Risk and Vulnerability of Homebased Workers in South Asia 2014

Regional Report - South Asia

Report submitted by
Institute of Social Studies Trust

Study sponsored by
HomeNet South Asia

Risk and Vulnerabilities of Homebased Workers in South Asia: Regional Report –South Asia

Study conducted by Institute of Social Studies Trust, New Delhi

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Study sponsored by HomeNet South Asia

Report submitted by: Institute of Social Studies Trust, New Delhi, 2015

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Study sponsored by:

HomeNet South Asia

2014-15

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Acknowledgements

The study "The Risk and Vulnerabilities of Homebased Workers in South Asia" was carried out in five south Asian countries – Bangladesh, India, Nepal, Pakistan and Sri Lanka. The study was sponsored by HomeNet South Asia. The study is a part of a larger initiative by HomeNet South Asia titled Inclusive Cities Programme. The present report is based on the study of homebased workers that was conducted in Bhubaneswar under this project

This has been a rather interesting project to work on. As the study progressed, it opened up several dimensions of research and enquiry. Much of it could not be explored on account of the limited time we had at our disposal.

ISST is grateful to HomeNet South Asia for sponsoring this study. We are particularly grateful to Ms. Firoza Mehrotra and Sapna Joshi for their role in conceptualizing the overall project. Sapna Joshi also provided overall co-ordination.

At ISST Prita Dasgupta, Shiny Saha, Anushree Jairath and Sweta Sant participated in designing and developing the research tools, reviewing literature, conducting pilot survey and focus group discussions along with me. Gagan Parida and Gurpreet Singh helped in sorting and analizing data. Monika Sharma assisted in reviewing the literature. Shiny Saha and Anushree Jairath contributed in writing this report

ISST research team is thankful to Ratna M. Sudarshan, Shalini Sinha and Donna Doane for their valuable comments and suggestions at different stages.

It is a pleasure to record our appreciation to Jyotsna Sivaramayya for her role both in managing the overall project and also for providing valuable inputs in developing the research tools and the structure of the report. We thank all the participants in the Colombo workshop in December 2013 for their valuable suggestions and comments in the beginning.

We would like to thank the following people in particular. Prof. Nazrul Islam: Centre for Urban Studies, Dhaka; Rabiul Hasan, Centre for services and Information on Disability, Dhaka; Dr. Shiva Sharma, National Labour Academy, Kathmandu; Suvekchya Rana: Saathi, Kathmandu; Zulfiqar Shah, Farhat Fatima, Nazish Brohi Pakistan Institute of Labour Education & Research; Ume Laila Azhar HomeNet Pakistan, Lahore; Mallika R. Samaranayake, Institute for Participatory Interaction in Development, Colombo; Ranga Pallawala, Janathakshan, Colombo; Dhaneswari Behara, Aim of Our Regional Development, Bhubaneswar.

Snehalal, Tanzina Mukherjee and others at HNSA, Ahmedabad continuously supported the team at ISST during different stages of the project. We are thankful to all of them for their support.

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Section 1: Executive Summary

Home-based work constitutes a large segment of informal economy in South Asia. A highly significant number of home-based workers are women. Several studies have found that home-based workers are primarily live in the low-income urban localities. They are highly exploited, almost invisible as worker and operate on the margins with almost no bargaining voice either as workers or as a group. Sadly, the value of their work is ignored and overlooked both in and outside the domestic periphery. In addition to that the instability and invisibility of their work make their lives in such a vulnerable situation that they sometime lose the ability to recognise the critical issues related to their work and lives. The home-based workers are deprived of taking any advantage from the social security schemes run by the government for the workers, and at the same time they are totally unaware about the social security measures taken by the government for the poor and marginalised citizens.

The present study tries to unpack the different dimensions of the risk and vulnerabilities of the home based in five south Asian countries and also makes a modest attempt to find the possible explanations behind the indifference attitude of the home-based workers to know their entitlements for accessing whatever social security schemes that run in their respective countries.

The study finds women mostly between the age of 26 and 45 years in the home-based work. The age group differs primarily depending on the nature of work and the socio-economic conditions of the communities. The home-based workers are primarily dominated by the married women in all countries. In Bangladesh a sizable proportion of the workers also belong to the unmarried category. The average age of the workers is also slightly lower in Bangladesh than other countries. The home based workers in these countries are mostly educated up to tenth standard. A high percentage of home-based workers also found to be illiterate in most of the countries except Sri Lanka.

The study confirms that the home based workers are generally divided in two groups, as far as their primary home-based work is concerned, that is either piece-rate workers (60%) or own-account workers (40%). However there are variations among the countries. The status of work depends on the trades. Hence the ratio of piece-rate and own-account in this study is completely based on the selection of the trades.

However, the study also finds the problem in defining the boundary of own account and piece-rate. The survey for the study recorded this category based on the definition of the home-based worker herself or himself. However, the focus group discussions with the home-based workers in different locations found some confusion over defining oneself as piece-rate or own worker. The definitional problem is also comes from the nature of trade they are involved with and the associated income insecurity.

The study confirms that the majority of the home-based workers use their bed-room as their work place. Use of a separate room or space as work place is only limited to a certain trades.

As far as the source of work is concerned, it is generally assumed that the own account workers work is primarily self arranged and the piece-rate worker totally depends on the contractor or the middleman. The study found variations in this assumption depending on the trade and the location. For example, phenyl making and bottling is primarily an own account (80%). However, 62 percent phenyl workers are dependent on the contractor for work. Whereas, 61 percent of packaging workers say their work is piece-rate basis but 57 percent of them say that the work is self arranged. In the case of packaging, it is clear that the payment they receive is based on the number of packets they make but they arrange their work themselves, they have their packing machines, either rented or their own, buy the loose products from the whole-sale market, pack those and sell to the retailers or wholesale dealers. Packaging could be considered as an own-account work as far as analysis is concerned. Shoe making is another such trade, where almost 90 percent says it is piece-rate but 36 percent also says that the source of work is self arranged. Almost all the trades have this complication to some extent. The important role of middleman or the commission agent in getting the work and selling the product is sometime missing from the picture. The focus group discussions at some locations brought out some interesting cases.

Homebased work is an extremely low income occupation. More than half of the piece-rate workers come in the lowest income bracket, that is less than USD 35. Among the own account workers, the study finds a slightly higher number of people in the higher income brackets.

Fisheries, incense stick making, allied work in the garment sector, phenyl making and paper bag making are the trades, where the income of the workers are the lowest. Packaging, products from natural material, decorative items. Food preparation and pottery are doing better among other trades as far as income is concerned.

If income of home-based workers are seen by the countries, more than sixty per cent of the workers in Nepal, Bangladesh come under the lowest bracket of income. In Pakistan more than half come under the lowest bracket. Average income of the HBWs from Sri Lanka is much better than others both in peak and lean seasons.

The study finds that workers from most of the trades get work throughout the year. In the lean seasons, though the volume of work is much less. Whereas, a couple of months in the seasons are better than other peak season months.

The study also finds that the home based workers do not much option other than the home-based work as income generating options. Only five percent of the home-based workers are also engaged with some other paid work and the largest chunk of them works as daily wage

labourer. However, there are cases, where it has been found that a small proportion of the workers are also tied up with some traditional work.

Majority of the home-based workers in south Asia still do not have a savings account. The figures of HBWs with bank accounts are terribly low in Pakistan and Bangladesh, even Nepal is not far behind. The situation is comparatively better in Sri Lanka and India. The study has found the trades predominated with own account workers have maximum workers without any savings. It seems most of them like to invest the surplus rather than save it. However, on the other hand people in the highest bracket in the saving are also from the own account categories.

Interestingly, Pakistan where only five percent have bank accounts have the maximum people in the highest bracket of savings, even higher than Sri Lanka. In India more than 70 percent workers reported that they have bank accounts, but more than 40 percent workers also reported that they do not have any savings.

Only 34 percent of the homebased workers reported that there had been major expenditure in last one year. Incidence of major expenditure is higher among piece-rate workers than own account workers.

Informal sources, like relatives, friends, neighbourers are still the most important sources of credit for the homebased workers. In Sri Lanka, the traditional money lenders play an important role in providing credits. The use of bank as source for credit is extremely low in Bangladesh and Pakistan.

There are some constant problems among the home based workers, that is the problem of storage for the raw materials and the finished goods. Getting the good quality raw material is another problem for the home-based workers.

The study identifies problems in getting instant payment and regular payment both by the piece-rate workers and own-account workers. There are some evidences of exploitations by the middlemen. Marketing is a serious problem for a large chunk of the home-based workers.

Housing and infrastructure is identified as a serious problem by a large number of home-based workers. In many places the home-based workers live in unhygienic and disorderly settlements with poor drainage and without any scope of civic maintenance. Many of the settlements are unauthorized. In India more than half of the workers found to be living in squatter like settlements, which is highest among these five countries. Many of the houses do not have any window and Indian situation found to be worst among other countries. More than 90 per cent of the respondents said that they have electricity connections, but we are not sure how many of those are legal connections, with a proper meter. Inadequate housing has a negative impact on the productivity. It is highly unhealthy for the family, as

most of the homebased workers use their living space as work place, even for the hazardous trades.

More than half of the homebased workers complained about occupational health hazards during the survey. Bangladesh and Pakistan reported maximum cases of occupational health problems. Posture related problems, joint pains, eye problems, headaches and respiratory problems are prevalent in all these countries among the home-based workers. The study also finds that these problems have a direct link with the trade that they are involved with.

The study finds that a very large section of these people also seek regular treatment. A sizable proportion of the affected people also reported that medical expenditure is quite high for them. The workers borrow money from informal sources to finance the treatment. Again the use of bank is low among all the groups, but a higher percentage of own account workers use bank as source of finance than the piece-rate workers.

A substantive part of the questionnaire asks questions on the access of social security schemes by the home-based workers. Unfortunately, none of the study locations could capture any substantial data under this segment of the questionnaire except a bit in Bangladesh. Home based workers from all locations found either unaware or uninterested in responding to the social security questions, whether they access any of the government or community run schemes or not. In Bangladesh a group of home based workers have been found accessing social allowance schemes run by the government and the NGOs. Whereas in India a sizable proportion of the workers have been found enrolled with the RSBY scheme of the government. Apart from these, the study could not capture any data either from the survey or from the group discussions. The study however, finds some home-based workers enrolled for life insurance except Nepal and Pakistan.

The study finds better work, more work, skill training and housing are most urgent work related need for the piece-rate home-based workers. On the other hand, credit and housing are two important work related need for the own account workers. Interestingly, a large proportion of the home-based workers, when asked about specific problem they face, said no problem as such.

Section 2: Introduction and Background

Informal Sector and Homebased work in South Asia

Home based workers constitute a large chunk of the informal economy in South Asia. They are located in various sectors and constitute 19% of the informal economy in 2009-10. Their share in urban areas is around 20% in 2009-10. A highly significant number of home based workers are women in this region. It is appraised that home-based workers are over 100 million in the world with South Asia having more than half this number with nearly 80% of the home based workers in the region are women. Sinha (2006) points out that home-based workers primarily found in almost every low-income urban locality and rural areas in India are a highly exploited, are invisible and operate on the margins. Due to the invisibility of their work, they contribution is often ignored and overlooked. They form a large section of the informal sector with the majority of them living and working in the most dismal conditions. Their incomes are low with minimal or no workers' rights and social protection. They are involved in a range of work activities from sewing garments, assembling electronic components to simple jobs of sorting, packaging and labelling goods. The home-based workers are dispersed, illiterate, un-represented and invisible both in the national data or programme. They earn low wages; have little or no legal and social protection, poor working conditions, minimal or no workers benefits.

Home based work and what qualifies as home based workers is an ambiguous terrain. Many debates have ensued on this with reluctance shown by governments across the world to include home based workers as workers in the informal economy. It is only recently that home based work has been recognized as part of informal economy in India. Worldwide the workforce involved in informal work has not only continued but also expanded due to new market forces and technology. This is true for high income countries as well. There is an ever expanding percentage of 'part time, irregular and unstable forms of work with little or no social protection' whereas the scope of regular, stable workforce is reducing (Kabeer 2008:15).

The category of home based workers has been born out of the 'experience of activists' and therefore was not considered a standard statistical category for analysis. It is the activists through their experience of organizing workers highlighted that 'those who work from home are significant in number, lack recognition, and have special needs'. However due to the nature of their work and work space, they cannot be neatly bracketed in to 'occupation; industry or 'activity'. Due to these ambiguities, there was reluctance to put them into the category of workers. With the passing of the ILO Convention No. 177 in the year 1996, home based work finally received recognition as labour. The Kathmandu Declaration in 2000 was

significant in South Asia to garner commitment from the different governments to support policies for home based workers (Sudarshan, 2013).

NCEUS points out that statistically home based workers are placed in the category of self - employed. There are primarily two kinds of home based workers: 'independent employers or own account workers (purely self-employed); and 'dependent sub-contract workers' (NCEUS, 2006: 05). Sudarshan also point out the same categorization, highlighting that there are mainly two kinds of home based workers: self employed or own account worker, and piece-rate home workers or industrial out-workers. Sinha (2006) categorizes home based workers in two primarily types: Piece-rate workers and own account workers. Piece rate workers work for an employer or intermediary whereas Own-account workers do their own marketing.

Raveendran and Sudarshan (2012) point out that despite the classifications, there is ambiguity. At the same time, it is important to point out that even though both these categories are part of HBW, there is qualitative difference between the categories and there is a need to identify, count and profile this difference for policy initiatives.

Statistics on home-based workers is difficult to gather. Sinha (2006) highlight that in terms of numbers, about 23% of the non agricultural workers are home-based. Among these home- based workers, nearly 38% undertook production under some form of production from an outside agency. An overwhelming 57% of the workforce of home-based workers are women. They can be self-employed Home-based workers or work from home on a subcontract. The estimates by the NSS 55th round, on the other hand, indicate that this number in the non-farm informal sector is around 28.7 million. However, unofficial sources indicate that their number may be between 30-50 million or more. Nearly 49% of the home based women workers in India were being sub contracted and were working from their home premises as piece rate workers.

Social Protection and Home Based workers

Social Protection 'as a broad framework of analysis' refers to various 'interventions undertaken by public, private and voluntary organizations and informal networks to support individuals, households and communities in their efforts to prevent, manage and overcome risks and vulnerabilities' (Kabeer 2008: 04). Social protection as public policy emphasizes on definite interventions and hence the term can be referred to as 'particular policy approaches and instruments that deal with the problems of risk and vulnerability'. The sets of instruments which come within social protection includes 'the various forms of social insurance and social assistance that have traditionally made up the social security agenda associated with formal employment. It also encompasses the range of public works and

income generating programmes' to reduce overall poverty in countries' (Kabeer 2008: 04). Social protection has been defined as a "set of public measures that a society provides for it members to protect them against economic and social distress caused by the absence or a substantial reduction of income from work as a result of various contingencies (sickness, maternity, employment injury, unemployment, invalidity, old age or death of the breadwinner), the provision of healthcare and the provision of benefits for families with children"[1.]

The last decade has been an increased debate in South Asia on social protection for home based workers. However the 'definition and scope' of social protection remains a contested terrain. It is recommended that social protection needs to address basic needs and provide protection 'against specified contingencies'. The National Commission on Enterprises in the Unorganised Sector (NCEUS) pointed that workers in the informal economy face two set of problems: the first set of problems arises 'out of deficiency or capability deprivation in terms of inadequate employment, low earnings, low health and educational status and so on that are related to the generalized deprivation of the poorer sections of the population. The second arises out of adversity in the sense of absence of adequate fallback mechanisms (safety nets) to meet such contingencies as ill health, accident, death and old age' (NCEUS 2006: 212; Sudarshan, 2013: 167).

Social protection for the 'home-based worker is an integrated concept, where economic security and social security are intimately connected'. The home based worker need to have minimum wages and have the right to decent work. Besides this economic security, they need social protection such as health, insurance, old age pensions and housing etc. A home based worker gets invisibilized primarily on two counts: firstly, failure to recognize home based work in statistical terms relegates the work done by women home based worker as 'leisure activity'. It categorizes her as only 'housewife' and fails to recognize her contribution as 'full time workers'. Secondly, due to the place of her work, it is 'removed from the public gaze, making them even more invisible' (Sinha 2006). Sinha points out that recognizing the work done by the woman home based workers as work, 'is the first step towards human rights for the home-based worker' (Sinha 2006).

Asia since the 1990s has seen rapid economic growth, with some countries in the East, South East and a little behind South Asia showing remarkable growth rates. The growth led the policy makers to assume that sustained prosperity in the region would lead to reduced poverty levels and individuals with their increased personal incomes would be able to insure themselves against income shocks. The states had very little social protection measures in

[1] Gender and Economic Policy Discussion Forum: ' Engendering Social Protection for Informal Economy Workers'. Briefing Note 5. 6 November 2012. Presented by Institute of Social Studies Trust in association with Heinrich Boll Stiftung, India.

place during these growth years so much so it is estimated that only 10 per cent of the population in Asia were cover by formal social security when the Asian crisis hit. It brought out the complacency of the states, the inadequacy of the existing safety nets and the vulnerability of the population. It brought home the need for a structured and systematic social protection measure. With economic recovery and growth once again has also witnessed a rise in inequality in most of these countries. It is significant to point out that, 'while growth is contributing to significant reductions in poverty, behind the rise in inequality lie deeply entrenched forms of chronic poverty and social exclusion, as well as new forms of vulnerability thrown up by the liberalization of markets and growing exposure to the global economy' (Cook and Kabeer 2010:02).

Interest on the issue of social protection has heightened as a result of food price crisis and global recession in the South Asian region since 2008. These crises have led to increased vulnerability and poverty in the region. With advances in the discourse on poverty and its many facets, it is been increasingly viewed as a human rights violation and there the right to social protection within such a milieu 'social protection becomes part of an overarching agenda for human dignity' (UNICEF, July 2009:02). This understanding moves beyond the simplistic understanding of poverty as an absence of wellbeing; it calls for a multidimensional understanding poverty and its various dynamics.

Rationale for the study

Homebased workers are those workers in the informal economy for whom their home is their workplace. Most of these home-based workers are at the bottom of the supply chains and are usually the poorest in the informal economy. Home-based workers are of two types, those who work on a piece-rate basis, also called home-workers or industrial out-workers, and those who are self employed or own account workers. However, often this division of own account worker and piece-rate worker is blurred with definitional issues, as the home-based workers some-time involved in both types of works simultaneously. The vulnerability of home-based workers results from a combination of factors – lack of identity and recognition as workers; irregular and invisible source of work; inaccessibility to market and market information; lack of organization and undervaluing of their work; inaccessibility to social security schemes.

This problem of non-recognition or the invisibility puts them in a more vulnerable situation. One reason of this invisibility is because the contribution of a home-based worker is not captured in economic surveys. Another reason is that home-based work is seen as marginal and peripheral, while in reality homebased workers are full time workers whose access to work is determined by seasonality. As the majority of home-based workers are women,

often for cultural reasons their contribution is seen are secondary and marginal, even if they are the primary earners in the household.

