industries?

☐ Yes ☐ No

If yes, what types of harassment do you face? (you can mark more than one)

- [ ] Sexual
- [ ] Ignorance
- [ ] Verbal
- [ ] Lewd remarks
- [ ] Mental pressure
- [ ] Others (plz specify)

By whom do you face harassment? (you can mark more than one)

- [ ] Boss
- [ ] Colleagues
- [ ] Junior
- [ ] Street boys
- [ ] Friends
- [ ] Others (plz specify)

8. Work-life balance

Q20. Your time allocated to leisure and personal care (hours per day)

6-7 hours	8-9 hours	9-10 hours	10-11 hours	11-12 hours	12-13 hours	13-14 hours	14-15 hours	15-16 hours

Q21. How do you maintain your family work besides your job? (you can mark more than one)

- [ ] Do not give time with family members
- [ ] Other family members manage the family
- [ ] Have women working for my family
- [ ] Before and after of job time I do household work
- [ ] Others (plz specify)

9. Social connections

Q22. What is the attitude of society towards female garment workers? (you can mark more than one)

- [ ] It accepts me coordinately
- [ ] It has moderate attitude towards me
- [ ] It tries to ignore me
- [ ] It talks to me with ignorance
- [ ] It does not talk to me
- [ ] Others (plz specify)

Q23. How do you maintain your social relation?

		Extremely	Moderately	Not at all
I.	Interaction with friends	[ ]	[ ]	[ ]
II.	Interaction with families	[ ]	[ ]	[ ]
III.	Interaction with relatives	[ ]	[ ]	[ ]
IV.	Interaction with neighborhoods	[ ]	[ ]	[ ]
V.	Involvement in voluntary work	[ ]	[ ]	[ ]

10. Civic engagement

Q24. Do you face any problem outside of garment industry?

☐ Yes   ☐ No

If yes, what kinds of problem do you face? (you can mark more than one)

☐ Road is jampack   ☐ Sound pollution   ☐ Rough behaviors

☐ Air pollution   ☐ Lewd remarks   ☐ Others (plz specify)

Q25. What cooperation do you get from general people?

☐ People come forward to help me regularly   ☐ People avoid me

☐ Sometimes people come to help   ☐ Others (plz specify)

II. Subjective well-being of the female garment workers

1. Life satisfaction matters

Q26. Below are statements with which you may agree or disagree, which indicate your agreement with each item that are related to life satisfaction. Please be open and honest in your responding.

Life satisfaction indicators	Strongly disagree	Disagree	Slightly disagree	Neither agree nor disagree	Slightly agree	Agree	Strongly agree
The conditions of my life are excellent							
If I could live my life over, I would change almost nothing							
So far, I have gotten the important things I want in life							
Overall, I am satisfied with present situations							

2. Affect issues

Q27. Affect questions, the following questions ask about how you felt past days. I will now read out a list of ways you might have felt past days.

Affect issues	Strongly disagree	Disagree	Slightly disagree	Neither agree nor disagree	Slightly agree	Agree	Strongly agree
I feel worried							
I feel depressed							
I can overcome/skip feeling of worry and depression							
I enjoy my life in any situations							
I smile and laugh every day							
Overall, I am happy with my life							

3. Eudaimonia aspects

Q28. I now want to ask you some questions about how you feel about yourself and your life.

	Strongly disagree	Disagree	Slightly agree	Neither agree nor disagree	Slightly agree	Agree	Strongly agree
In general, I feel very positive about myself							
I'm always optimistic about my future							
I am free to decide for myself how to live my life							
When things go wrong in my life it generally takes me a long time to get back to normal							
Overall, I generally feel that what I do in my life is worthwhile							

Thank you for your time and information

[Collected information will be used only for research & the secrecy of information (ethical consideration of the research) will be maintained]

1. Say something about yourself
2. Say something about your village? (transportation, facilities, level of education)
3. Say about your childhood time. How did you spend your time?
4. How many family members including parents you had and what they were doing and now are doing? Describe
5. Describe about your educational background and why you did not continue your education? (mention the role of your parents)
6. What was your family conditions?
7. Indicate some incidents that felt you sorrow and joy in your village
8. Mention the attitude of your rural people and community towards you and your family
9. What was the working opportunities in villages for you before migration?
10. Why did you come into garment industry? what factors played role for your migration?
    - Economic
    - Social
    - Cultural
    - Political
    - Religious
    - Familial
    - Personal
    - Others