Homebased workers HomeNet South Asia (HNSA) and Institute of Social Studies Trust (ISST) had jointly conducted a study in 2005 on the social protection needs and priorities of home based women workers in South Asia. The study highly recommended social protection interventions for the homebased workers in the region. Considering the nature of vulnerability and heterogeneity within the sector the study strongly argued for locale-specific approaches in dealing with the situations. The study found that economic insecurities are linked to low earnings, seasonality, stagnant markets, competition from new products/ markets; and also to lack of credit and training support. Health, housing and children's education emerged as top priorities.

Since then, many new social security programmes have been started in the region but the situation of home based workers continues to be insecure with very limited protection is available to them. This study proposes to re-visit the situation of the homebased workers in the south Asian region – their living and work conditions, the challenges they face in the context of their work, their living conditions and health situations; their awareness about the existing social security schemes and the to what extent they access them. The study primarily tries to assess the nature vulnerabilities based on field based evidences and attempts to answer the questions on taking immediate steps by various stakeholders to enable greater security for women home based workers in the region.

Objectives

The present study focuses on the risks and vulnerabilities faced by women home based workers in the urban context in five south Asian countries including Bangladesh, India, Nepal, Pakistan and Sri Lanka. The broad objectives of the study are:

- To map various risk and vulnerability of the home-based workers in five south Asian countries.
- To analyze the following issues related to home-based work and home-based workers: Conditions of work, nature of work, access to work, availability of work, income from work, major expenditure, sources of finances for major expenditure, nature of expenditure, occupational health problems and general health problems of the home-based workers.
- To understand the challenges in accessing the social security schemes.
- To understand the issues of HBWs both from the perspectives of the workers on one hand and the overall socio-economic and policy environment on the other.

- To identify and prioritize the issues that may not be on the policy agenda and to recommend that which needs immediate action.
- To develop long term policy recommendations which will provide solutions in extending social protection among HBWs in South Asia.

Methodology

The detailed methodology of this study was discussed and finalized in a methodology workshop held in Colombo in December 2013 with the research organizations and the practicing organizations in the respective countries.

Nine cities were selected for this study after a discussion with HomeNet South Asia, concerned research organizations and the practicing organizations. The cities were selected based on prior knowledge and experience of HomeNet South Asia and their partnering practice organizations.

A mixed method approach has been adopted to collect data for this study. This includes a questionnaire based survey that was carried out using a structured questionnaire. In addition to that, Focus Group Discussions (FGD) were carried out with groups of home-based workers. A few in-depth interviews also conducted with some key informants like local trade union leaders, welfare officers, office bearers of municipal corporation, and contractors.

Box 2.1: Methodology

- Selection of Town/City
- 9 city/towns
- Spread across urban and peri-urban regions
- Selection of Trades
- 10 trades per country
- Questionnaire Survey
- Survey of 500 HBWs' households in each country
- 50 respondents from each trade
- 10% male respondents
- FGDs with home-based workers
- KIIs with local officials, contractors, NGOs

The questionnaire survey was conducted in 2517 home-based workers' household. The questionnaire was canvassed among adult home-based workers from the selected household. In the present study 2114 women home-based workers and 403 male home based workers were interviewed.

Table 2.1: Sample Distribution

Town	Overall	Bangladesh	India	Nepal	Pakistan	Sri Lanka
Sample Base	2517	500	504	500	500	513
Kandy	7%					32%
Kurunegala	3%					17%
Moratuwa	10%					51%
Dhaka	20%	100%				
Karachi	14%				72%	
Lahore	6%				28%	
Bhaktapur	16%			78%		
Kathmandu	4%			22%		
Bhubaneswar	20%		100%			

Source: HNSA Survey in South Asia, 2014

The households of homebased workers were selected on the basis of a listing done by the practicing organizations. Before, the selection of households, the practicing organizations made a list of 39 trades in five countries. It had been decided that trades would be selected from the areas where the practicing organizations have already been associated with the homebased workers. As per the statistical thumb rule, the research team also decided to select only those trades, where at least 30 home-based workers' households could be identified for the interview. Once the trades were selected, and the listing of home based workers were done, the questionnaire were canvassed by the respective research organizations. Please see the list of the trades in the table below:

Table 2.2: List of Trades

India	Bangladesh	Nepal	Sri Lanka	Pakistan
Tailoring	*Tailoring*	*Tailoring*	*Tailoring*	*Tailoring*
Agarbatti rolling	*Bow-tie /flower*	*Hand Embro..y*	*Street food making*	*Agarbatti*
Papad rolling	*Block/Boutique*	*Knitting*	*Paper-bag, envelop*	*Salma Sitara*
Pottery work	*Puthi/Chumki*	*Doll Making*	*Finishing Dresses*	*Hand Embro..y*
Bamboo work	*Paper bag*	*Wool Spinning*	*Furniture*	*Shoe making*
Street food	*Crystal work*	*Dhaka Weaving*	*Accessories*	*Jewellery making*
Book binding	*Karchupi*	*Traditional Shoe*	*Cement pot*	*Cropping work*
Phenyl bottling	*Hand embroidery*	*Traditional Food*	*Shoe making*	*Food packaging*
Spice packaging	*Chocolate packing*	*Beads Work*	*Wall hanger*	*Packaging chem.*
Snacks preparation	*Ball press*	*Bateko Dhoop*	*Meal producing*	*Fisheries*
			Coir fabrication	

For analysis of the homebased workers in different trades, as suggested by the experts in the presentation of initial findings on 21 August, 2014, the 39 trades the trades were categorised into groups. The categories are given below:

1. ***Garments making*** – tailoring, knitting and dhaka weaving
2. ***Incense sticks making*** – agarbatti and bateko dhoop
3. ***Food preparation*** – papad, street-food, snacks, traditional foods, main meals
4. ***Pottery making*** – pottery (terracotta diyas), cement pots
5. ***Making of Products of natural materials*** – bamboo, coir brooms
6. ***Paper work*** – book binding, paper shopping bags and envelops
7. ***Phenyl making*** – phenyl making
8. ***Packaging*** – spice packing, chocolate wrapping, food (snacks) packing, detergent chemical packing
9. ***Garment Embellishments*** – bow-tie, block-boutique, puth-chumpki, finishing dresses, karchuppi, salma-sitara/adda work, hand embroidery
10. ***Decorative items*** – crystal work, dolls/soft toys, bead work, jewelley making, furniture accessories, wall hangings.
11. ***Garment allied work*** – ball press, wool spinning, cropping
12. ***Shoe making*** – shoe making, traditional shoe making
13. ***Fisheries*** -Fisheries

The home-based workers were not selected on the basis whether they are own-account workers or piece-rate workers, but their engagement with the selected trade as home-based workers.

The FGDs were conducted with specific groups of home-based workers. Six to ten focus group discussions were conducted in each country. Key informant interviews were conducted with people associated with the home-based workers as contractor, employer and the local level officials and community leaders where the home-based workers live.

The data collected through questionnaire survey was entered with a free software programme called CSpro5 and analyzed using software SPSS and Stata. The qualitative data collected through FGDs and interviews, were transcribed and analysed.

Section 3: Background of Home-based workers

Home-based work provides employment opportunities for women who cannot move far from home, either for her domestic responsibilities or for other constraints of mobility. In south Asia both young and older women face these constraints to move out for longer hours in a day. Age, education, social status and the size of the household determines engagement of women in home-based income generating activities. The present section presents data on the homebased workers' social backgrounds in different south Asian countries

a. Age, sex and Education

A large number of the home-based workers belonged to the age group of 26-35 years (34%). This was also true for India and Nepal. However, Bangladesh was an exception. The majority of home-based workers in Bangladesh were younger and belonged to the age group of up to 25 years (53%). On the contrary, Pakistan and Sri Lanka have equal share of home-based workers in the group of young workers (up to 25 years) and in the category of 26 - 45 years.

Table 3.1: Distribution of Homebased Workers by Age-group

Age Group	Overall	B'desh	India	Nepal	Pakistan	Sri Lanka
Sample Base	2517	500	504	500	500	513
Up to 25 Yrs	21%	53%	15%	18%	11%	6%
26 to 35 Yrs	34%	32%	39%	40%	31%	29%
36 to 45 Yrs	27%	13%	30%	28%	32%	30%
46 to 55 Yrs	12%	2%	10%	10%	19%	20%
Above 55 Yrs	6%	1%	6%	4%	6%	15%
All Age Groups	100%	100%	100%	100%	100%	100%
Average Age	35.9	26.6	36.7	35.1	38.9	41.9

Source: HNSA Survey, 2014

The average age of the home-based workers is linked with the nature of trade they are involved in. Trade like garment embellishments, consisting of appliqué and hand embroidery is primarily dominated by younger women. Otherwise most of the home-based trades are dominated by the women ages between 26 and 45. The traditional and family based trades like food preparation, pottery and products of natural products have substantial number of women workers.

Table 3.2: Distribution of Home-based workers by age groups and trade

Trade Groups	Age Groups					
	up to 25	26-35 yrs	36-45 yrs	46-55 yrs	above 55 yrs	Total
Garment Making	21.75	45.29	23.77	6.73	2.47	100
Making of Incense sticks	9.73	26.49	38.38	18.92	6.49	100
Food preparation	7.55	26.98	38.13	17.99	9.35	100
Pottery	11.46	29.17	29.17	16.67	13.54	100
product of natural materials	8.89	23.33	22.22	17.78	27.78	100
paper work	28.36	26.87	22.39	12.69	9.7	100
Phenyl making and bottling	7.32	48.78	34.15	8.54	1.22	100
Packaging	16.29	38.2	25.28	12.92	7.3	100
embellishments	43.36	30.33	20.55	5.26	0.50	100
Making of decorative items	17.65	36.03	25.37	12.5	8.46	100
Allied work (garment)	23.7	31.79	20.81	17.92	5.78	100
shoe making	14.18	41.79	27.61	11.94	4.48	100
Fisheries	16.00	26.00	28.00	22.00	8.00	100
All trades	20.54	34.25	26.70	12.20	6.32	100

Source: HNSA Survey, 2014

Overall, 84% of the surveyed home-based workers were females whereas just 16% were males. While conceptualizing the questionnaire, it was decided that each country would survey 90% female home-based workers and just 10% male home-based workers. However, Nepal and Pakistan have deflected from this rule by having a comparatively higher percentage of male home-based workers (24% and 25% respectively).

Table 3.3: Distribution of sample by sex and country

Sex	Overall	B' desh	India	Nepal	Pakistan	Sri Lanka
Female	84%	91%	87%	76%	75%	88%
Male	16%	9%	12%	24%	25%	12%
Others	0.24%	0%	0.8%	0.4%	0%	0%
All	100%	100%	100%	100%	100%	100%

Source: HNSA Survey, 2014

The following table ascertains the education distribution of home-based workers in the study countries in south Asia. Overall, the majority of the respondents belong to the category of 'schooling till standard 10th. The second largest section falls under the category of 'Non-literates'. Non-literates are defined as those respondents who have not received

any form of schooling. However, it also includes people who are 'functionally literate'. That is, these people do not know how to read or write but know how to sign their name or are numerically literate; which helps them get by and manage day-to-day affairs.

From the table, one can clearly deduce that India and Sri Lanka have the highest levels of education as almost 50% of the respondents in both countries have acquired Schooling till 10th class. In Bangladesh, most of the respondents fall under the category of 'Schooling till 5th standard' (20%) which is extremely low in comparison to the education distribution in other South Asian countries. However Nepal and Pakistan have the most interesting findings as 55% and 30% of the respondents are Non-literates. The percentages might be high because of the inclusion of functionally literate respondents in this category. This can be substantiated by the fact that in one of the focus group discussions in Pakistan, the women mentioned how they send girls to school up till class 8 just so they could find higher skilled work.

b. Size of the Households

Almost 60% of the home-based workers in all five countries had 4-6 members in their households. In addition, Pakistan has even larger families as 36% workers have more than 6 household members.

Table 3.4: Average size of households of the sample homebased workers

Total number of household member	Overall	Bangladesh	India	Nepal	Pakistan	Sri Lanka
Up to 3 members	27%	31%	30%	30%	10%	32%
4 to 6 Members	60%	58%	65%	65%	54%	59%
Above 6 Members	13%	10%	5%	5%	36%	9%
Average household size	4.6	4.3	4.1	4.2	6.1	4.4

Source: HNSA Survey, 2014

c. Marital status

An overwhelming majority of the respondents in all countries were married. Also, as Bangladesh had a younger population of home-based workers, a quarter of the total workers in the country are unmarried.

Table 3.5: Distribution of Homebased Workers by their Marital Status

Marital Status	Overall	Bangladesh	India	Nepal	Pakistan	Sri Lanka
Unmarried	12%	24%	13%	9%	10%	7%
Married	78%	71%	79%	82%	75%	85%
Widowed	7%	3%	5%	6%	11%	8%
Divorced	1%	1%	1%	2%	2%	0%
Separated	1%	1%	1%	1%	1%	1%
Others	0%	0%	1%	0%	1%	0%

Source: HNSA Survey, 2014

d. Concluding Remarks

Average age of homebased in the region is 36 years, but average age varies among the countries depending upon the nature of trade they are involved in. The work that requires strong close vision engage more number of younger women. In most of the other trades middle aged women are employed. Women in households with young children were more likely to be home-based workers than those in households, as they can both work and take care of the children at home. In Sri Lanka, the scenario is different from other countries, where slightly older women are engaged in home based work. With regard to marital status, currently married women are most likely to be home-based workers among women workers. The women home-based workers usually come from the poor, lower or lower middle income background and form various age groups and possess very little or no education at all. In the present sample, the majority of the respondents belong to the category of 'schooling till standard 10th. In Sri Lanka, majority of the homebased workers completed at least 10th standard.

Section 4: Work and Work Process

The homebased workers are generally divided in two broad groups based on their work profile: home-workers or piece-rate workers and self employed or own account workers. Many of the isues that homebased workers face are similar in nature, ti perhaps still important to describe the full range of their work, work process and the varying degrees of challenges they face in sourcing their jobs and making a making a decent living. The basic difference between the home workers and own account workers are in accessing the work and getting payment either from the middlemen or by selling their products. Piece-rate workers get their raw materials from a trader, a contractor, an employer, or a firm, make them into finished goods at home, and deliver their finished goods to the same person and receive payments. Generally they do not have any direct contact with the market and do not have access to the market information about the price of the product that they produce. access place for the goods they produce. Though at times, they do access market to procure raw materials which are not supplied by the contractor. On the other hand, the own-account workers buy their own raw material and selling the finished goods. On several occasions, it has been found that in terms of earnings and working conditions, own account workers are better off than the piece-rated workers. However, own-account workers face competition from larger production houses and rarely have access to formal credit facilities. Lack of capital force them to buy raw materials in small quantity, making them more expensive. They also do not have fair access to proper markets for selling their products. Therefore, they become dependent on the middlemen and compromise on price and time of payment.

The present section presents data from five south Asian countries and tries to show how this profile of work varies from trade to trade and country to country. The section also comments on its implications on the work and lives of homebased workers.

a. Work profile of the respondent – whether own account worker or piece rate worker

Both own account work and piece-rate work are predominantly visible in all over the region across trades. However, the boundary of own account work and piece-rate work is not easily distinguishable on all occasions. At times, these compartments intermesh and overlap due to multiple sources of the job and mixed marketing responsibilities. Nevertheless, the study finds 61.94% of the respondents in South Asia reported to be piece rate workers and 37.19% reported to be own account workers. Only 0.87% workers reported to be working as both piece rate and own account workers. Fishery is one such trade, where the study found everyone to be piece rate worker. The percentage of piece rate workers is also high in garment allied work (97.69%), shoe making (88.81%) and embellishment work (84%). Whereas, own account workers are high in pottery (82.29%), phenyl making (80.49%) and making of products from natural materials (76.67%).

Table 4.1: Work Profile of the Homebased Workers (in percent)

Trades Cluster	Piece rate	Own account	Both	Total
Garments	69.28	29.82	0.90	100.00
Incense stick	63.24	36.76	0.00	100.00
Food preparation	27.34	71.22	1.44	100.00
Pottery	12.50	82.29	5.21	100.00
Products of natural materials	21.11	76.67	2.22	100.00
Paper work	44.78	55.22	0.00	100.00
Phenyl	17.07	80.49	2.44	100.00
Packaging	61.24	37.64	1.12	100.00
Embellishments	83.96	15.54	0.50	100.00
Decorative items	62.50	37.13	0.37	100.00
Garment allied work	97.69	2.31	0.00	100.00
Shoe making	88.81	11.19	0.00	100.00
Fisheries	100.00	0.00	0.00	100.00
Overall	61.94	37.19	0.87	100.00
Total No.	1,559	936	22	2,517

Source: HNSA Survey, 2014

b. Location of work

Homebased workers sometime work inside the house and also outside the room, depending on the nature of work and the place of dwelling. The study finds 49 per cent workers work in the bedroom or living room. Another 25 per cent of the workers work in the open space inside the house. (See Table 4.2 below) As home is their primary work place for the majority of homebased work, it is very important as far as occupational health hazards are concerned for all the household members.

In the FGDs, usually, the workplace and the living space were reported to be the same. This was especially true in the case of those living in unauthorized slum like localities, living in one room dwellings – in Bangladesh, India and Nepal. In Nepal some of the respondents also reported to work as a group in rented rooms. For instance, the traditional shoe makers (clustered under shoe making) reported to prepare shoes in a rented space and then taking the semi-finished product home for embroidery and other final touches. Similarly, in Sri Lanka some street food makers (clustered under food preparation) reported to work in groups in more spacious locations outside the house. Pottery workers in India and Sri Lanka reported a significant reliance on the outside space, especially to dry the finished products.

Table 4.2: Distribution of homebased workers by Location of Work and Trade

Trade Cluster	Bedroom / Living room (%)	Separate room (%)	Open space in house (%)	Open space outside house (%)	Common area (%)	Other (%)	Total (%)
Garments	61.43	21.30	14.35	0.90	1.79	0.22	100.00
Incense stick	54.59	8.11	36.76	0.54	0.00	0.00	100.00
Food preparation	19.06	49.28	28.06	3.60	0.00	0.00	100.00
Pottery	11.46	6.25	42.71	33.33	6.25	0.00	100.00
Products of natural material	28.89	14.44	50.00	6.67	0.00	0.00	100.00
Paper work	55.22	14.18	30.60	0.00	0.00	0.00	100.00
Phenyl making	39.02	45.12	15.85	0.00	0.00	0.00	100.00
Packaging	26.40	12.36	59.55	1.69	0.00	0.00	100.00
Embellishments	63.41	8.02	17.29	3.51	7.02	0.75	100.00
Decorative items	54.78	13.24	21.69	3.68	6.25	0.37	100.00
Allied work (garment)	60.69	6.94	8.09	10.40	13.87	0.00	100.00
Shoe making	44.03	33.58	14.93	0.00	7.46	0.00	100.00
Fisheries	90.00	2.00	8.00	0.00	0.00	0.00	100.00
Overall	48.83	18.67	24.71	3.89	3.69	0.20	100.00

Source: HNSA Survey, 2014

c. Source of Work

Homebased workers in south Asia get work from different sources like individual contractors, middle men of various manufacturing units, popularly called as company contractors among other sources. At times the job is self arranged. At some places, the group of homebased workers receive orders from the local wholesale dealers. During the survey, overall, 50.46% of the respondents reported to receive work from individual contractors and 38.86% have reported that they arrange work by themselves. Likewise, in most of the trades the majority reported to get work from individual contractors. This is particularly so in the case of fisheries, wherein all of them reported to get work from individual contractors. In terms of self arranging work, most of the potters (93.75%) reported to self arrange work.

Table 4.3: Distribution of Homebased Workers by source of work and trade cluster

Trade Cluster	Source of Work				
	Individual contractor	Company Contractor	Self arranged	Other	Total
Garment making	51.35	13.45	34.53	0.67	100.00
Incense stick making	61.62	12.43	25.95	0.00	100.00
Food preparation	21.94	11.15	66.91	0.00	100.00
Pottery	5.21	1.04	93.75	0.00	100.00
Prod. Of natural material	16.67	15.56	67.78	0.00	100.00
Paper work	45.52	5.97	48.51	0.00	100.00
Phenyl making & bottling	54.88	7.32	37.80	0.00	100.00
Packaging	37.64	4.49	56.74	1.12	100.00
Embellishments	73.93	7.02	18.55	0.50	100.00
Decorative items	48.16	12.50	39.34	0.00	100.00
Allied work (garment)	67.05	25.43	7.51	0.00	100.00
Shoe making	60.45	3.73	35.82	0.00	100.00
Fisheries	**100.00**	0.00	0.00	0.00	100.00
Overall	50.46	10.41	38.86	0.28	100.00
Total No.	1,270	262	978	7	2,517

Source: HNSA Survey, 2014

The study shows that 60.87% of the surveyed home based workers obtain work form contractors. Likewise, to most piece rate workers, the contractor provides work – both individual contractor (69.50%) and company contractor (12.19%). All those engaged in fisheries also reported to be piece rate workers. Similarly, most own account workers (72.97%) reported to be engaged in self arranged work. Thus, we saw that most of the potters had also reported to be own-account workers. In terms of workers engaged in both piece rate and own account work, 68.18% reported to self-arrange their work.

Around 18 per cent of piece-rate workers reported that their work is self arranged. On the other hand more than 26 per cent of own account home-based workers reported that they receive orders from the contractors. (see Table 4.4 below) The detailed discussions with the homebased workers provide the insights of these figures. A number of piece-rate homebased workers go from do to door of the wholesale dealers/middlemen to get orders. Once they get orders, they invest time and money in procuring raw materials to produce that volume. The piece-rate workers identify this as self-arranged work. This provides a glimpse of highly competitive and vulnerable situations of the piece-rate based home-based workers. On the other hand the own account homebased workers also negotiate with the wholesale traders before producing certain amount of products. A lack of stable market

puts them in a vulnerable situation, where without an assured sale they cannot just produce on their own.

Table 4.4: Distribution of workers by status of work and source of work

Profile of HBW	Source of Work				
	Individual contractor	Company contractor	Self arranged	Other	Total
Piece-rate	69.50	12.19	17.96	0.26	100.00
Own account	19.12	7.59	72.97	0.32	100.00
Both	27.27	4.55	68.18	0.00	100.00
All	50.46	10.41	38.86	0.28	100.00

Source: HNSA survey, 2104

In the FGDs, the piece rate workers reported to get work from contractors or bulk buyers or from the shop or client directly. Few own account workers also reported to receive orders from contractors and shops. For instance, the own account ball press workers in Bangladesh (clustered under garment allied work) and the own account Dhaka weaving workers in Nepal (clustered under garment making), both received orders from contractors. And, some of the own account workers engaged in main meals production in Sri Lanka (clustered under food preparation) supplied directly to shops, while others to a middleman. Many of those engaged in tailoring (garment making) reported to work on individual orders from neighbours. The doll makers of Nepal (decorative items) reported to work on orders given by Japanese clients. In the Pakistan FGDs presence of local middle woman cum home-based worker was reported.

d. Concluding Remarks

The section provides evidences of vulnerable situation of homebased workers both in terms of sourcing jobs and marketing their products. Except fisheries in all other trades there are both piece-rate and own account workers. In some trades the homebased workers like to get engaged in own account work but they cannot venture that out for lack of capital and lack of market knowledge. There is also a thin line of difference between the piece-rate workers and own account workers where both of them completely depends on the middlemen either to receive orders or to sell products in the market.

Moreover, it has enormous influence on the productivity. The uncertainty of availability of work and absence of steady market restrict the homebased workers from investing more time and potential capital.

Section 5: Income, Expenditure, Savings and Credit of the Homebased Workers

Several of past researches came out with a finding that show that in all economies the earnings of homebased workers are lower than other workers, and often less than the minimum wage. In a study done by the Self Employed Workers Association Academy in India, it was found that 85 percent of the workers sampled in 14 trades were earning 50 percent below the official poverty rate. Similarly, a report from the Self Employed Women's Union (SEWU) in South Africa found that 65 percent of women homebased workers were earning less than the minimum wage each week.

This section compares the income, expenditure, savings and credit of the different homebased workers across trades and countries. The section also deals with the issues that influence income and savings of homebased workers.

a. Income from home-based work

The flow of work for the homebased workers is not steady trough out the year. There are certain months in the years, called peak season, when the workers work more and in certain months, when there is not much work to do. Majority of homebased workers earn up to USD 80 per month in the months they consider peak season. If one compares piece-rate and own account workers, then the second group is better positioned than the first group, with slightly larger percentage of people are there in the higher brackets of income.

Table 5.1: Distribution of monthly income in Peak season by profile of the home based worker

Profile of the Homebased Worker	Monthly Income in Peak season					
	Up to US$35	US$36-80	US$81-120	US$121-165	Above US$165	Total
Piece rate	54.33	34.96	4.04	4.30	2.37	100.00
Own account	33.01	39.00	11.32	8.12	8.55	100.00
Both	50.00	18.18	9.09	9.09	13.64	100.00
Total	46.36	36.31	6.79	5.76	4.77	100.00

Source: HNSA Survey, 2014

As per trade clusters, in fisheries, incense stick making and garment allied work, more than 70% of the surveyed reported to earn up to US$35 monthly in the peak season. Approximately, 50% of those engaged in making products of natural materials and those in packaging reported to earn between US$36 to 80 in a month in the peak season. And, 41.67% of the potters and 40.73% of those engaged in food preparation reported to earn between US$81 to above US$165 on a monthly basis in the peak season.

Table 5.2: Distribution of monthly income in the Peak season by trade cluster

Trades Cluster	Monthly Income in Peak season					
	Up to US$35	US$36-80	US$81-120	US$121-165	Above US$165	Total
Garments	39.46	45.74	8.07	4.71	2.02	100.00
Incense stick	79.46	20.54	0.00	0.00	0.00	100.00
food prep	20.14	39.93	16.19	16.55	7.19	100.00
pottery	20.83	37.50	19.79	11.46	10.42	100.00
Products of natural material	32.22	51.11	5.56	6.67	4.44	100.00
paper work	67.16	29.10	2.24	1.49	0.00	100.00
phenyl making	64.63	30.49	0.00	4.88	0.00	100.00
packaging	47.19	50.56	2.25	0.00	0.00	100.00
Embellishments	51.63	31.58	7.52	5.01	4.26	100.00
decor items	34.56	41.54	4.41	3.68	15.81	100.00
garment allied work	72.25	24.86	0.58	0.58	1.73	100.00
shoe making	35.07	26.87	10.45	17.16	10.45	100.00
fisheries	80.00	14.00	4.00	2.00	0.00	100.00
Total	46.36	36.31	6.79	5.76	4.77	100.00

Source: HNSA Survey, 2014

Among five south Asian countries, Sri Lanka is better placed as far as the earnings of home-based workers are concerned. In Sri Lanka, around half of the homebased workers earn more than USD 80 in a month in the peak seasons. Whereas, in the rest of the countries, 90 per cent of the homebased workers earn up to USD 80/month on an average in the peak seasons.

Table 5.3: Distribution of Homebased Workers by country and income level

Country	Income (in USD)					
	up to USD 35	USD 36-80	USD 81-120	USD 121-165	above USD 165	Total
Bangladesh	60.20	27.20	5.00	3.00	4.60	100.00
India	46.23	43.25	2.18	5.75	2.58	100.00
Nepal	61.20	33.00	3.40	1.60	0.80	100.00
Pakistan	53.00	40.40	4.40	1.80	0.40	100.00
Sri Lanka	12.09	37.62	18.71	16.37	15.20	100.00
Total	46.36	36.31	6.79	5.76	4.77	100.00

Source: HNSA Survey, 2014

Lean seasons are worse for most of the homebased workers across the countries. The study shows that 71.45% of the surveyed home based workers reported to earn up to US$ 35 in a month in the lean season. Thus, in most of the trade clusters the proportion of workers earning up to US $35 monthly in the lean season is significantly high.

As shown above for peak season, even in the lean season in all the countries, apart from Sri Lanka, most of the respondents (more than 71% in this case) reported to earn up to us$35 monthly in the lean season. 63.93% of the respondents in Sri Lanka, whereas, reported to earn up to US $ 80 in a month in the lean season. Moreover, 11.69% of the respondents in Sri Lanka reported to earn above US$ 165 in a month even in the lean season.

In terms of income certain note worthy instances were reported in the FGDs. For instance, the ball press workers in Bangladesh (garment allied work) reported that their wage rate had increased by Tk.1 per thousand buttons in 13 years; from Tk.6 in 2000 to Tk.7 in 2013. And, the bead workers in Nepal (decorative items) reported that their wage rate had decreased over three years from NPR 24 per bangle to NPR 9 per bangle. Those working with fisheries (in Pakistan) reported that fishing was closed during the months of monsoon. However, they added that they received a grant from the government for those months.

b. Issues in availability of work

Availability of work is a key issue for the homebased workers. Most of the homebased workers complained about the lack of steady flow of work throughout the year. Only 30 per cent of the workers in our sample reported that they get regular work for 10 to 12 months in year. Rest of the homebased workers struggle to get a regular work flow most of the months in a calendar year. Availability of work varies from season to season and trade to trade. For some trades the peak season lasts only for three to four months. Food preparation, pottery and pottery are those trades, where a larger number of workers reported of availability of work almost throughout the year. However, in some cases there are sharp differences even within the trade between the own account and piece-rate workers. The own account workers in the three trades mentioned above, are better placed than the piece-rate workers as far as the availability of work is concerned. The own account workers in the trades of embellishment work, decorative items making, allied work in garments and shoe making are much better placed than their counter parts (piece-rate workers). Whereas the piece-rate workers in the trade of making of products from the natural materials are better placed than the own account workers in the same trades.

As far as the availability of work is concerned, number of days the workers are engaged in work is also very important, as it's directly linked with their earnings. Overall, 79 per cent reported to work for more than 20 days in a month in the peak season. On the other hand, 3.5 per cent reported to work for up to 10 days even in the peak season. It shows the nature of engagement with the homebased work and the comparative availability of work across the trades.

Average days of employment in lean season is much less than the average days of employment in the peak season. For some trades, the days of employment drastically reduce in the lean season.

Table 5.4: Percentage distribution of HbWs by average days of work in peak and lean seasons

	Days of employment			
Season	up to 10 days	11 to 20 days	more than 20 days	All
Peak season	3.50	17.48	79.02	100.00
Lean season	19.34	52.01	28.65	100.00

Source: HNSA Survey, 2014

The peak season and lean season also differ in terms of average hours of work in the seasons. The following table shows that number of hours of work reduces drastically from peak season to lean season. Change in work hours varies from trade to trade. Please see the table in the annex for trade wise details.

Table 5.5: Percentage distribution of HBWs by average hours of work in peak and lean seasons

Seasons	**Number of Hours**				
	Up to 2 Hrs	3 to 5 Hrs	6-8 Hrs	More than 8 hours	Total
Peak season	1.55	23.12	48.79	26.54	100.00
Lean season	16.77	52.31	28.34	2.57	100.00

Source: HNSA Survey, 2014

During the FGDs, many home based workers reported the festive season as their peak season and the monsoons as their lean season. However, for the phenyl makers in India, the time of the monsoons was the peak season.

The periods when there is absolutely no work or sell are very difficult period for the homebased workers. Around 80 per cent of the home based workers from these five south Asian countries reported during the survey that there are a few months in a year when there is no home-based work are available for them. However, the duration of this period varied from trade to trade. The trend of non availability of work is not much different between the own account workers and piece-rate workers.

Table 5.6: Percentage distribution of workers with months of no work

No of months, without homebased work	**Up to 2 Months**	**3 to 4 Months**	**5 to 6 Months**	**7 to 8 Months**	**More than 8 Months**	**Total**
Percentage of workers	32.51	37.24	21.48	6.01	2.76	100.00

Source: HNSA Survey, 2014

During the FGDs, the ball press workers (garment allied work) in Bangladesh reported that they had work for only four to five months in a year. Similarly, for the doll makers (decorative items) and the knitters (garment) in Nepal work in the trade was for 3 months and the winter months only, respectively. In Sri Lanka, those engaged in finishing dresses (embellishments), particularly those engaged in ribbon work, reported to not have work at the time of introduction of a new ribbon pattern as they are given sufficient time to practice the pattern.

c. Involvement with other paid work

The study finds that there is not much scope available for the homebased workers to some other work in those days when there is no homebased work or in the lean seasons. Only 5 per cent are also engaged with some other occupation other than home-based work. Among them 41.7 percent are employed as wage labourer, 23.6 per cent are employed as salaried workers in private sector and 26.8 per cent are self employed. Among the home-based workers who are employed in other work are primarily piece-rate workers (94.8%).

Many of the respondents during the FGDs reported to be engaged in other forms of paid work. For instance, the male bamboo workers (products of natural material) in India reported to work in wedding bands as well as do daily wage labour during the lean season. The ball press workers (garment allied work) of Bangladesh reported to be engaged in activities such as paper shopping bag making and cake baking during the months of no work. Similarly, the doll makers (decorative items) and knitters (garment) of Nepal reported to be engaged in incense stick making, soap making, tailoring work, agriculture, and daily wage labour, respectively.

d. Unpaid assistance from other family members

The trades, which are considered as family occupations, entire family was found to be working for the trade. In the case of street food making (food preparation) in India and the cement pot making (pottery) in Sri Lanka, each one of the house contribute in some way or other. In both the instances the women were found to be engaged at the production stage, whereas the men were involved in selling or vending the products. In some of the other trades as well involvement of family members was reported. In many instances assistance of children was reported, often not at the expense of their studies and only during their leisure time. However, In Bangladesh, the ball press workers (garment allied work) stated that help of children was taken to meet delivery dead-lines, at times at the cost of their studies. Similarly, in Pakistan, the Adda workers (embellishments) and shoe makers stated that girls in these trades start as early as the age of 12.

The female potters in India reported to take help from their husbands at the preparatory stage - they mix the mud and prepare the clay dough. The phenyl makers (India) also reported to get help from their husbands in procurement of the raw materials. The women engaged in finishing dresses (embellishments) reported that their family members help them in counting and re-packing the finished product i.e. the ribbon bow pieces.

e. Regularity of payment and income

Regularity of payment and income is highly important in the lives of the homebased workers. In absence of regular flow of cash affects directly the expenditure on daily food than anything else. In terms of both instant payment and regularity of payment, own account workers are better situated as compared to the piece rate workers. The trend is almost similar in all countries.

Table 5.7: Percentage distribution of workers with nature of payment and regularity of payment

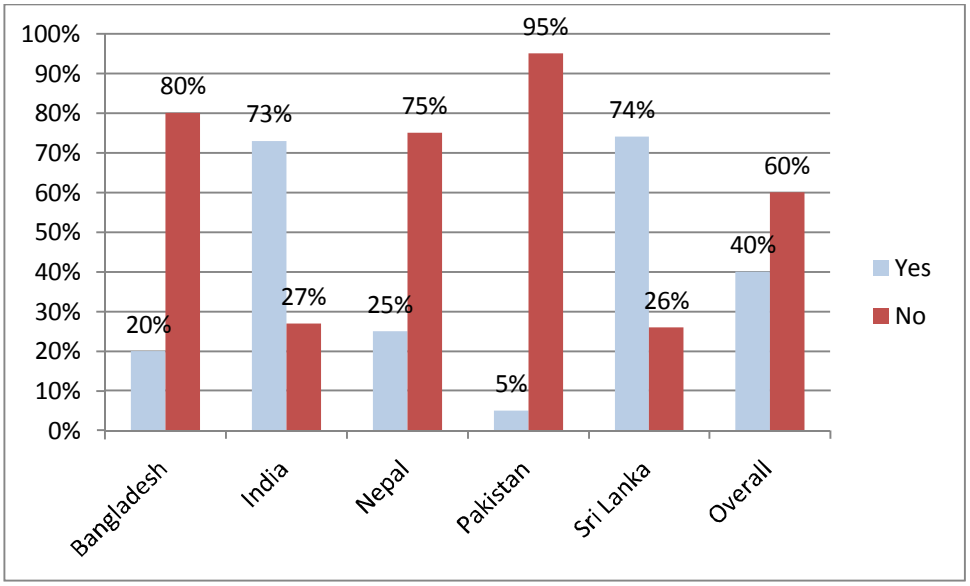
Nature of payment on sale/delivery				Regularity of full payment		
Work status	Instant	Delayed	Total	Regular	Irregular	Total
piece rate	56.64	43.36	100	74.02	25.98	100
own account	78.85	21.15	100	83.87	16.13	100
both	81.82	18.18	100	81.82	18.18	100
Total	65.12	34.88	100	77.75	22.25	100

Source: HNSA Survey, 2014

f. Access to Banks and bank accounts

Access to bank and personal bank account is directly linked with the savings. The study found that a very large number of homebased workers in Bangladesh, Nepal and Pakistan do not have any bank account. The assess to bank accounts recorded highest in Sri Lanka followed by India.

Figure 5.1: Access to Bank account personal bank account by country



Source: HNSA, 2014

Possession of a bank passbook was reported in some of the FGDs in Bangladesh. For instance, in the discussion with tailors most of the respondents stated to have a bank account with some maintaining pension accounts and fixed deposits. In India the respondents stated to have bank accounts through the government initiated STEP programme[2] and the formation of Self Help Groups (SHGs).

g. Savings

A large number of homebased workers (82%) reported that they do save some money from their earnings, irrespective of having bank accounts or not. There are some trades, where a large number of homebased workers said that they do not have any savings.

While comparing the saving behaviour across the five countries that in India, Bangladesh and Nepal the highest proportion of respondents reported to save in up to US$35 bracket. In Pakistan and Sri Lanka the highest proportion of respondents reported to save between US$36-80. A significant proportion of respondents in Pakistan reported to save in the highest saving bracket i.e. savings above US$ 325.