Appendix-3: Interview guidelines for single female garment workers

Subjective well-being strategies of the female garment workers in Bangladesh
[Collected information will be used only for research & the secrecy of information
(ethical consideration of the research) will be maintained]

1. Say something about yourself
2. Describe your present position

Life satisfaction in domain issues

3. How do you manage your daily necessities with limited wages?
   - Food, clothing, and other costs
4. What strategies make you satisfied in the workplace?
5. How do you maintain your health and housing?
   - Illness time especially menstruation time
   - Privacy in single room

Affect issues

6. When do you feel angry, how do you control your angry?
7. What strategies can minimize your worry?
8. Which techniques remove your sadness
9. What strategies make you good feeling/happy despite of difficulties?
   - Negative attitudes of others
   - You are lower category in the city
   - Huge problem
   - Low quality of lifestyle
   - Active and passive leisure
   - Social media

Eudaimonia aspects

10. How do you maintain autonomy of your life?
11. What is the role of your personal growth and social relationship in well-being?
    - Personal growth
    - Social relationship
    - Religions
12. What strategies help you to fulfill the meaning of your life?
    - Direct attempts
    - Life satisfaction
13. Barriers in subjective well-being and suggestions to overcome

Subjective well-being strategies of the female garment workers in Bangladesh

[Collected information will be used only for research & the secrecy of information (ethical consideration of the research) will be maintained]

1. Say something about yourself
2. Describe your present position

Life satisfaction in domain issues

3. How do you manage your and your family necessities with limited wages?
   - Food, clothing, and family costs
4. What strategies make you satisfied in the workplace?
5. How do you maintain your health and housing?
   - Illness time especially menstruation time
   - Privacy in single room with children
   - Pregnant time
6. What strategies do you take for proper family management?
   - Family management beside jobs
   - Childcare

Affect issues

7. When do you feel angry, how do you control your angry?
8. What strategies can minimize your worry?
9. Which techniques remove your sadness
10. What strategies make you good feeling/happy despite of difficulties?
    - Negative attitudes of others
    - You are lower category in the city
    - Huge problem
    - Low quality of lifestyle
    - Active and passive leisure
    - Social media

Eudaimonia aspects

11. How do you maintain autonomy of your life?
12. What is the role of your personal growth and social relationship in well-being?
    - Personal growth
    - Social relationship
    - Religions
13. What strategies help you to fulfill the meaning of your life?
    - Direct attempts
    - Life satisfaction
14. Barriers in subjective well-being and suggestions to overcome

Appendix-5: Interview guidelines for retired female garment workers

Subjective well-being strategies of the female garment workers in Bangladesh
[Collected information will be used only for research & the secrecy of information (ethical consideration of the research) will be maintained]

1. Say something about yourself
2. Describe your present position

Life satisfaction in domain issues

3. How did you manage your and your family necessities with limited wages?
   - Food, clothing, and family costs
4. What strategies made you satisfied in the workplace?
5. How did you maintain your health and housing?
   - Illness time especially menstruation time
   - Privacy in single room with children
   - Pregnant time
6. What strategies did you take for proper family management?
   - Family management beside jobs
   - Childcare

Affect issues

7. When did you feel angry, how did you control your angry?
8. What strategies did minimize your worry?
9. Which techniques removed your sadness
10. What strategies made you good feeling/happy despite of difficulties?
   - Negative attitudes of others
   - You are lower category in the city
   - Huge problem
   - Low quality of lifestyle
   - Active and passive leisure
   - Social media

Eudaimonia aspects

11. How did you maintain autonomy of your life?
12. What was the role of your personal growth and social relationship in well-being?
   - Personal growth
   - Social relationship
   - Religions
13. What strategies helped you to fulfill the meaning of your life?
   - Direct attempts
   - Life satisfaction
14. Barriers in subjective well-being and suggestions to overcome.

Subjective well-being strategies of female garment workers in Bangladesh

[Collected information will be used only for research & the secrecy of information (ethical consideration of the research) will be maintained]

1. Say about yourself (Name, your present position and job responsibilities)
2. How much do you know about female garment workers?
3. Why do you prefer women in your industry rather men workers?
4. Mentions some problems of female garment workers
5. How the female garment workers maintain their life with limited wages?
6. What strategies make them happy despite many difficulties?
   - Balance between income and expenditure
   - Workplace environment
   - Housing and health
   - Family management
   - Mechanism to remove negativity
   - Achieved personal goals
7. What role and responsibilities play private organizations/experts to enhance the happiness of the female garment workers?