[2] Ministry of Women & Child Development, Govt. of India: Support to Training and Employment Programme for Women (STEP): Programme Implementation Manual http://www.wcd.nic.in/schemes/pim-step.pdf

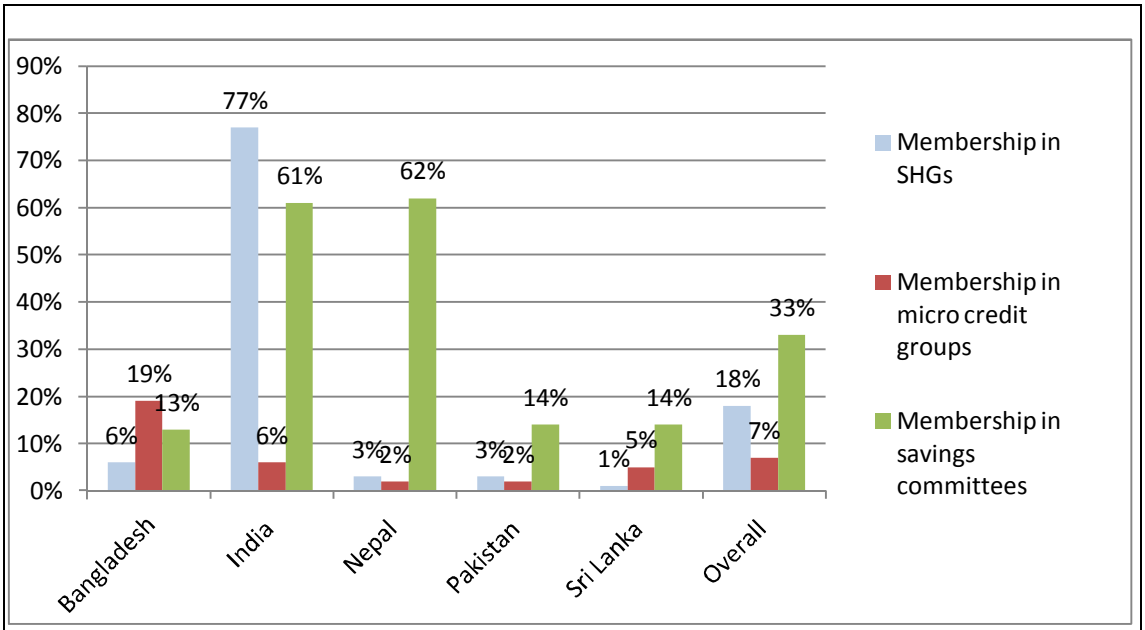
Table 5.8: Distribution of Homebased Workers by Annual Savings and country (in percent)

Country	Up to USD 35	USD 36 – 80	USD 81-120	USD 121-165	USD 166-325	Above USD 325	Total
Bangladesh	42.96	30.28	6.34	16.2	2.82	1.41	100.00
India	44.78	23.32	11.79	7.76	6.96	5.39	100.00
Nepal	41.1	35.89	9.51	4.6	7.98	0.92	100.00
Pakistan	11.9	33.33	11.9	2.38	28.57	11.9	100.00
Sri Lanka	9.29	39.34	19.13	12.02	15.85	4.37	100.00
Total	35.82	31.9	10.64	8.35	9.12	4.17	100.00

Source: HNSA Survey, 2014

Savings behaviour from the quantitative survey reveals that there is significant incidence of membership in saving committees across the five countries at 33%, as compared to membership in SHGs and micro credit groups. India and Nepal contribute the most here with 62% and 61% of the respondents reporting membership, respectively. India has the highest percentage of SHG membership at 77%. In all the five countries membership in micro credit groups is very low, with Bangladesh having the highest at 19%.

Figure 5.2: Saving behaviour of the Homebased Workers in different countries



Source: HNSA Survey, 2014

In the FGDs some amount of savings in groups and informal committees was found. While most in Bangladesh reported to save little or none, some reported to save through a cooperative society called M/s Shotota Mohila Cooperative Society. In India, many of the FGD participants reported to save through Self Help Groups (SHGs). This was particularly true for those who had received training under the local government sponsored STEP programme which entails formation of an SHG.[3]

Existence of informal group savings was found in Nepal, Pakistan as well as Sri Lanka. In Nepal women also reported to save in cooperatives. For instance, the traditional shoe makers reported to make monthly contributions towards their cooperative, comprising of twenty members and formed with the help of the organization - Women for Human Rights- that also provided a fund (Nepali Rs. 5000) towards this end. The saved fund is reported to be used for purchasing raw materials.

Many of the FGD respondents in Pakistan reported to save in informal group savings known as ballot committees[4]. The respondents stated that savings are used on expenses such as construction and renovation of the house, wedding arrangements and dowry. In fact, some added, that weddings are scheduled around committee turn months. In Sri Lanka, some FGD respondents reported to save in traditional group savings, known as Seettu. Some respondents (those engaged in dress making) also reported to save monthly in a registered society.

h. Expenditure pattern of homebased workers

For most of the home-based workers across the countries, income was primarily spent on the household and the family. This was especially true for those who derived their family income from the trade, such as the street food makers (food preparation) in India and the cement pot makers (pottery) in Sri Lanka. Such expenses include expenditure on food, children's education and clothes and also house rent, which has been reported as one of the major expenses in Bangladesh. In Pakistan many complained of inflation, such that the bead jewellery makers (decorative items) stated that it was cheaper to buy *dal* from the roadside shop than to cook at home.

Expenditure on production of goods was a major expense for many respondents, own account and piece rate alike. For instance, for the own account ball press workers in Bangladesh the initial investment was a sum of Tk.60,000 to Tk.70,000, with the running capital of Tk.1.5 lakh. Similarly for the piece rate adda workers in Pakistan the initial investment was of PKR25000 to buy adda and raw materials. For the own account street

[3] STEP document
[4] http://www.businessweek.com/articles/2013-01-17/in-pakistan-savings-circles-beat-banks

food makers (food preparation) in India the initial investment was INR 15,000, which includes the cost of the cart. And the potters in India, working as both own account and piece rate workers, the cost of raw material i.e. a tractor full of mud was INR 2600, which would last her for nearly six months.

Some respondents also reported to spend the amount on self. For instance, the younger, unmarried girls present in the FGD with papad rollers (food preparation) in India, stated to spend their money on eating out, buying new clothes and makeup.

Only 34.33 percent of the homebased workers reported that there had been major expenditure in the household in last one year. Incidences of major expenditure in higher (40.8%) among piece-rate workers than the own-account workers (65.67%).

On the other hand, the incidence of major expenditure is highest among the HBWs in Bangladesh (50.8%). All countries reported about major expenditures, for example Nepal (42.6%), Pakistan (37.8%), India (31.75%) and Sri Lanka (9.36%).

i. Sources of credits:

The study found that neighbour, relative and friends are primary source of borrowing for most of the countries in south Asia, except Sri Lanka, where traditional money lender is still an important source of finance. Bank as source of finance is extremely low in Bangladesh and Pakistan.

Table 5.9: Source of borrowings for the homebased workers (country wise multiple responses)

Source of borrowings	B' desh	India	Nepal	Pakistan	Sri Lanka	Overall
Bank	1%	32%	24%	7%	31%	13%
Moneylender	14%	17%	26%	8%	62%	17%
Neighbours, Relatives and friends	76%	30%	38%	75%	23%	59%
Credit Society	6%	34%	11%	1%	0%	10%
NGO	11%	6%	1%	4%	0%	6%
Employer/contractor/middleman	8%	0%	0%	14%	0%	6%
Landlord	2%	2%	0%	0%	0%	1%
Shopkeeper	1%	0%	1%	2%	0%	1%
Others	4%	2%	0%	0%	0%	2%

Source: HNSA Survey, 2014

In the FGDs, borrowings from friends and relatives were reported as the preferred source. Some also reported to receive advance payment from contractors, for instance, the bamboo

workers (products of natural material) in India, and the traditional food makers (food preparation) and those engaged in embroidery (embellishments) in Nepal. In Sri Lanka, procurement of raw materials on credit was also reported by the cement pot workers (potters). Those saving in cooperatives, groups or SHGs reported to take loans from such associations.

In Bangladesh, in addition, a few respondents stated to have taken loans from organizations such as BRAC, Association for Social Advancement (ASA), Resource Integration Center (RIC), Shakti Foundation, Khudro Samobay Samity, etc. Credit was sought to, it was stated, to survive the lean period and the months of no work.

In India SHGs were stated to be the preferred option for taking loans, in spite of the respondents holding bank accounts. The incense stick makers stated that a loan from the SHG was available at an interest of 2%. The papad rollers (food preparation) stated that through membership into an SHG they were eligible to take loans from the bank. However, some home-based workers engaged in tailoring also reported to have taken loan from a micro finance company – SKS – for initial capital.

In Pakistan loans (at collateral) were reported to be available from banks and from money lenders such as the Pathans and micro-credit organizations such as Kashf Foundation at interest. Due to the lack of collateral and the high interest rates, loans were preferred to be taken from the extended family. The respondents engaged in fisheries reported to prefer taking credit from boat owners, who deduct the amount from the former's pay and also do not charge interest at times.

In Sri Lanka, NGOs, rural banks and micro-finance cooperative called SANASA have also been reported to have provided assistance at an interest. The home-based workers engaged in main meals making (food preparation) reported to have started the trade after taking loan from a micro-credit organization (Ceylinco Prime). The cement pot workers (pottery) stated to have access to credit through a government society formed under the guidance of the Ministry of Traditional Industries and Small Enterprise Development for the self employed in the area (was yet to start functioning at the time of the survey).

j. Income, Expenditure, Savings, Credit during catastrophic events

There is absolutely no mechanism in place to face any environmental catastrophe in any of these countries. In Sri Lanka some of the respondents reported to have been affected by the Tsunami in 2004. They were provided assistance by the government as well as some NGOs.

k. Concluding Remarks

This study once again shows that homebased work in one of the lowly paid works. Almost half of them earn up to USD 35.00 in a month in the peak seasons. However, income varies from trade to trade and country to country. Income both in peak and lean season primarily depends on the availably of work, for which the workers are dependent on the mercy of the middlemen and the agents. Due to the seasonality of the work, much of the work is concentrated in a few months of the year, and the workers are highly pressurised during that period, when they work even up to 18 to 20 hours a day. This has a direct impact on their health both physical and mental. On the other hand, in the lean seasons, the homebased workers do not have much option for any other paid work.

More than half of the homebased workers in the region do not have any bank account. Consequently, saving is also highly negligible among the homebased workers. There are evidences of running informal savings groups all over the region and popular among the homebased workers. On the other hand, informal sources still dominate as credit providers in most of the places over the region.

Section 6: Risks and Vulnerabilities

During the study, the home-based workers enlisted many problems related to their work. Less payment for work was the most serious problem reported. Apart from that, intermittent electricity and responsibility of household chores were identified as problems in work across the countries. Limited storage space, limited space for work and arbitrary cancellation of work were also identified by a number of home-based workers. This section highlights the challenges faced by the homebased workers in their day-to-day activities.

a. Space for storage

Lack of a proper space for storage is a serious issue for the homebased workers. Most of the homebased workers manage their living and work within the limited space available in their house. They need storage space both for the raw materials and the finished products. The workers engaged in tailoring, embroidery work and paper need to be extra careful in keeping the cloths and other material so that it does not get a stain mark. They also need to keep the papers and cloths safe to protect the items from rats or other pests. Due to lack of storage space, many of the homebased workers cannot take more work, even if the work is available for them. Of the 25.19% of the respondents who reported about storage problems, 63.25% reported no proper storage space/ facility. This was reported by 100% of those engaged in fisheries, 93.75% of those in phenyl making and 86.21% of those engaged in making products of natural materials. Majority of potters and those engaged in making decorative items reported insufficient space as the storage problem. A little over 8% and 7% of those engaged in garment making and embellishments reported to incur additional expense on renting storage space.

Table 6.1: Distribution of Workers with problem of storage

	No proper storage facility	Insufficient storage space	Incur additional expense on renting	Other	Total
Percentage distribution of workers	63.25	32.18	3.31	1.26	100.00

Source: HNSA Survey, 2014

In the FGDs most problems of storage were reported due to the working and living space being the same. Those engaged in making products of natural material, such as the bamboo workers in India and coir workers in Sri Lanka, reported storage of raw material a problem. The potters reported problem mainly in relation to drying of their semi-finished goods - pots.

b. Source of raw materials

It is generally assumed that the own account workers arrange the required raw materials themselves, whereas the piece-rate workers receive the raw materials from the contractors. The study confirms this assumption to a great extent. However, around 20 per cent of the piece-rate workers arrange the raw materials on their own and at the same time 10 per cent own account workers depend on middlemen to access raw materials.

Table 6.2: Source of raw material by profile of the home based worker (in percent)

Profile of HBW	Source of raw material			
	Self arranged	Contractor/ employer	Both	Other
Piece rate	19.18	78.45	1.92	0.45
Own account	88.03	10.04	1.39	0.53
Both	77.27	22.73	0.0	0.0
Overall	45.29	52.52	1.71	0.48

Source: HNSA Survey, 2014

As seen in the above table, many piece rate home based workers in FGD reported to self arranging raw materials, such as the incense stick makers in Nepal, the tailors and adda workers (embellishments) in Pakistan and the shoe makers in Pakistan as well as in Sri Lanka.

Around 25 per cent of the home based workers reported that they have problems in accessing raw materials. For the piece-rate workers, on many occasions, irregular supply of raw material is equivalent to irregular supply of work. Price rise is a major issue for the own account workers.

Table 6.3: Problems in acquiring raw materials by profile of the home based worker

Profile of HbW	Irregular supply	No access in open market	Unavailability of quality raw materials	Lack of credit/in sufficient fund to procure raw material	Price rise	Other	Total
Piece rate	55.41	23.65	3.38	4.39	7.09	6.08	100.00
Own account	19.55	2.88	16.35	14.75	46.15	0.32	100.00
Both	60.00	0.00	10.00	10.00	20.00	0.00	100.00
Overall	37.38	12.78	10.03	9.71	27.02	3.08	100.00

Source: HNSA Survey, 2014

The problems that were reported with regard to acquisition of raw materials were high price, seasonality of irregular supply and quality of the raw material. For many, such as the Dhaka weavers (garments) in Nepal, the potters and makers of products of natural materials in India, the transportation cost of getting raw materials adds to the raw materials cost. With regard to irregular supply of the raw material, the potters and makers of products of natural materials, in both India and Sri Lanka complained. The block boutique workers in Bangladesh (embellishments) complained of lack of quality chemicals for their work. Additionally, the makers of furniture accessories (decorative items) in Sri Lanka stated that due to lack of capital they cannot obtain raw materials in bulk and on their own. So, they purchase raw materials form the contractor which then reduces their profits.

c. Evidence of exploitation by the middlemen/contractors

In the FGDs, the only reported form of contract was found in India, where the papad makers (food preparation) stated that the company that provides them work has their names written in a register. In terms of exploitation by the middleman or contractor, in Bangladesh the absence of contract was reported by the respondents as grounds for delayed and less than agreed upon payments as well as arbitrary cancellation of orders.

In Nepal the beads workers (decorative items) reported that the contractor maintained a high margin of profit for himself. In Pakistan, the adda workers (embellishments) reported that the contractor withholds full payment in order to retain workers.

d. Marketing related problems

Most of the own account workers sell their own products directly in retail market or to the wholesale dealers in bulk. Lack of information about the market puts them in a disadvantaged position. More than 40 per cent of the own account workers reported that they face problems in marketing their products. Lack of steady market is predominant among other problems related to marketing.

Table 6.4: Percentage distribution of Own account HbWs by Problems in marketing their products

Profile of HbW	High dependency on middleman	No steady market or fluctuation in demand	Can't access market due to limited mobility	Other	Total
Own account workers who face problems in marketing	5.84	89.92	2.12	2.12	100.0

Source: HNSA Survey, 2014

Many own account workers in the FGDs reported problems in marketing due to lack of a steady marketplace and thereby a fluctuation in demand. For instance, the phenyl makers in India, the traditional shoe makers in Nepal, and the potters in Sri Lanka, who sell their products door to door. Additionally, the coir fibre fabricators (products of natural materials) reported to face competition in the market from cheaper substitutes. The street food makers (food preparation) in India complained of interference by municipal officials and policemen during vending, frequently removing them or asking them to vacate in order to avoid traffic, and also at times towing away their cart.

e. Work related problems

Infrastructural or housing related problem is immensely important for the homebased workers which directly affects their productivity. Therefore, whenever asked about their work related problems, the homebased workers come with the problems that are more or less infrastructure or housing related. Apart from the housing related problems, the second most important domain is their household responsibilities and care. However, irregular supply of work and too little payment for work is no less important for them as far as work related problems are concerned.

During the study, the homebased workers across the south Asian region highlighted the following problems:

- Intermittent electricity
- Too little payment for work
- Household chores and care work
- Lack of space for work and storage
- Insufficient light and ventilation

The most reported infrastructural challenge that emerged during the FGDs was with regard to having the same living and working space. Sharing the living space for work heightens the health problems accruing from work, as reported by the knitters in Nepal. Having a separate space for work becomes very important for the phenyl makers in India, as they deal with dangerous chemicals. In Bangladesh, the tailors (garment) living in one room dwellings reported that shortage of space prevents them from taking more work. Similarly, shortage of space was reported as a challenge for storage of raw materials as well as finished goods was reported by the potters in Sri Lanka.

Additionally, electricity load shedding and irregular water supply were also reported as challenges in work, especially in Bangladesh and Pakistan. Electricity load shedding was reported as a challenge by the tailors in Pakistan and Sri Lanka, who stated that the work gets hampered as they are unable to use their electric sewing machines in such situations.

The Nepal bead workers (decorative items) and Pakistan tailors stated problems in supply of water. While the former stated to spend an average of 1 hour daily in collection of 20 litres of potable water, the latter complained of having no water supply for four months. Further, in Bangladesh, sharing of toilet, bathroom and oven between 3 to 4 family is reported to rob the workers of valuable work time.

In Sri Lanka an infrastructural problem that the coir fibre fabricators (products of natural material) indicated was the lack of a separate electricity connection for the working place. The workers reported to use the same electricity connection for work as the one for their house, instead of having a separate electrical connection. While the latter is expensive, using the former is illegal. And if the limit is exceeded in the house connection the charges would be doubled, which would turn out to be even more expensive.

f. Ownership of equipments

Most of the tailors in the FGDs reported to own sewing machines. In Pakistan, it was reported that a sewing machine is part of every woman's dowry. In Nepal the traditional shoe makers reported to use a regular sewing machine but lack in terms of a shoe sewing machine and a sole smoothening machine, which prevents them from manufacturing for the wholesale market.

g. Work related needs

Both own homebased workers and piece-rate homebased workers identified similar kinds of needs for betterment of their work and productivity during the study. However, both these groups of homebased workers prioritized these needs slightly differently.

Table 6.5: The rankings of the most important work related needs

Piece-rate Workers	Own account workers
1. Better payment	1. More work
2. More work	2. Access to credit
3. Skill training	3. Housing
4. Housing	4. Better payment
5. Access to credit	5. Skill training
6. Timely payment	6. Storage facility

Source: HNSA Survey, 2014

The study finds better work, more work, skill training and housing are most urgent work related need for the piece-rate home-based workers. On the other hand, credit and housing are two important work related need for the own account workers.

In the FGDs the need for regular work was reported by own account and piece rate workers, alike. The piece rate workers in most cases also stated the need for a wage hike, such as those in Bangladesh and Nepal. Some of the respondents expressed the need for advance training. These include most of the respondents in Nepal and the shoe makers across Nepal, Pakistan and Sri Lanka. The makers of wall hangings (decorative items) in Sri Lanka expressed specifically the need for training in marketing their product better. The need for better housing from the government was expressed by the residents of slum like localities, such as the Karchupi (embellishments) workers in Bangladesh and knitters (garments) in Nepal. The need for capital and finance was expressed in order to be able to expand business, such as reported by the potters in Sri Lanka. The shoe makers in Nepal and Sri Lanka reported the need for finance in purchasing machinery. The need for micro- credit, interest free or soft term loans was also expressed in the FGDs. The bead workers (decorative items) in Nepal, in addition, put forth the need for child care centres.

h. Concluding Remarks

All the issues that the section highlights here have major impact on the productivity of homebased work. Starting from infrastructural limitations like lack of space for work and storage, insufficient light and ventilation, intermittent electricity on one hand and constraints in procuring raw materials from open markets, arbitrary cancellation of work in the middle or irregular volume of work assigned in the peak months, lack of access to market and market information and finally the low income from home based work – all of them restrict the homebased workers from producing more as per their capacity and actual demand in the market.

The uncertain nature of this sector both in getting job and selling product is one of the biggest hurdles in expanding and formalizing the home-based work. Nothing is clearly stated or revealed by the middlemen in the sectors. The unknown problem in sourcing work and selling product does not allow the actual workers to invest time and money for production.

Section 7: Urban Issues

Home Based Work has provides a means of livelihood for many poor people, who have less employment opportunities in other sectors. In most of the south Asian cities, a very large section of poor population is actually migrated from rural areas. As a result, there has been a significant population growth on one hand and growth of slum and slum like situations in absence of proper facilities and infrastructure on the other. Present projections say that by 2030, each of the major regions of the developing world will hold more urban than rural dwellers, and by 2050 fully two-thirds of their inhabitants are likely to live in urban areas (Montgomery 2008). These facts are particularly relevant for South Asia, home to over 1.6 billion people or a quarter of humanity, of which a third live in urban areas. By the year, 2015, over 540 million South Asians will live in towns and cities and by the year 2030 this figure will cross 813 million. At the same time, South Asia is witnessing rapid economic growth and transformation, and its towns and cities are at the heart of this process. All over South Asia, growth is taking place in dynamic sectors such as manufacturing, information technology, service industries, trade, retail, among other sectors. By the year 2011, the urban share in India's national income is expected to go up to 65% even though only slightly more than 30% of the population will be urban by then. In Pakistan and Bangladesh, the hypertrophic cities of Karachi and Dhaka, respectively dominate the economy. The mega-city of Karachi, for instance, not only accounts for a twelfth of the total population of the country's 160 million people, but also generates 60-70%of national revenue and over 40% of the value added in manufacturing.

This shows that in the coming years the importance of homebased work won't be reduced but will certainly be expanded from traditional sectors to emerging sectors. Thus, while on one hand towns and cities are "engines of growth" for the rapidly growing economies of South Asia, unplanned and unmanaged urbanisation poses a serious threat to the very same growth, in addition to generating social tensions. All urban areas in the region, big and small, face similar challenges of providing good governance, livelihood opportunities, adequate housing, water, sanitation, transport and other amenities to their residents. (Gupta and Rayadurgam, 2008)

The present section presents data on locality and urban infrastructure in the localities where the homebased workers live and work.

a. Locality and infrastructure of the locality

Almost three quarters of the total respondents live in urban areas. This is predominant especially in Bangladesh and Pakistan. On the contrary, almost half of the respondents in Sri Lanka live in peri-urban areas.

During the focus group discussion, a vast majority of the respondents from Nepal reported that they live in an urban slum which is usually densely populated. However, many replied

that even though they live in a slum, the area is systematic and they are happy with the community settlement. Pakistan also suffers from congestion in their urban areas whereas Bangladesh has "unhygienic and disorderly settlement with poor drainage and no scope of regular maintenance".

Table 7.1: Distribution of Homebased workers by urban type of area and country

Type of Area	Overall	Bangladesh	India	Nepal	Pakistan	Sri Lanka
Urban	74%	93%	72%	61%	91%	54%
Peri urban	26%	7%	28%	39%	9%	46%

Source: HNSA Survey, 2014

Mostly closed drains are found in these five South Asian countries as reported by 66% of the total home-based workers. In stark contrast, India and Nepal have an alarming absence of any form of sewerage system (65% and 32% respectively). During the focus group discussions in Nepal, workers complained how human excreta directly goes into the river and in turn causes different diseases.

Table 7.2: Distribution of HbWs by type of Sewage connection and country

Type of sewage connection in the settlement	Overall	B'desh	India	Nepal	Pakistan	Sri Lanka
Open drain	13%	39%	19%	2%	7%	1%
Closed drain	66%	61%	17%	66%	93%	94%
None	20%	0%	65%	32%	0%	5%

Source: HNSA Survey, 2014

b. Authorized/ Unauthorized settlements

Overall 72% of the respondents live in authorized colonies in these five South Asian countries. However, an increasing number in India and Nepal still live in unauthorized colonies where the land belongs to the government and has been captured illegally. These people have no rights over the land and can be evicted anytime.

However, living in an authorized settlement is not problem-free. Some respondents in Bangladesh reported that they live in government allocated area and do not have to pay any house-rent, electricity or water bill. But the space each family possesses is absolutely insufficient for human dwelling.

Table 7.3: Distribution of HbWs by type of Colony and country of residence

Type of Colony	Overall	B'desh	India	Nepal	Pakistan	Sri Lanka
Authorized	72%	85%	54%	59%	91%	73%
Unauthorized	28%	15%	46%	41%	9%	27%

Source: HNSA Survey, 2014

c. Household infrastructure

Almost half of the respondents live in permanent constructions. This number is especially high in Pakistan and Sri Lanka. In Bangladesh and Nepal, there are still a high number of people who live in semi-permanent constructions. The most interesting observation from the below table is how a vast majority of respondents in India live in temporary constructions.

Table 7.4: Distribution of HbWs type of house structure and country of residence

Type of House	Overall	B'desh	India	Nepal	Pakistan	Sri Lanka
Temporary construction (kaccha)	18%	9%	53%	15%	5%	9%
Semi-permanent construction (semi pukka)	36%	51%	25%	46%	36%	23%
Permanent Construction (pukka)	45%	40%	22%	39%	58%	68%

Source: HNSA Survey, 2014

Ventilation is an issue in the settlements where these home-based workers live. Even though 82% respondents affirmed that they do have windows in their houses, respondents from India and Pakistan have reported not having windows at all. These houses do not receive natural air or light and might lead to suffocation. The primary reason for the lack of ventilation is the lack of spaces in between houses.

Table 7.5: Distribution of HbWs with provision of ventilation in the house they live and country of residence

House with the provision of ventilation (in percent)	Overall	B'desh	India	Nepal	Pakistan	Sri Lanka
Yes	82%	84%	65%	86%	80%	95%

Source: HNSA Survey, 2014

Almost 96% of the respondents possess an electricity connection. 10% respondents from India have reported that they do not posses electricity connections, and this percentage is the highest amongst all South Asian countries. However, from the focus-group discussions, many revealed that they enjoy electricity through informal connections in India. Illegal connections are also common in Pakistan.

According to the qualitative research, electricity is an issue everywhere except Sri Lanka. Other issues which came up were that there is no systematic distribution of power supply in Nepal and massive overbilling in Pakistan. Load shedding is a problem in all four countries except Sri Lanka.

Around 74% of the total respondents have a toilet/bathroom in their house. On the contrary, an overwhelming majority of the respondents in Bangladesh (69%) shared toilet/bathrooms with other households. During the focus group discussions in Bangladesh, many households reported that one bathroom is shared among 4-6 families. Respondents in Sri Lanka also spoke about how the number of toilets in their area is insufficient.

Going out in the open is a common practice in India (as seen by both qualitative and quantitative findings) as almost 16% of the Indian respondents reported that they do not have toilets. However, women respondents also said that it is important to have a washroom in the house as it is not possible to go out in the open because of safety issues.

Table 7.6: Distribution HBw households with type of latrine and country of residence

Type of latrine	Overall	B'desh	India	Nepal	Pakistan	Sri Lanka
Sample Base	2517	500	504	500	500	513
Bathroom inside the house	74%	19%	76%	95%	96%	83%
Shared bathroom with selected households	17%	69%	5%	0%	2%	8%
Community/ public bathroom	5%	12%	3%	3%	0%	9%
None/ gout for open defication	4%	0%	16%	2%	2%	0%

Source: HNSA Survey, 2014

Around 42% of the respondents have own taps as a source of water whereas the majority (40%) of the respondents in Bangladesh use community taps to access water. In addition, in India, the majority is divided between community tap and government bore well (25% and 26% respectively). That is, their source of water is external and not inside the house.

During the qualitative research, a lot of other issues came up. Fetching water is an issue in Bangladesh, Nepal, Pakistan and India as portable water is either not available or is irregular and thus women waste at least an hour to fetch water. In Pakistan and Bangladesh the quality of water available is poor as many complain of the water being polluted, smelly and blackish. In India, respondents have pitched in their own money for construction of bore wells and community tubes. Water is not a serious concern in Sri Lanka.

Table 7.7: Distribution of HbW households by source of water and country of location

Main source of water	Overall	B'desh	India	Nepal	Pakistan	Sri Lanka
Own hand pump	9%	3%	16%	24%	2%	2%
Community hand pump	12%	39%	12%	9%	0%	0%
Own tap	42%	18%	10%	40%	61%	82%
Community tap	18%	40%	25%	8%	11%	7%
Own bore well	5%	0%	6%	6%	3%	8%
Community bore well	2%	0%	1%	7%	0%	1%
Government bore well	7%	0%	26%	0%	11%	0%
Own well/ step well	1%	0%	2%	0%	0%	0%
Community well	0%	0%	1%	0%	1%	0%
Others	3%	0%	0%	6%	10%	0%

Source: HNSA Survey, 2014

Liquid petroleum gas is popularly used as primary fuel in all countries. However, a high number of respondents in India and Sri Lanka use Wood (48% and 61%) as according to them, gas is expensive. Pakistan also reported the issue of intermittent supply of gas. The supply closed down without any prior notice.

Table 7.8: Distribution of households by type of fuel used for cooking

Main type of fuel for cooking	Overall	B'desh	India	Nepal	Pakistan	Sri Lanka
Gas	64%	77%	40%	96%	87%	21%
Electricity	1%	1%	1%	0%	1%	1%
Wood	26%	3%	48%	4%	12%	61%
Coal	0%	1%	0%	0%	0%	0%
Kerosene	9%	18%	11%	0%	0%	17%

Source: HNSA Survey, 2014

d. Ownership of house

A majority of the respondents have houses which are self-owned (53%) even though in Bangladesh an overwhelming number of home-based workers live in rented accommodation (77%). The biggest issue amongst these tenants is that the house rent is extremely high. In Sri Lanka, 41% of the respondents live in houses which have been inherited and are owned by their families. However, during the focus group discussions, many reported how they do not possess the deeds of ownership of the house.

Table 7.9: Distribution of households by Ownership status

Ownership status of the house	Overall	Bangladesh	India	Nepal	Pakistan	Sri Lanka
Self-owned	53%	12%	92%	76%	34%	50%
Owned by family	16%	5%	3%	1%	31%	41%
Rented	26%	77%	4%	17%	27%	7%
Government house/quarters	2%	2%	0%	4%	0%	1%
Relative's house (no rent)	3%	2%	0%	2%	8%	0%
Others	0%	1%	0%	0%	0%	0%

Source: HNSA Survey, 2014

e. Migration

Most of the respondents (39%) have been living in their respective area for more than 10 years. And this is also the case for India, Nepal and Pakistan. Hence, migration is quite high amongst the home-based workers and many have migrated to the cities recently. On the contrary, an overwhelming number of respondents in Bangladesh and Sri Lanka (38% and 68% respectively) have been living in a particular area since birth. This might mean that their families or previous generations had migrated and they were born in a city.

Because a high number of home-based workers in this study are females, marriage is one of the biggest reasons for migration (50% of the overall respondents). Poverty and search for work opportunities are other reasons which came out during the FGD's.

Table 7.10: Distribution of HbWs by reasons of migration and by country

Main reason for migration	Overall	B'desh	India	Nepal	Pakistan	Sri Lanka
Marriage	50%	20%	56%	45%	63%	74%
Own work	16%	23%	20%	9%	19%	8%
Father's work	8%	15%	10%	4%	5%	6%
Husband's work	16%	31%	9%	22%	11%	2%
Political conflict related displacement	2%	0%	4%	4%	0%	0%
Displacement due to natural disasters	3%	1%	2%	7%	0%	8%
Developmental displacement	1%	4%	0%	0%	1%	2%
Others	3%	6%	0%	9%	1%	0%

Source: HNSA Survey, 2014

f. Concluding Remarks

The home of a homebased worker is also his or her work place. Ironically, the working and living conditions of home-based worker is perhaps the most vulnerable. As Compared to

other sections of the informal sector workers, home-based workers often earn much less. This is despite the fact that many home-based workers in some sectors like crafts and weaving may be highly skilled. Majority of the homebased workers live in slums or in slum like situations. Most of these slums in the south Asian countries do not have a healthy environment, in which the homebased workers live and work. These dingy and overcrowded slum settlements which are often declared as unauthorised colonies by the local administration, do not have minimum basic amenities. Even when the colony is not declared as unauthorized, it does not have basic minimum facilities. However, this is the place where the homebased workers live and at the same time engage themselves in different homebased activities which at times could also be hazardous. However, there is often no separation between the work space and living space. This can endanger both the home-based worker and other family members, including children.

Inadequate housing has a negative effect on the work ability in addition to its being very unhealthy for the family. The living conditions of the homebased workers directly linked to their working conditions and productivity. The living conditions of the Poor quality housing leads to damaged goods and raw materials which is a major concern of the homebased workers. Women in India and Bangladesh reported that monsoon rains force them to completely suspend or reduce production. Equipment, raw materials or finished goods get damaged when roofs leak or houses flood, which is common in most of the areas where they live. Moreover, work orders are reduced due to decreased demand and/or difficulties associated with transport during the rains.

Section 8: Health issues

The literature describes various impacts of homebased work on the health and safety of workers. There are particular occupational health hazards associated with specific work processes. For example, lung problem, and chronic asthma are commonly reported problems of clothing trades home workers who are constantly exposed to cotton dust (Schneider De Villegas, 1990). The long working hours, needle and thread work can have health impacts. Occupational Overuse Injuries and eye problems have been reported by these workers (HNSA, 2006). Like other women workers, many homebased workers experience the stress of the double work day, with the demands of their domestic labour and their waged labour leading to health and safety problems. Extreme physical stress is another commonly reported concern which can have health implications. Majority of homebased workers surveyed in five south Asian countries said they have experienced various occupation related health problems in past few years.

The range of occupational health and safety issues identified in this study included neck or back ache, eye strain, headaches, fatigue, and breathing problems. Many of the conditions identified were chronic and could cause permanent ill health.

The present section noted that because of their chronic nature, the problems are not only attributed to work, and that this makes it difficult to implement preventive strategies. Because of the nature of the work, homebased workers (and their families) are exposed on a daily basis to dust, smoke, as they don't take any precautions and undergo extreme physical stresses associated with the repetitive work which is often conducted under intense pressure to meet employer deadlines.

a. Occupational health

More than half of all the home-based workers revealed that they suffer from a health problem which is due to their work. In Bangladesh and Pakistan, this was even more prominent as three quarters of the home-based workers replied affirmatively.

Table 8.1: Percentage of HbWs suffering from any health problems due to work

Percentage of HbWs suffering from any health problems due to work	Overall	B'desh	India	Nepal	Pakistan	Sri Lanka
	51%	75%	35%	50%	72%	21%

Source: HNSA Survey, 2014

The biggest occupation health issue amongst all the countries is Posture related problems, pain in joints and limbs and eye problems. Respiratory problems are also found overwhelmingly amongst the home-based workers working in Nepal.

Table 8.2: Major Occupational Health Problems (in percent)

Health Problem (Most)	Overall	B'desh	India	Nepal	Pakistan	Sri Lanka
Respiratory infection/ problems	10%	1%	10%	22%	12%	10%
Posture related problems in the back and neck	28%	34%	19%	12%	28%	60%
Pain in joints and limbs (legs, knees, arms, etc.)	27%	29%	56%	18%	23%	11%
Eye problem	20%	20%	2%	30%	25%	11%
Head ache	12%	14%	11%	14%	11%	5%
Nerve related problem	3%	2%	2%	6%	1%	3%
Total	100%	100%	100%	100%	100%	100%

Source: HNSA Survey, 2014

When one disaggregates occupational health issues by trade, one can see that posture issues, joint pains, eye problems and respiratory issues are the most common amongst all home-based workers. The workers working in incense sticks amongst all countries complain of respiratory issues (due to the dust of the incense powder) and headaches.

Workers who work in the garment, pottery, paper work industry in all countries suffer from posture issues due to long working hours.

Garment, garment allied and embellishment workers also suffer from eye problems due to the intricacy of their work. In addition, the workers who work in the knitting and wool industry (Cluster: garments) suffer from respiratory/chest problems due to the dust that comes from the raw wool. Block/boutique (cluster: embellishments) workers in Bangladesh elaborated how the smell of the chemicals they use for making colors is harmful for their health. One of them has even suffered from hepatitis disease due to this. Even Ball press (cluster: garment allied work) workers in Bangladesh do highly risky work as during the focus group discussion, workers explained how sometime their finger is smashed accidentally, or finger-tip is cut off while doing their work. In addition, sometimes very thin layer of tin particle go inside their eyes and also pierce different parts of their body. Dust from the tin sheets increase the possibility of TB and cancer in the long run.

These workers also believe that precautionary measures like wearing masks obstruct breathing. Similarly, cement pot fabrication (cluster: pottery) believe that wearing masks is impractical as they have to engage in general household activities simultaneously as they are engaged in the trade work.

The shoe makers of Nepal narrate how the work is done in a sitting position on the floor. And they suffer from leg pain due to long hours of work. One female shoe worker in Pakistan elaborated that she had been doing this since her childhood and "her arm and shoulder ached permanently because the leather was hard and the thread needed to be

pushed and yanked through. She cannot sleep on her right side because it always hurts". Their eye sights also suffer in the long run. While making shoes, they also use dendrite which has immensely harmful effects including suffocation (due to damage of lungs) and damage of brain cells which in turn affects mental health. This work is even more risky as adhesives are mixed with petrol which causes inflammatory risks.

Workers who make décor items like dolls also suffer from respiratory problems as dust comes from the wool while making dolls. Décor items (like beads) are also very intricate and hence cause eye problems. Men working in the fishing industry in Pakistan explained that they regularly get boils on their feet because factories dump their chemicals in the water untreated.

One has to be careful while making products from natural materials as there is a risk of cuts (like in the care of making brooms from coir fiber) and respiratory issues from the dust.

A logistic regression model has been developed here to seek the relationship among the factors that cause health ailments to the homebased workers. Precisely, we tried to assess the reasons behind the health ailments of home-based workers. Since the dependent variable- "do you have any health related problem?" is having two outcomes – yes and no, logistic regression is the appropriate statistical tool. The information collected from the field survey conducted in five countries pertaining to basic standards of living, health, demographic and occupational particulars of domestic work has been used in the model. The most suitable explanatory variables have been selected from the collected data from the field survey. The selection has been done on the basis of established theoretical and empirical approach.

Following are the variables considered as explanatory variables of health ailments of domestic workers- type of area where domestic workers are residing, type of sewage connection, type of construction of the house, social group of the workers, source of water, type of latrine used, type of bathroom used, total hours of primary work in a day during a peak period, problem faced while working, the tool mostly they use for work, do they belong to any organization or trade union, religion of the workers, and the country they belong to. Apart from that some basic demographic variables have also been used such as gender, education and age of the workers. The total number of cases used in this model is 2517.