Appendix-7: Guidelines for KII (experts)

Subjective well-being strategies of female garment workers in Bangladesh
[Collected information will be used only for research & the secrecy of information
(ethical consideration of the research) will be maintained]

1. Say about yourself (Name, your present position and job responsibilities)
2. How much do you know about female garment workers (your expertise on female garment workers)?
3. Why the garment industries do you prefer women rather men workers?
4. Mentions some problems of female garment workers
5. How the female garment workers maintain their and family life including children with limited wages?
6. What strategies make them happy despite many difficulties?
7. What activities you see which help them to feel better?
8. Why the owner of garment industry does not increase the facilities for workers?
9. What activities can take the authority to increase the happiness of the female garment workers.

Dimension	Indicators	Average and mode of results (questionnaire)	Units of measurement (compared with the results of questionnaire)	Sources
Income and wealth	Personal income Family income	Average of personal and family income	Per capital income of Bangladesh in 2021 Estimated live expenditure in Gazipur	World bank database: https://data.worldbank.org/ indicator/NY.GDP.PCAP.CD?locations=BD Life expenditure: https://www.numbeo.com/cost-of-living/country_result.jsp?country=Bangladesh Khan, D. M., Anker, D. R., Anker, M. M., & Barge, D. S. (2016). Living Wage Report: Dhaka, Bangladesh and Satellite Cities. Context: The Garment Industry.
Housing	Living space	Average living space per person	Measurement of Japan ministry of land	https://resources.realestate.co.jp/living/how-much-living-space-does-the-average-household-have-in-japan/
Work and job quality	Working hours Working position	Average working hours per day and weeks Position (grade) of women workers in garment industry	Standard working hours fixed ILO Guardian report on garment industry	ILO convension: https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_075524/lang--en/index.htm Guardian report: https://www.theguardian.com/business/2019/jan/21/low-wages-garment-workers-bangladesh-analysis
Health	Illness Taking medicine	average and mode of illness and taking medicine	WHO health guideline	WHO: https://www.who.int/health-topics/hospitals
Knowledge and skills	Educational qualification	Average of education rate	BBS report on the education in Bangladesh	BBS: https://bbs.portal.gov.bd/
Environmental quality	environment	Air, water, and sound pollution	Walk green space and pollution free	Poelman (2018), "A walk to the park? Assessing access to green areas in Europe's cities, update using completed Copernicus urban atlas data", European Commission, Regional and urban policy,
Safety and security	Harassment and disturbance	Mode of harassment	ILO employment security	ILO for workers safety: https://www.ilo.org/global/topics/employment-security/lang--en/index.htm

Work life balance	Family and personal time	Average time for family and leisure	Mental health by Trenberth	Trenberth, L., & Dewe, P. (2002). The importance of leisure as a means of coping with work related stress: An exploratory study. *Counselling Psychology Quarterly*, *15*(1), 59-72.
Social connection	Attitude of society	Mode of attitude	Importance of social relationship	Muhamad, R., Salleh, N. A. M., & Mohd-Sabrun, I. (2019). Corporate social responsibility engagement by companies: Theory, concept, model, and impact. In *Strategic Corporate Social Responsibility in Malaysia* (pp. 18-33). Routledge.
Civic engagement	Cooperation of people	Mode of cooperation	OECD Instruction	https://www.oecdbetterlifeindex.org/topics/civic-engagement/
Subjective well-being	Life satisfaction Positive affect Eudaimonia	Average of Life satisfaction, Positive affect, and Eudaimonia	OECD subjective well-being instruction	OECD: https://www.oecd.org/statistics/oecd-guidelines-on-measuring-subjective-well-being-9789264191655-en.htm

Appendix 9: Subjective well-being strategies

Subjective well-being categories	Indicators of subjective well-being	Subjective well-being strategies
Life satisfaction in domain issues	Wages and income well-being	• Overtime and saving including coin box • Going to market at last moment at day and buying low price products • Buying the rest from the local store • Borrowing, sharing, and bartering • Looking other sources of income
	Workplace well-being strategies	• Trying to satisfy, good behavior and praising with colleagues and senior boss. • Sharing with husband and parents • Talking in front of CCTV • Thinking rough behavior is a part of garment jobs
	Health and housing well-being	• Traditional medicine • Government hospitals • Live in low rent house sharing with others • Act like a dead man to skip bad night scene
	Family management	• Sharing with neighborhoods for childcare • Keeping family members together • Sending children to families in villages • Admitting them in local educational institution
Affect issues	Negative affect coping strategies	• Be calm in workplace • Talk loudly and confidence during unexpected situations • Maintaining local culture in wearing dress • Sharing with families, roommates, and colleagues • Maintaining group outside of home • Keeping photos of children or parents in the wallet/ ID card