Results

The model suggests that out of the total explanatory variables of this model, seven variables are significant (namely, sex, education, place of residence, structure of household, working hours, welfare organization, and sanitation). In this model three variables namely, age and type of tool, and social group were found not significant.

The outcome could be viewed in terms of relative probability of happening an incident as against not happening the health problem. The results suggest that a woman worker is having more probability of getting work related health problems than that of a male worker.

It means that woman workers are more prone to work related health ailments. Education plays a good role as argued by various scholars in their studies. The present analysis is in line with the earlier empirical results of various studies and suggests that with an increase in educational years the probability of getting work related health problems reduces. Further, the hours of work have positive association with probability of having health ailments as the value of exp (beta) is more than one. It means if a worker get engaged in a work for longer hours the probability of getting sick is greater. Social wealth always plays very encouraging role in sustaining the well being of a household. The index of sanitation is highly significant and explains that those who have access to personal sanitation such as (toilet, water, sewage, and bathroom) have lesser health ailments than that of those who use open spaces or public sanitation. Welfare organization in this study has significant role on the health outcomes as well. The analysis suggests that a person engaged with welfare association/union has lesser probability of having an ailment. Further, the results show that place of residence in peri-urban area has higher probability of having health diseases than those who are staying in urban areas. The structure of a household and also matters a lot for a healthy life. It has been found that there is a negative association between the permanent structure of a household and the work related health ailments. (see the model in Annex-B for detailed explanation)

Duration of Health Problems

About 41% of the home based workers are suffering from a particular work related health problem since more than 2 years. Contrastingly, 35% of the Indian home based workers have been suffering from a work related problem since less than 3 months.

Table 8.3: Duration of Health Problem by Country

Duration of present health problem	Overall	B'desh	India	Nepal	Pakistan	Srilanka
Up to 3 months	13%	12%	35%	8%	8%	4%
3.1 -12 months	25%	32%	17%	34%	20%	13%
12.1 -24 months	21%	20%	16%	24%	25%	15%
More than 24 months	41%	37%	32%	35%	47%	68%

Source: HNSA Survey, 2014

Whether medical treatment sought

Even though almost three quarters (69%) of the respondents sought medical treatment for their health problem, in Bangladesh half of the workers did not seek any form of treatment. (see following table)

In the focus group discussion, home-based workers in every country reported that they go to the hospital in case of complex health problems. For general, everyday problems they visit the nearby clinic. Many just pop a pill, which they buy from the local pharmacist. There is also certain mistrust when it comes to doctors; especially in Pakistan. Usually, medical

assistance is obtained from Govt. Hospitals. In emergencies or because of convenience, treatment is obtained from Private Practitioners.

The prevalence of NGO's who provide health care facilities is quite high in Nepal and Bangladesh. NGO's like CSID and Nari Moytree and Bapsa in Bangladesh provide almost free treatment and even offer reproductive health service with maternity facility. CSID also provides health cards based on income category. In addition, the Dhaka Medical College Hospital and the local Urban Primary Health Clinic (UPHSCP) jointly managed by City Corporation provides treatment at a subsidized cost. Regular health camps for eye, uterus, teeth, etc is also a common practice seen in Nepal.

Table 8.4: Seeking of medical treatment

Percentage of HbWs taken medical treatment	Overall	Bangladesh	India	Nepal	Pakistan	Sri Lanka
	69%	49%	94%	61%	76%	86%

Source: HNSA Survey, 2014

Sources of finance for treatment

When home-based workers seek treatment for their medical problems, they meet the expense through regular income as seen by the following table (64%). However, India is an exception as 70% of the home-based workers meet medical expenses from their savings.

There is also a tendency to not borrow money for medical expense unless the expenditure is unexpectedly huge. During the time of need, majority of workers take loans from their neighbors. The workers also have to incur additional expenditure in case of accidents; which is taken out of their own pockets.

Table 8.5: Multiple Sources of finance for those who sought for treatment

Sources of finance for treatment	Overall	B'desh	India	Nepal	Pakistan	Sri Lanka
Savings	26%	18%	70%	31%	7%	8%
Borrowings	20%	15%	19%	7%	30%	23%
Regular Income	64%	87%	28%	65%	73%	50%
Others	4%	4%	1%	1%	1%	21%

Source: HNSA Survey, 2014

The study finds "neighbour, friends, relatives" is the most important category as source of finance for medical expenditure. Not many workers seek for financial assistance from the banks, but it seems own account workers access banks for finances more than the piece-rate workers. (see the following table)

Table 8.6: Source of Credit for treatment among Own account and piece-rate workers

Source of finance	Piece-rate	Own-account	Total
Bank	8.99	20.00	11.16
Money lender	14.20	18.82	15.12
Neighbour/friends/relatives	54.49	37.65	51.16
Credit Society	6.67	14.12	8.14
NGO	5.51	3.53	5.12
Employer/Contractor	6.38	1.18	5.35
Landlord	0.87	1.18	0.93
Shopkeeper	1.16	2.35	1.40
Other source	1.74	1.18	1.63

Source: HNSA Survey, 2014

Whether one-time or recurring expenditure

It has already been mentioned that the most of the health problems related to their occupation, are persistent problems. Therefore, it has been reported that 67% of the medical expenses fall under the category of recurring expenses. Nepal is an exception as one time medical expenses are also quite high.

Table 8.7: Nature of medical expenditure

Nature of medical expenditure	Overall	B'desh	India	Nepal	Pakistan	Sri Lanka
Recurring expense	67%	64%	64%	47%	76%	82%
One –time expense	26%	22%	31%	51%	20%	2%
Both	5%	14%	4%	2%	3%	0%
Others	3%	0%	2%	0%	1%	16%

Source: HNSA Survey, 2014

b. Other Health Issues

About 24% of the respondents are suffering from other health problems which are not related to their work. This is comparatively higher in Bangladesh and Nepal (30% and 34% respectively). High/low blood pressure, diabetes and female reproductive problems are quite high in these five South Asian countries.

In Pakistan, women reported that drugs are quite a big problem. In addition, there is a very high prevalence of gutka as men women and children all have it. The men working in the fisheries said that it helped them in their work because ghutka kills hunger and stops them from feeling sea sick. Workers here also suffer from water born diseases which in turn lead to skin and kidney problems.

Table 8.8: Suffering from general health problems (that not related to occupation)

suffering from other health problem	**Overall**	**B' desh**	**India**	**Nepal**	**Pakistan**	**Sri Lanka**
	24%	30%	14%	34%	29%	15%

Source: HNSA Survey, 2014

Duration of general health problems

Most of these other health problems have been affecting the workers for more than 24 months. The only exception is India, where 78% of the workers have health issues since less than three months.

Table 8.9: Duration of sufferings

Duration of suffering from general health problem	Overall	B'desh	India	Nepal	Pakistan	Sri Lanka
Up to 3 months	25%	32%	78%	18%	9%	12%
3.1 -12 months	15%	15%	21%	14%	14%	13%
12.1 -24 months	14%	9%	0%	17%	16%	23%
More than 24 months	46%	43%	2%	52%	62%	52%
Total	100%	100%	100%	100%	100%	100%

Source: HNSA Survey, 2014

Whether medical treatment sought

The study reports that 85% of the workers have sought treatment for these medical issues and this is overwhelmingly high in India and Sri Lanka. On the contrary, Bangladesh have high number of workers who do not seek any medical treatment.

Table 8.10: Seeking of medical treatment

Percentage of HbWs sought medical treatment	**Overall**	**B'desh**	**India**	**Nepal**	**Pakistan**	**Sri Lanka**
	84%	69%	100%	86%	80%	99%

Source: HNSA Survey, 2014

Sources of finance for treatment

As seen by the following table, these medical expenses are financed through regular income (59% of the respondents). India is an exception where savings are used to finance treatment.

Table 8.11: Sources of Finance for treatment

Source of finance for treatment	Overall	B'desh	India	Nepal	Pakistan	Sri Lanka
Savings	18%	12%	56%	17%	12%	4%
Borrowings	19%	18%	15%	10%	36%	13%
Regular Income	59%	65%	28%	72%	50%	72%
Others	4%	6%	2%	1%	3%	11%
Total	100%	100%	100%	100%	100%	100%

Source: HNSA Survey, 2014

Whether one-time or recurring expenditure

These medical expenses are mostly recurring expenditure for workers in all the countries. See the following table.

Table 8.12: Nature of medical expense recurring or one-time

Nature of medical expense recurring or one-time	Overall	B'desh	India	Nepal	Pakistan	Sri Lanka
Recurring expense	76%	63%	84%	72%	73%	97%
One –time expense	18%	25%	15%	26%	16%	1%
Both	5%	13%	2%	2%	8%	1%
Others	1%	0%	0%	0%	3%	0%
Total	100%	100%	100%	100%	100%	100%

Source: HNSA Survey, 2014

c. Concluding Remarks

The study finds that more than half of the home-based workers suffer from occupation related health problems. In some countries the incidence of occupational health problems is even higher. The study also finds that apart from the nature of work they are involved in and the location of their work - as most of them work in the living space - there are major influences of other factors, which are primarily related to their living conditions, impact their health conditions.

Consequently, medical treatment is one of the major expenditures in their lives. Without much savings and lack of access to social security schemes the homebased workers depend on different sources of borrowings. Occupational health problems are also continual problems which requires regular treatments in the absence of any long term solution.

Regular health problems put the homebased workers in a greater vulnerable situation which has direct impact on their finances and productivity. On many occasions, the concerned homebased worker is forced to leave the job permanently putting the household in a difficult situation without access to any social protection scheme.

Section 9: Gender Dimensions

This section presents data from five south Asian countries on the unpaid work done by women and men in the household. The section also present evidences from the field on assisting homebased work by different by members in the household. The section does some gender disaggregated analysis on income, savings and spending by the homebased workers across the region.

a. Unpaid work done by men and women

Unpaid work can be defined as the labour/work one does with no wages or monetary benefits in return. These include household work, helping in home based work and taking care of children or elderly.

Pakistan and India have the highest number of females assisting in care work. Similarly, India and Sri Lanka have the highest number of males assisting in care work. Even in the focus group discussions, males in Sri Lanka help their wives by taking care of the children while the females so their home-based work.

Table 9.1: Distribution of all male and female household members, who engage in unpaid work at the household level (in percent)

Doing care work at hh level	Overall		B'desh		India		Nepal		Pakistan		Sri Lanka	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
	44	19	24	16	56	29	28	23	69	6	37	24

Source: HNSA Survey, 2014

Household chores

According to the table below, household chores is the responsibility of women in all five South Asian countries. They do this work along with their respective home-based work. However, household work is seen as the primary responsibility for most women while home-based takes a backseat and is done only when their primary responsibility is taken care of. The number of female respondents who are involved in household chores is the highest in Nepal (78%) whereas they are lowest in India (57%). On the contrary, gender roles and norms can be starkly observed in Pakistan as 96% of the male respondents reported that they are not involved in household chores. During the focus group discussions in Pakistan, female respondents remarked how they never get any 'off time' as they are working (either doing home-based work or household chores) the whole day.

Table 9.2: Distribution of all male and female household members, who engage in household chores at the household level (in percent)

Distribution of Household members engaged in hh chores	Bangladesh		India		Nepal		Pakistan		Sri Lanka	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
	64%	15%	57%	21%	78%	48%	71%	4%	63%	17%

Source: HNSA Survey, 2014

Assisting in Home-based work

A high percentage of female respondents in Pakistan and India (68% and 56% respectively) assist other family members in home-based work. The primary reason for this might be that more females (including girls and elderly women) stay at home and hence can assist family members. In addition, the males are traditionally expected to go out of the house in order to find work and fetch income and hence might not find the time to assist in home-based work. More boys being send to schools compared to young girls might also be a reason. The highest number of males who assist in home-based work have been reported in Sri Lanka (34%).

In addition, some trades (like incense making) are categorized as female trades i.e. only females do this work. Hence, in these trades, only the female members of the household assist.

Table 9.3: Distribution of all male and female household members, who assist in homebased work (in percent)

Distribution of all hh members assisting in home based work	Bangladesh		India		Nepal		Pakistan		Sri Lanka	
	Female	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**
	30%	18%	56%	21%	2%	1%	68%	19%	32%	34%

Source: HNSA Survey, 2014

b. Nature of Spending

Most of the respondents (both male and female) in all five South Asian countries spend their income on household expenditures like food, bills, etc. Another expenditure which is high on the list is children's education. Sometimes, the income is also used for trade investment which includes buying raw materials and investing in equipments. A lot of their money also goes into personal expenses like clothes, shoes etc.

Interestingly, in addition to the above expenses, women in Pakistan use their income to save for dowry expenses (at the time of their daughters' marriage). Women in Bangladesh (especially those living in the slum area) reported that house rent is a substantial and a primary expenditure which they have to meet every month. Women in Pakistan and Bangladesh also use their income to be part of savings committees or group savings.

One thing that didn't come out in the quantitative survey but was asked during the qualitative research was the question of control over income. Almost all female respondents affirmed that the income from home-based work is considered to be their own earnings. They can spend the money as they like and there is no pressure from the husband or the family to dictate such expenditure. In turn, the women feel independent as they do not have to depend on their family members for money. They can also provide a helping hand in the household expenses. Some even said that their husbands are happy of being financially assisted by their spouses.

However, when it comes to taking decisions involving big amounts, women do consult the men in the family. In these cases, mutual understanding or influence from their male counterparts matter.

Table 9.4: Nature of use of the money earned from homebased work

Use of earnings	Bangladesh		India		Nepal		Pakistan		Sri Lanka	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Kept for expenditure on self	33%	30%	7%	1%	12%	12%	2%	2%	2%	2%
Given to the spouse/Pool it in the household income	5%	5%	0%	2%	2%	6%	3%	4%	8%	14%
Spent on children	2%	8%	3%	10%	13%	26%	9%	9%	2%	5%
Spent on household expenses	58%	51%	56%	82%	68%	50%	85%	84%	89%	77%
Saved	2%	3%	0%	4%	5%	6%	2%	1%	0%	2%
No control over income	0%	3%	34%	1%	0%	0%	0%	0%	0%	0%

Source: HNSA Survey, 2014

If the work stopped, the majority of the workers (both females and males) replied that household expenses on food would be affected the most. In addition, female home-based workers stated that if the work stopped they would become entirely dependent on their husband. This would, in turn, affect their personal expenses. Similarly, others stated how the household would not be affected as the primary responsibility of the household expenditure falls on the husband and his income.

In case they have taken loans from the self-help groups or saving committee, the entire pressure to repay the loan would fall on their husband as they themselves would be unable to repay. Similarly, children's education would also get affected if the work stops.

Table 9.5: Distribution of HbW's response: What would be affected most if earnings from homebased work stopped today

Items affected most	Bangladesh		India		Nepal		Pakistan		Sri Lanka	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Household expenses on food	51%	44%	49%	72%	75%	53%	81%	83%	92%	87%
Other household expenditure	0%	2%	2%	3%	2%	1%	9%	8%	0%	0%
Medical expenses	5%	0%	0%	1%	0%	0%	1%	1%	0%	1%
Repair and maintenance of the house	5%	10%	14%	1%	0%	0%	0%	0%	0%	0%
Children's education	2%	8%	3%	5%	8%	25%	6%	4%	2%	4%
Personal expenses	28%	28%	5%	14%	9%	12%	2%	4%	2%	4%
Savings	2%	3%	5%	6%	7%	10%	2%	1%	2%	1%
Others	7%	5%	22%	1%	0%	0%	0%	0%	0%	0%

Source: HNSA Survey, 2014

c. Savings

The study finds that 42 per cent of the woman homebased workers have savings bank accounts in their names. Whereas, only 28 per cent of male homebased workers have any bank account. SHG's opened the bank accounts of members to transfer stipend money one accrues from trainings and also to facilitate loans. As a majority of the female home-based

workers were a part of a self-help group, most of them have bank accounts in their name. In addition to having personal bank accounts, some female papad workers in India also have joint accounts with their husbands.

Most of the respondents (30% males and females) from all five countries manage to save 35 US dollars annually. On the contrary, both females and males in Pakistan and Sri Lanka manage to save a higher amount than average (36-80 US dollars annually). More females than males in Bangladesh and India manage to save. However, 30% of men in Sri Lanka manage to save between 166-325 US dollars annually. This figure is the highest amongst all respondents in all five countries.

In India, because of the emergence of Self-help groups, women have increasingly started saving. In Nepal, savings group or community-level cooperatives are popular saving options. In Pakistan, Ballot committees are becoming a popular option for saving amongst women. Respondents from different regions utilized these savings differently. In Pakistan, female respondents stated that they use their savings to buy machinery, to construct their own house or for wedding arrangements and dowry for their daughter's marriage. In Sri Lanka, women reported that they use their savings for religious activities.

Table 9.6: Distribution of HbWs by annual savings and gender

Savings	Overall		Bangladesh		India		Nepal		Pakistan		Sri Lanka	
	F	**M**	**F**	**M**	**F**	**M**	**F**	**M**	**F**	**M**	**F**	**M**
Upto 35 USD	30%	30%	44%	36%	49%	31%	40%	46%	9%	22%	10%	5%
36-80 USD	28%	23%	31%	27%	29%	35%	37%	34%	40%	44%	40%	30%
81-120 USD	7%	8%	6%	9%	8%	11%	9%	11%	18%	0%	18%	25%
121-165 USD	8%	3%	16%	18%	7%	7%	6%	1%	13%	11%	13%	5%
166-325 USD	8%	8%	2%	9%	5%	8%	8%	7%	14%	22%	14%	30%
Above 325 USD	2%	1%	2%	0%	2%	8%	1%	1%	4%	0%	4%	5%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Source: HNSA Survey, 2014

d. Income

One of the biggest issues that home-based workers face in respect to their work is low income. In addition, as women are considered to be meek, female home-based workers are further exploited when it comes to work conditions and sufficient, timely payments. In the following tables, one can see the marked difference between income (in peak season) earned by male and female home-based workers. Overall, in all five South Asian countries, 47% females earn Up to 35 USD while 48% men earn between 36-80 USD during the peak season. This difference is especially stark in the case of India and Pakistan (as men are earning more than women). In Bangladesh and Nepal, the majority of both men and women fall under the category of earning income up to 35 USD.

Many of the female home-based workers do not have a fixed income or the income is not sufficient. However, they continue to work in order to meet household expenses as the husband's income is not enough.

In addition, due to their gender, the mobility of these home-based workers is restricted. This further restricts them to tap other lucrative opportunities which might increase their income. Another disparaging aspect that some women workers in Bangladesh spoke about is that they are never paid in advance, whereas male workers often are.