	Positive affects well-being strategies	• Comparing with the lower class of people and past bad time • Imaging for a bright future and children • Acting like a person with disabilities and skipping negative issues • Low expectation and low quality of lifestyle • Sometimes compromise with problems • Love and good relationship with family • Keeping busy • Active and passive leisure including spending time with children
Eudaimonia aspects	Autonomy well-being strategies	• Self-determining in own life • Freedom from confined life
	Personal growth and relationship well-being strategies	• Cut off relationships who spend more money • Relationship with close distance neighborhoods, friends, relatives, and colleague • Talk to parents regularly • Participating in social gathering with same community • Self-actualization rather than self-degradation • Lobbing with seniors to enrich their skills • Faith in religions
	Meaning and Purpose of life well-being strategies	• Self-satisfaction in every sphere of life with what have • Feeling good and positive • Accepting own limitations • Direct attempts

Themes Similarities/ dissimilarities	Current female garment workers (Single and who have children)	Retired female garment workers
	I. Life Satisfaction strategies in the domain issues	
Income/financial strategies	**Similarities** • Matir Bank (Coin box) • Borrowing money and buying the rest from local store • Sharing, and bartering • Frugality	
	Dissimilarities • Overtime, and other work	• Limited overtime • Mediator between new workers and employers
Workplaces well-being strategies	**Similarities** • Thinking rough behaviors as a part of garment job	
	Dissimilarities • Trying to satisfy and good behavior colleague and senior boss. • Single is the best policy • Talking in front of CCTV	• Compromising with problems without any complain • Families or relatives
Health and households well-being strategies	**Similarities** • Live in low rent places • Make a partition within room to maintain privacy in home • Traditional medicine	
	Dissimilarities • Single women share living room with colleague or others	• shared living room with family and relatives • Two times meals in a day after taking family members
Family management	**Similarities** • Sharing with relatives for caring child • Send children to grandparents in village • Feel like a machine	
	Dissimilarities	• Family members

	• Local Madrasah (School) • Neighborhoods	• Regin from job
II. Affect and emotional well-being strategies in positive and negative aspects		
Negative affect (Sadness, anger, fear, anxiety) coping strategies	**Similarities** • Calm, cry alone, and hide are the best policy for being well • Sharing with families, roommates and colleagues. • Maintaining group to go and come back from industry	
	Dissimilarities • Loud talk to avoid unexpected situations • Keeping picture of children in the wallet/ ID card	• Bypass, ignore, and hide everything to avoid unnecessary situation and to skip further problems.
Positive affects (Happiness, Joy, and contentment) well-being strategies	**Similarities** • Compromising with problems • Imaging for bright future of children and thinking the problems as compulsory part of life. • Acting like a blind to skip negative issues • Less expectation and low quality of lifestyle • Keep themselves busy every time • Good relationship with parents • Love and play with children, full of recreation.	
	Dissimilarities • Comparing with lower class of people and past rural restricted life	• Comparing with other unemployed women
III. Eudaimonia subjective well-being strategies		
Autonomy well-being strategies	**Similarities** • Trying to self-determining in own life and urban freedom make subjective well-being • Urban Freedom	
Personal growth and relationship well-being strategies	**Similarities** • Self-actualization rather than self-degradation • Lobbing with senior to enrich their skills • Faith in religious	
	Dissimilarities • Cut off relation with relatives and build up new relation with neighborhoods and colleague	• Cut off relation with outsider and build up new relation with relatives and colleagues • Ignoring all social gathering

	• Ignoring social gathering which needs money	
Meaning and Purpose in life well-being strategies	**<u>Similarities</u>** • Self-satisfaction in every sphere of life with what they have • Feeling good and positive about oneself • Acceptance of limitations and take self-motivation	
	<u>Dissimilarities</u> • Direct attempts (blaming, self-regulation, and skills)	• Self-criticism