Table 9.7: Distribution of HbWs by annual income and gender

Income	Overall		Bangladesh		India		Nepal		Pakistan		SriLanka	
	F	**M**	**F**	**M**	**F**	**M**	**F**	**M**	**F**	**M**	**F**	**M**
Upto 35 USD	47%	42%	60%	58%	63%	27%	63%	55%	56%	43%	11%	18%
36-80 USD	34%	48%	27%	33%	31%	73%	31%	39%	37%	52%	37%	43%
81-120 USD	7%	5%	5%	2%	3%	0%	3%	3%	5%	3%	19%	16%
121-165 USD	6%	3%	3%	5%	2%	0%	2%	2%	2%	1%	17%	15%
Above 165 USD	5%	2%	5%	2%	1%	0%	1%	1%	0%	1%	16%	8%
Total	100	100	100	100	100	100	100	100	100	100	100	100

Source: HNSA Survey, 2014

e. Concluding Remarks

Women are increasingly working as home-based workers as this work reasserts existing gender norms and conventions. Home-based work delicately balances the necessity of having paid work and maintaining the traditional role of mother/wife. In India, many consider household as women's place which leads to issues of mobility. Here is where home-based work fits right in as one can earn money by working at home; without a need to step outside the house. Because of their gender, female home-based workers also face certain gender-based discriminations which add on to their other problems relating to work and health; making them even more vulnerable than male home-based workers.

Section 10: Child Labour

Children assisting in home-based work are highest amongst Pakistan, Bangladesh and Sri Lanka (18%, 17% and 12% respectively). Even during the focus group discussions, female home-based workers in Bangladesh admitted that their children help them with their trade. The reasoned that this was because of their bad economic condition which leaves them with no alternatives and they do not support child labour. However, the children did not sacrifice on their education or schooling; doing this work alongside their studies. Even in Sri Lanka, children (especially girls) assisted in their work. A substantial number of children in Nepal are engaged in care work and household chores (44% and 27% respectively). In addition, this number is also relatively high in Pakistan.

Table 55: Distribution of children in the HbW households who assist in various unpaid work

	Overall	**Bangladesh**	**India**	**Nepal**	**Pakistan**	**Sri Lanka**
Children assisting in Home-based work	11%	17%	3%	1%	18%	12%
Children assisting in care work	14%	7%	23%	44%	13%	4%
Children assisting in household chores	13%	11%	3%	27%	15%	8%

Source: HNSA Survey, 2014

Section 11: Social Security Schemes and Access to Insurance Schemes

In the south Asia region only half of the poor has access to some sort of safety net. According to a 2010 report of the Social Protection in Asia Research Project, 56% of Asia's poor have access to some kind of social protection, with the remaining poor not getting any benefits from social protection programmes. Chronic poverty remains widespread in Asia, and vulnerability is not limited to market fluctuations or situations of exceptional crisis. Providing social security to South Asia's 1.5 billion people is a formidable challenge.

In the context of South Asia it is important to examine social protection intervention that addresses access to income and access to existing social service benefits in the health, education, water and sanitary sectors, and addresses the needs of excluded groups, such as laborers, migrants, etc. Such needs warrant strong social and economic security measures through legislation and strong advocacy to bring down the poverty level and enhance the empowerment of civil society organizations. In South Asia, along with major threats to social security, we encounter excessive environmental exploitation, corporate corruption and the dislocation of vulnerable communities without adequate compensation.

This is often argued that social development, social protection and social security are all intertwined and seek to empower the poor socially and economically and also to bring down the inequality. Social protection is required in order to implement social policies that reach the poor. Social security will ensure the human rights and all-round development of the citizens of a nation. A comprehensive mix of social protection instruments backed by social security will help to improve the lifestyle of poor populations through effective delivery of social programmes. Social programmes, as a part of social security, are emerging in many developed and developing countries as key elements for tackling poverty and vulnerability. The reduction of poverty and vulnerability is also directly related to increase in productivity.
The score card of South Asia vis-à-vis human development depicts a scenario of whole which is more than sum of its parts and it necessitates a closer scrutiny especially when the performance of the region in basic indicators such as education, health, water and sanitation impinge on the global development goals like the Millenium development Goals (MDGs). Further, growing income disparities, concentration of economic and political power with the rich, crisis in governance and civil strife appear to be hallmarks of the region, which needs urgent measures to address growing discontent and despair of millions of the poor. Measures towards social protection and social security of all assume importance in this context. Addressing issues of social security for women become essential as their involvement in the market economy as full-time or part-time workers in the informal sector is on the increase while their gender roles in reproduction and care economy remains the same.

If we scan the literature on social security measures across the south Asian countries for the workers and work age populations, universalisation has still remained an unfulfilled dream. With over 90 per cent of the workforce in the unorganised sector in all the countries of the region, addressing social security for all (and workers) remains and should become an urgent agenda. However, the in reality most of the existing social security schemes do not reach to the people, who need them most.

Present study made a modest attempt to assess the extent of people's access various social security schemes existing in their respective countries. The study listed the existing social security schemes in five south Asian countries and tried to assess people's awareness and extent of access those schemes.

a. Types of identity cards

As seen in the following table, most of the home-based workers (in all five South Asian countries) have a national identity card. However, Sri Lanka is ahead of others in this respect (with 98% of the home-based workers having a national identity card).

Table 11.1: HBWs with a national identity card

Country	Percentage
Bangladesh	72
India	88
Nepal	91
Pakistan	89
Sri Lanka	98
Total	88

Source: HNSA Survey, 2014

b. Types of schemes people access and problems in accessing schemes

The home-based workers' surveyed in five South Asian countries have seen that not many home-based workers are accessing any social security schemes launched by the respective governments. The following schemes of the respective countries were included in the questionnaire: (i) poverty alleviation schemes, (ii) social allowance, (iii) maternity benefits, (iv) food support/food programme, (v) scholarships, (vi) health and related programmes, (vii) credit schemes, (viii) skill training up gradation, (ix) organized sector benefits – pension, PF, gratuity (x) Housing schemes and (xi) any other schemes.

The study has found only 15 home based workers family are accessing Social allowance schemes and all of them were from Bangladesh. The study also found 98 HBW families accessing NGO launched schemes and all are from Bangladesh. The study found 10 HBWs also accessing community launched schemes, and all are again from Bangladesh.

Even though not much has come up in the quantitative survey, during the qualitative research, respondents in Nepal have stated that the government gives social allowance in the form of old age, widow pension (both 500 each) and disability allowance and people do benefit from it. Government schools in Nepal also have three quotas of scholarships. However, as many respondents were migrants from other districts, they do not possess residence or citizenship certificate and are not able to access the above social allowances.

In Pakistan, the poorest families/women get BISP (Benazir Income support programme) which is a form of poverty alleviation scheme and a few respondents amongst the survey are a part of it. The scheme also has a wide coverage in Pakistan. A voucher education initiative has also been started by the government and many respondents avail it. On the contrary, home-based workers in Bangladesh are neither informed nor hopeful about any form of government schemes. Access to schemes is also an issue as harassment by middlemen in order to obtain bribes is a common practice.

In Sri Lanka, Samurdhi is the main poverty alleviation program where the government provides SLR 250 per month but respondents reported that they receive it once in six months. Moreover, beneficiaries have to participate in general monthly meetings of the "Samurdhi" society in order to receive the payment. However, many home-based workers do not have time to attend meetings and hence are not able to avail the benefits of this scheme. Other government schemes which the respondents avail are for skill up gradation and food support for children. However, there is also a certain mistrust about government schemes and programs.

Lastly, in India workers across all trades possessed health cards under the Rashtriya Swasthya Bima Yojana (RSBY). However, workers reported that even though they possess RSBY cards, they have still not used it to avail any benefits. Some workers did not even possess 'Artisan cards' through which they can avail basic facilities like pension, health facilities, etc. The workers were keen to avail these cards in the hope that their conditions improve.

Some households were receiving old-age pension under the Employee Pension Scheme (EPS). This is because the husbands of these home-based workers are working in the organized sector.

c. Insurance policy people access

Majority of the respondents stated that they have life insurance on their own name. The only exception was Nepal where 60% of the respondents replied that they have life insurance only for other members in the family. In India, there was a certain difference between married and unmarried women when it comes to insurance policies. The married women had Life insurance policies in their name, while the unmarried women had life insurance policies in their parents' name and not on their name.

During the focus group discussion, many respondents in Nepal, Bangladesh and Sri Lanka have admitted that they are unaware or do not have much understanding about insurance schemes. Because of this reason, very few people have taken up insurance policies and many times it is a male member of the family. Interestingly, respondents in Sri Lanka also show a certain lack of confidence in such schemes because many have been witness to insurance frauds. Even the few who did take insurance up have stopped because of the high payments involved. They believe savings money is better than insurance. For some, earnings do not permit to take up insurance but they would like to take it up in the future.

Table 11.2: Life Insurance Schemes accessed by the HBWs from different countries

Life Insurance-The insurance is in whose name/s	Overall	Bangladesh	India	Nepal	Pakistan	Sri Lanka
Sample Base	357	95	125	95	0	42
Only in your name	63%	55%	99%	10%	0%	98%
For you and others in family	11%	7%	1%	31%	0%	2%
Only for other member/s in family	26%	38%	0%	60%	0%	0%

Source: HNSA Survey, 2014

If compared among the Piece-rate and Own account workers, who have LIC in there own names, more own account workers (82.62%) than piece-rate workers (46.41%).

The study finds, 65 workers in the sample have some health insurance and 54 of them are from India.

d. Concluding Remarks

As one can see, the study did not find any significant number of homebased workers across the region who are accessing any of the social security schemes run by the government or any other welfare organization, except a very few cases where an NGO or an organization of homebased workers assisted the members to access a social security scheme. There are multiple reasons for such finding as understood from talking to the homebased workers in different locations. Firstly, there is no special scheme for the homebased workers. The schemes which are available could be accessed by any one from a certain socio-economic background. The schemes, which are available for the formal sector workers do not reach to the homebased workers, as neither the employer is registered not the homebased worker has any work contract. Secondly the homebased workers largely are not aware of the social security schemes that they could avail, apart from those cases where an organization works with the homebased workers to organize them. Thirdly, the homebased workers do not prioritize the need of accessing social security rather than they understand more the higher wage, better housing facility and steady flow of job. Therefore, there is no demand as such from the homebased workers for any particular social security scheme.

Section 12: Conclusions

The present study on risk and vulnerabilities of the homebased works has made a modest attempt to map the dwelling places of the homebased workers, the source of their work, the detailed production processes, occupational health hazards, income, savings and sources of credit, challenges, important work related needs and access to existing social protection schemes.

The study was carried in nine cities of five south Asian counties. The findings have brought out several interesting issues regarding home-based work and homebased workers. The lives of almost all the homebased workers are highly challenged due to the absence of any civic amenities in the areas where they live and also for invisibility of their work, extremely low earnings, lack of steady flow of work and limited access to market or market information. The homebased workers also badly affected by the occupational health hazards. A substantive part of their income is spent on treatment, which is a recurring expenditure for many of the homebased workers. The recurring expenses are not covered by any health insurance. On the other hand, most of the homebased workers can't access formal credit institutes for loans, most of the time they depend on the informal sources.

The study finds that a very high percentage of homebased workers in most of the south Asian countries live in the areas without basic civic infrastructure like road, sewage and potable water. The conditions of housing are terribly bad, as most of them live in squatter settlements.

For homebased workers, the home is also the workplace, but they lack proper housing. In all the localities where the study was conducted, the basic facilities such as sanitation are lacking. Many live in houses that are one room tenements lacking proper ventilation. Women and children are the worst victims of this situation. As the home is also the workplace, homebased workers end up paying for many of the costs – such as electricity, pay for the quality raw materials. The lack of space and proper housing affects their productivity and increases risks regarding goods being damaged.

The study highlights the dismal living conditions of homebased worker. A very large percentage of homebased workers are below the line of poverty, but are unable to access any social protection measure of the government. In most places homebased workers are at the bottom of the socio-economic hierarchy and the fragile and insecure nature of their work does not help them come out of this precarious existence. To make matters more difficult, the study finds out that the wages are not improving while the prices of essential commodities are increasing.

The average earnings are terribly low for most of the homebased workers. In most cases the average daily income is lower than the amount which is required for a minimum decent life. Even the wage that they get is the outcome of unpaid assistance of other family members which is invisible. The substantial part of this labour comprises young girls and women. On top of that, trades they are involved in do not provide them a steady income throughout the year. The homebasd workers always live a life with risk and vulnerabilities without any certain source of work and income. On several occasions, whatever work they access, are

accessed through contractors and middlemen. Almost all of them work without any proper contract. There is no assurance whether they will get any work in the next week or not.

Women form the vast bulk of home-based workers. In many instances, women's contribution as unpaid family labour are not accounted for. There is hardly any homebased job, where women's contribution as labour is not sought for. It has been found that most of the times women's contribution is neither recognised nor regarded as actual work. As far as the marketing is concerned, due to social restriction on their mobility, women traditionally never took any lead role in that aspect of the homebased trade.

The study did not find child labour in the homebased work. Almost all the children up to 15 years of age are going to school. However, assisting their parents in homebased work is common for some trades. During a discussion with the homebased workers, it was found that young girls assist their mother more than the young boys.

The homebased workers are highly exposed to occupational health hazards. The study found a large number of men and women are engaged in phenyl making and bottling. Many of them do this job within their one-room house. Apart from this, many other homebased works are also prone to different kinds of health hazards like posture related problem, eye problem, and breathing problem. Therefore, they suffer from a variety of ailments which is directly related to their work. Nonetheless, at times it is difficult to separate the occupational health problems from their life situation like the low income, lack of sanitation and safe drinking water and low nutritional status.

Many of the health problems they suffer from are chronic problems. For many of them, health expenditure is a regular expenditure. Health expenditure affects their real income to a great extent. It has been found that sometimes the homebased cannot access public health care services for lack of time and are dependent on private practitioners. They also prefer to go to the local private doctors and directly to a chemist shop without consulting a doctor. Therefore, there is a lack of awareness about the seriousness of the health problems. The homebased workers are not part of any government health schemes, except for the RSBY in India, which is actually an insurance scheme from the government for hospiatalization. Thus homebased workers are in a situation where they are unable to get any social protection either from the state or from the industry.

Homebased workers are in need of credit facilities, but many of them do not have access to formal credit sources. They are unable to approach banks, as they are unable to provide the required documents to avail the facilities and no one to act as guarantor. They are still dependent on local money-lenders in the community who charge a great deal of interest.

As far as the access to any social protection schemes are concerned, the groups of home-based workers whether organized or not, they do not access to social protection schemes. First of all homebased workers do not have much information about the schemes and benefits. The workers who are already organize by any NGO or association are aware of some of the benefits that they are eligible for. Many complained that they do not how to register themselves for the programme. Even if they have applied for any scheme, the benefit never came to them. For instances, the homebased workers could not renew their RSBY cards, because no one could tell them where to go for the renewal.

The study found that lot of people have some kind of national identity card. In all south Asian countries there are a lot of social security schemes are officially running, but perhaps a few are actively trying to enrol new members. It becomes difficult for the people to get that information. The organizational support has been proved crucial in both accessing social security benefits and getting information about the scheme, in absence of any institution that could educate people on various existing schemes and benefits.

Section 13

Recommendations

a. Related to Housing and Basic amenities:

- There is a strong need to provide proper housing finance provisions for the low income workers to allow them to upgrade their home-facilities as a more productive workplace.
- Provisioning of work sheds in slum settlements as a part of slum upgradation programmes will allow to manage waste products more efficiently. This also would help the HbWs to keep their hazardous jobs out of the living space.

b. Recognition of Work

- Home-based workers should be recognized as workers who contribute to the economy and society.
- Identity cards could be issued by the respective governments/recognized bodies to the homebased workers as recognition of their contribution.

c. Formalization of Homebased Work

- The Homebased workers should be recognized as a contributing workforce in the economy in their respective countries. The Homebased workers should be recognized as workers/ sub-contracted workers depending on their nature and contract of work. Proper work contracts/work orders should be signed between the workers and the contractor. There should provisions of penalty for arbitrary cancellation of orders.
- Each south Asian country should address the issues of low remuneration, poor working conditions.
- The respective governments should develop some skill development programmes for these sets of workers.

d. Access to Credit and Market Facilities

- The home-based workers should be able to access the formal credit and market facilities.

e. Health Care Facilities:

- The respective governments might develop some mechanisms for allowing the homebased workers to access the government health care facilities.

f. Awareness Generation of Social Securities:

- As most of the HbWs across the countries do not have awareness about existing social security schemes, an integrated awareness generation could be develop for both awareness generation and service delivery systems for these workers. The benefits should include health insurance, pensions and gratuity for all homebased workers.

g. Developing a Legal framework

- All south Asian governments should ratify ILO Convention 177 on Homework (1996) and draft National Policies on Homeworkers – to reflect the provisions of ILO Convention 177.

h. Strengthening Regional Coordination

- There is a need of strong regional coordination for flagging common issues faced by the homebased workers. The regional organizations should participate and promote and monitor relevant policy making processes in different countries.

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Annex A : Tables

Table 1A: Distribution of Homebased workers by educational level and country

Last level of education completed	Overall	Bangladesh	India	Nepal	Pakistan	Sri Lanka
Up to 1st standard	2%	8%	0%	1%	1%	0%
Up to 2nd standard	2%	1%	1%	2%	1%	2%
Up to 3rd standard	2%	3%	1%	2%	1%	2%
Up to 4th standard	2.5%	3%	1%	4%	1%	4%
Up to 5th standard	8%	20%	2%	5%	8%	8%
Up to 6th standard	3%	4%	4%	2%	2%	4%
Up to 7th standard	4%	8%	2%	6%	1%	4%
Up to 8th standard	8%	9%	2%	7%	9%	12%
Up to 9th standard	3.5%	4%	3%	5%	1%	5%
Up to 10th standard	27%	8%	51%	17%	9%	49%
1st year of intermediary	2%	3%	0%	2%	1%	4%
2nd year of intermediary	4%	4%	2%	7%	4%	4%
Diploma after 8th standard	0.4%	0%	0%	0%	1%	1%
Diploma after 12th standard	0.5%	1%	0%	0%	1%	0%
Currently studying in college	0.3%	0%	0%	1%	0%	0%
Graduate or above	2%	4%	2%	2%	1%	0%
Literate with informal schooling	4%	8%	1%	6%	4%	0%
Non literate	25%	14%	28%	30%	54%	2%
Other not related	0%	0%	0%	0%	0%	0%

Source: HNSA Survey, 2014

Table2A: Distribution of Months of work in Peak season by Trade cluster and Profile of the worker

Trade Cluster	Profile	Number of months				
		Up to 3 months	4-6 months	7-9 months	10-12 months	Total
Garments	Own account	25.56	24.81	16.55	33.08	100
	Piece rate	23.94	34.62	17.81	23.63	100
	All	24.22	31.62	17.93	26.23	100
Incense stick	Own account	23.54	35.29	13.23	27.94	100
	Piece rate	3.41	27.35	41.03	28.21	100
	All	10.81	30.27	30.82	28.1	100
Food preparation	Own account	18.69	13.62	20.71	46.98	100
	Piece rate	7.89	43.43	25	23.68	100
	All	15.46	21.58	22.31	40.65	100
Pottery	Own account	1.27	17.72	35.44	45.57	100
	Piece rate	16.67	58.34	8.33	16.66	100
	All	3.13	25	31.25	40.62	100
Products of natural materials	Own account	14.49	21.74	53.63	10.14	100
	Piece rate	0	15.79	0	84.21	100
	All	11.11	20	43.34	25.55	100
Paper Work	Own account	14.87	41.89	40.54	2.7	100
	Piece rate	35	20	16.67	28.33	100
	All	23.88	32.09	29.86	14.18	100
Phenyl making	Own account	25.76	65.15	7.59	1.52	100
	Piece rate	28.57	21.43	0	50	100
	All	25.61	56.1	7.31	10.98	100
Packaging	Own account	2.99	10.45	13.44	73.14	100
	Piece rate	8.25	32.11	24.78	34.86	100
	All	6.17	23.59	20.23	50.01	100
Embellishments	Own account	19.36	11.29	19.35	50	100
	Piece rate	25.67	32.24	22.09	20	100
	All	24.55	29.08	21.56	24.81	100
Decorative items	Own account	7.92	20.79	21.79	49.5	100
	Piece rate	13.53	27.06	30.58	28.82	100
	All	11.4	24.62	27.21	36.77	100
Garment allied	Own account	50	0	0	50	100

work	Piece rate	15.98	29	24.26	30.76	100
	All	16.76	28.33	23.7	31.22	100
Shoe making	Own account	26.67	0	6.67	66.66	100
	Piece rate	21.84	25.22	24.37	28.57	100
	All	22.39	22.39	22.39	32.83	100
Fisheries	Own account	0	0	0	0	0
	Piece rate	18	40	34	8	100
	All	18	40	34	8	100
Overall	Own account	16.45	23.72	23.08	36.75	100
	Piece rate	18.67	31.12	23.92	26.29	100
	All	17.68	28.29	23.76	30.27	100

Source: HNSA Survey, 2014

Table 3A : Distribution of Days of work in Peak season by Trade cluster

	days in peak season by trade			
Trade Clusters	up to 10 days	11 to 20 days	more than 20 days	All
Garment making	6.05	21.30	72.65	100.00
Incense stick making	4.86	6.49	88.65	100.00
food preparation	8.63	7.55	83.81	100.00
Pottery	0.00	32.29	67.71	100.00
prod natural mat	0.00	30.00	70.00	100.00
paper work	0.75	33.58	65.67	100.00
Phenyl	8.54	15.85	75.61	100.00
Packaging	0.00	8.99	91.01	100.00
Embellishments	1.00	16.29	82.71	100.00
decor items	4.78	31.25	63.97	100.00
garment (allied work)	1.16	6.94	91.91	100.00
shoe making	0.75	10.45	88.81	100.00
Fisheries	0.00	8.00	92.00	100.00
Overall	3.50	17.48	79.02	100.00

Source: HNSA Survey, 2014

Table 4A : Distribution of Days of work in Lean season by Trade cluster

Trade cluster	up to 10 days	11 to 20 days	more than 20 days	All
Garments	19.45%	50.68%	29.86%	100.00%
Incense stick	15.82%	58.23%	25.95%	100.00%
food prep	9.68%	36.87%	53.46%	100.00%
pottery	8.64%	69.14%	22.22%	100.00%
Products of natural material	42.65%	45.59%	11.76%	100.00%
paper work	32.11%	49.54%	18.35%	100.00%
phenyl	16.44%	71.23%	12.33%	100.00%
packaging	23.81%	54.29%	21.90%	100.00%
embellishments	11.46%	60.83%	27.71%	100.00%
decor items	25.13%	48.72%	26.15%	100.00%
garment allied work	28.26%	37.68%	34.06%	100.00%
shoe making	5.41%	58.11%	36.49%	100.00%
fisheries	48.94%	48.94%	2.13%	100.00%
Overall	19.34%	52.01%	28.65%	100.00%
%age of total sample	14.94%	40.17%	22.13%	77.23%

Source: HNSA Survey, 2014

Table 5A : Distribution of Hours of work in a day in Peak season by Trade cluster

Trade clusters	Number of Hours				
	Up to 2 Hrs	3 to 5 Hrs	6-8 Hrs	More than 8 hours	Total
Garments	2.91	25.12	46.19	25.78	100
Incense stick	3.78	16.22	56.76	23.24	100
food prep	1.8	27.69	53.96	16.55	100
pottery	0	34.37	46.88	18.75	100
Products of natural material	0	21.11	73.33	5.56	100
paper work	0.75	29.1	50.75	19.4	100
phenyl	2.44	56.1	41.46	0	100
packaging	1.12	12.36	42.14	44.38	100
embellishments	0.75	24.81	47.87	26.57	100

decor items	2.21	25.73	44.49	27.57k	100
garment allied work	0	10.41	49.71	39.88	100
shoe making	0	4.48	38.06	57.46	100
fisheries	0	22	60	18	100
Overall	1.55	23.12	48.79	26.54	100

Source: HNSA Survey, 2014

Table 6A : Distribution of Hours of work in Lean season by Trade cluster

Trade cluster	Number of Hours				
	Up to 2 Hrs	3 to 5 Hrs	6-8 Hrs	More than 8 hours	Total
Garments	20.55%	49.86%	27.12%	2.47%	100.00%
Incense stick	12.66%	60.13%	27.22%	0.00%	100.00%
food prep	14.29%	55.76%	29.03%	0.92%	100.00%
pottery	24.69%	33.33%	39.51%	2.47%	100.00%
Products of natural material	35.29%	48.53%	16.18%	0.00%	100.00%
paper work	29.36%	46.79%	21.10%	2.75%	100.00%
phenyl	28.77%	58.90%	12.33%	0.00%	100.00%
packaging	13.33%	69.52%	17.14%	0.00%	100.00%
embellishments	15.61%	56.05%	24.20%	4.14%	100.00%
decor items	9.74%	55.90%	28.72%	5.64%	100.00%
garment allied work	4.35%	45.65%	44.93%	5.07%	100.00%
shoe making	1.35%	22.97%	72.97%	2.70%	100.00%
fisheries	29.79%	57.45%	10.64%	2.13%	100.00%
Overall	16.77%	52.31%	28.34%	2.57%	100.00%
%age of total sample	12.95%	40.41%	21.89%	1.99%	77.23%

Source: HNSA Survey, 2014

Table 7A : Months with no work by trade cluster

Trade clusters	Up to 2 Months	3 to 4 Months	5 to 6 Months	7 to 8 Months	More than 8 Months	Total
Garments	29.03	37.42	16.13	10.97	6.45	100
Incense stick	15.15	60.61	19.7	3.02	1.52	100
food prep	39	43	17	1	0	100
pottery	55.38	12.32	16.92	15.38	0	100
Products of natural material	32.31	43.07	12.31	10.77	1.54	100
paper work	25	25	30.77	17.31	1.92	100
phenyl	12.5	41.67	36.11	8.33	1.39	100
packaging	36.95	36.96	26.09	0	0	100
embellishments	30.77	35.9	26.92	3.85	2.56	100
decor items	34.34	34.34	22.23	3.03	6.06	100
garment allied work	23.53	51.47	25	0	0	100
shoe making	66.67	18.75	12.5	0	2.08	100
fisheries	43.48	30.44	13.04	0	13.04	100
Overall	32.51	37.24	21.48	6.01	2.76	100
% age of total sample	13.11	15.02	8.66	2.42	1.11	40.33

Source: HNSA Survey, 2014

Table 8A : months with no HBw Work

Work status	1 to 3	4 to 6	7 to 9	Total
piece rate	46.15	44.44	9.4	100
own account	57.66	34.93	7.42	100
both pr and ow	50	25	25	100
Total	50.94	40.3	8.77	100

Source: HNSA Survey, 2014

Table9A : Problems in storage of raw materials by trade cluster

Trade clusters	No proper storage space/ facility	Insufficient storage space	Incur additional expense on renting storage space	Other	Total
Garments	58.21	30.6	8.96	2.23	100
Incense stick	82.14	16.07	0	1.79	100
food prep	46.67	44.44	2.22	6.67	100
pottery	40.91	59.09	0	0	100
Products of natural material	86.21	13.79	0	0	100
paper work	70.59	29.41	0	0	100
phenyl	93.75	6.25	0	0	100
packaging	64.71	32.35	2.94	0	100
embellishments	47.37	43.86	7.02	1.75	100
decor items	46.03	53.97	0	0	100
garment allied work	62.16	35.14	2.7	0	100
shoe making	88.24	7.84	3.92	0	100
fisheries	100	0	0	0	100
Overall	63.25	32.18	3.31	1.26	100
%a ge of total sample	15.93%	8.10%	0.83%	0.32%	25.19%

Source: HNSA Survey, 2014

Table 10A : Occupational health problem by trade

	Health problems					
Trades	**Respiratory**	**posture**	**joint pain**	**Eye problem**	**head-ache**	**nerve related**
Garments	11%	30%	21%	25%	10%	4%
Incense stick	30%	18%	27%	9%	10%	5%
food prep	11%	20%	54%	7%	7%	0%
Pottery	4%	56%	29%	7%	4%	0%
prod natural mat	23%	9%	45%	5%	9%	9%
paper work	3%	57%	23%	7%	7%	3%
Phenyl	9%	21%	45%	6%	18%	0%
Packaging	12%	24%	49%	2%	5%	6%
embellishments	2%	22%	25%	33%	18%	0%
decor items	8%	16%	25%	33%	15%	2%
garment allied work	13%	29%	20%	21%	13%	4%
shoe making	11%	28%	22%	17%	19%	3%
fisheries	2%	60%	2%	29%	7%	0%

Source: HNSA Survey, 2014

Table 11A Other Health Problems by Country

Health Problem (Most)	Overall	Bangladesh	India	Nepal	Pakistan	Sri Lanka
Sample Base	608	149	68	168	146	77
Diarrhoea/dysentery/vomiting	1%	2%	3%	0%	1%	0%
Tetanus	0%	0%	0%	0%	1%	1%
Fever	9%	11%	18%	6%	9%	3%
Tuberculosis	0%	1%	2%	0%	0%	0%
Leprosy	1%	0%	6%	0%	1%	0%
Cancer	3%	1%	0%	4%	6%	0%
Fatigue and other weakness	5%	9%	2%	2%	3%	8%
Diabetes	8%	2%	2%	4%	11%	30%
Diseases of nerves	5%	1%	2%	8%	3%	9%
Diseases of the eye	5%	5%	2%	11%	3%	4%
Diseases of ear/ nose/ throat	2%	1%	2%	3%	4%	1%
Disease -mouth, teeth and gum	1%	2%	2%	0%	0%	1%
Cataract	1%	0%	0%	0%	3%	3%
Heart Problem	4%	5%	4%	0%	4%	5%
High/low blood pressure	14%	7%	2%	8%	33%	18%
Cerebral stroke	0%	0%	0%	0%	0%	1%
Cough and cold	6%	10%	13%	5%	1%	0%
Respiratory infection /pneumonia	5%	5%	7%	4%	6%	0%
Injury - accident and violence	1%	2%	0%	1%	0%	0%
Piles	1%	0%	3%	1%	0%	0%
Gastritis/ ulcers	9%	7%	6%	18%	4%	3%
Pain in joints	13%	12%	28%	16%	4%	13%
Mental/ behavioural disorders	1%	0%	0%	2%	0%	0%
Female reproductive problem	5%	12%	0%	6%	0%	0%
Others	3%	6%	0%	0%	5%	0%

Source: HNSA Survey, 2014

Annex B

The logistic Regression Model

Table1. Description of the variables taken for analysis
Total Number of Observations: 2517

Variables	Categories	Frequency	Parameter coding
Health Problem due to Work	Yes	1270	1
	No	1247	0
Social Group	Backward, Dalit, and Tribal	1724	1
	Forward	793	0
Structure of Household	Kaccha and Other	2058	1
	Pucca and semi Pucca	459	0
Main tool of use	No tools & simple tools	1897	1
	Electric and non-electric Machines	620	0
Engaged with any welfare organization?	Engaged	602	1
	Not engaged	1915	0
Area of Residence	Peri- urban	650	1
	Urban	1867	0
Sex	Female	2103	1
	Male	414	0
Age	In years	Continues variable	
Education	In years	Continues variable	
Hours of primary work in peak season	In hours	Continues variable	
Sanitation*	Index Value	Continues Variable	

***details of the Index are given in the table 2**

Table 2: Index for Sanitation

Variables for Sanitation	Categories	Frequency	Parameter coding
Source of Water	Own tap & community tap	1527	1
	Own hand pump, community hand pump, own bore well, community bore well, govt. bore well, own well/step well, river/stream, lake/pond, other	990	0
Type of latrine	Own latrine	1857	1
	Shared latrine with selected households, community/public latrine, none/I have to go out in open	660	0
Type of Bathroom	Own bathroom	1819	1
	Shared bathroom with selected households, community/public bathroom, none/I have to go out in open	698	0
Sewage connection	Closed sewage	1667	1
	Open and none	850	0

Value 1 has been assign to the three basic indicators of sanitation (listed above) for better sanitation and value 0 has been considered for poor sanitation. After having codes for each sanitation indicators, each households have been given a particular value after combining all the four. Therefore the value of this index varies from 0 as the lowest value to 4 as a highest value. The distribution of its values is given below

Sanitation Index (Continues Variable)	Index Value	Number of Households
	0	216
	1	211
	2	639
	3	423
	4	1028
	All	2517

Table 3: Estimates of Logistic Regression.
Independent Variable= Health Problem (No-0 and Yes-1)
No of Observations= 2517

Independent Variables	B	S.E.	Sig.	Exp(B)
Sex	0.215	.118	.068	1.239
Age	-0.005	.004	.206	0.995
Edunew	-0.126	.010	.000	0.881
workhours_primary_peak	0.069	.019	.000	1.071

Sanitation	-0.176	.038	.000	0.839
wellfare_organisation	-0.462	.107	.000	0.630
Place of residence	0.430	.101	.000	1.537
Tools	-0.115	.100	.253	0.892
Structure	0.686	.121	.000	1.985
Socialgroup	-0.070	.103	.499	0.933
Constant	0.456	.237	.054	1.577

Model Chi-Square = 323.03 (DF 10, Sig level 0.00), -2LL= 3166.06,
Cox & Snell R Square = 0.120, Nagelkerke R Square = 0.161
Note: Checked for Multicolinearity and Heteroscedasticity.

Interpretation of the model

The motive of the present econometric exercise is to seek the relationship among the factors that cause health ailments to the homebased workers. Precisely, we want to assess the reason behind the health ailments of home-based workers. Since the dependent variable- ñdo you have any health related problem?ò is having two outcomes ï yes and no, logistic regression is the appropriate statistical tool. To run a logistic regression, basic idea and literature have been borrowed from Green (2009); Field (2006); and Train (2002). Logistic regression is a multiple regression, but with an outcome variable that is a categorical dichotomy and predictor variables that are continuous or categorical (Field, 2006). In other words, we can predict which of the two categories a person is likely to belong to given certain other information.

Logistic regression analyzes binomially distributed data of the form

$Y_i \sim B(n_i, p_i)$, for $i = 1$,é ..*m,*

Where the numbers of Bernoulli trials *Ni* are known and the probabilities of success p_i are unknown.

The model proposes for each trial *i* there is a set of explanatory variables that might inform the final probability. These explanatory variables can be thought of as being in a *k*-dimensional vector X_i and the model then takes the form

$p_i = E\left(\frac{y_i}{n_i} | x_i\right)$

The logits, natural logs of the odds, of the unknown binomial probabilities are modeled as a linear function of the X_i.

$$\text{logit}(p_i) = \ln\left(\frac{p_i}{1-p_i}\right) = \beta_0 + \beta_1 x_{1,i} + \text{é} + \beta_k x_{k,i}$$

Note that a particular element of X_i can be set to 1 for all i to yield an intercept in the model. The unknown parameters β_j are usually estimated by maximum likelihood using a method common to all generalized linear models.

The interpretation of the β_j parameter estimates is as the additive effect on the log of the odds for a unit change in the jth explanatory variable. In the case of a dichotomous explanatory variable, for instance health problem and no health problem, e^{β} is the estimate of the odds of having the outcome.

The model has an equivalent formulation

$$P_i = \frac{1}{1 + e^{-(\beta_0 + \beta_1 x_{1,i} + \ldots + \beta_k x_{k,i})}}$$

This functional form is commonly called a single-layer perceptron or single-layer artificial neural network. A single-layer neural network computes a continuous output instead of a step function. The derivative of p_i with respect to $X = x_1 \ldots x_k$ is computed from the general form: $Y = \frac{1}{1 + e^{-f(X)}}$, where $f(X)$ is an analytic function in X. With this choice, the single-layer neural network is identical to the logistic regression model.

Variable Selection

The information collected from the field survey conducted in five countries pertaining to basic standards of living, health, demographic and occupational particulars of domestic work has been used in the model. The most suitable explanatory variables have been selected from the collected data from the field survey. The selection has been done on the basis of established theoretical and empirical approach. Following are the variables considered as explanatory variables of health ailments of domestic workers- type of area where domestic workers are residing, type of sewage connection, type of construction of the house, social

group of the workers, source of water, type of latrine used, type of bathroom used, total hours of primary work in a day during a peak period, problem faced while working, the tool mostly they use for work, do they belong to any organization or trade union, religion of the workers, and the country they belong to. Apart from that some basic demographic variables have also been used such as gender, education and age of the workers. The total number of cases used in this model is 2517.

Results

The dependent variable is $health_{ij,}$ which indicates individual iôs choice of provider j (j takes two values- outcome is health ailment and does not have any health ailment). The odd is defined as a ratio between óprobability that a domestic worker is having health problemô and óprobability that a domestic worker does not have any health problemô. Exp B (when B is the estimate for ß) can be interpreted in terms of the odds ratio. If the value of the odds ratio is greater than one, then it indicates that as the predictor increases, the odds of the outcome occurring also increase. Conversely, a value less than one indicates that as the predictor increases, the odds of the outcome occurring decrease.

Therefore, the output from the model that needs to be understood properly is expected-beta (5^{th} column in the Table 3). Another output that needs to be observed properly is the level of significance. The model suggests that out of the total explanatory variables of this model, Seven variables are significant (namely, Sex, Education, Region, Structure of household, orking hours, welfare organization, and sanitation). In this model three variables namely, age and type of tool, and social group are not significant.

Interpretation of explanatory variables of the model that are significant can be done through expected-beta as discussed earlier. The outcome has been viewed in terms of relative probability of happening an incident as against not happening the incident. The results suggest that a female worker is having more probability of getting work related health problems than that of a male worker (it is explained by the Exp (beta) value, when it is greater than one it indicates the positive relationship of explanatory variable with the dependent variable and vice-versa). It means that female workers are more prone to work related health ailments. Education plays a good role as agruged by various scholars in their studies. The present analysis is in line with the earlier empirical results of various studies and suggests that with an increase in educational years the probability of getting work related

health problems reduces. Further, the hours of work have positive association with probability of having health ailments as the value of exp (beta) is more than one. It means if a worker get engaged in a work for longer hours the probability of getting sick is greater. Social wealth always plays very encouraging role in sustaining the well being of a household. The index of sanitation is highly significant and explains that those who have access to personal sanitation such as (toilet, water, sewage, and bathroom) have lesser health ailments than that of those who use open spaces or public sanitation. Wellfare organization in this study has significant role on the health outcomes as well. The analysis suggests that a person engaged with welfare association/union has lesser probability of having an ailment. Futher, the results show that place of residence in peri-urban area has higher probability of having health diseases than those who are staying in urban areas. Further, the structure of a household and also matters a lot for a healthy life. It has been found that there is a negative association between the permanent structure of a household and the work related health ailments.

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