

# **Study on Home-Based Workers (HBWs) in Three Cities of Dhaka Division, Bangladesh**

## **Final Report**

Submitted to  
**HomeNet South Asia (HNSA)**

### **Principal Researchers**

Dr. Rafique Uddin Ahmed<sup>1</sup>  
Professor Sheikh Shafiul Islam<sup>2</sup>  
Md. Maksudul Hannan<sup>3</sup>

### **Submitted by**



Development Consultant and Global  
Compliance Initiative (DCGCI)  
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<sup>1</sup> Team Leader

<sup>2</sup> Lead Researcher

<sup>3</sup> Data Processing Expert

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## **Executive Summary**

The study on ‘Home-Based Workers (HBWs) and their Organizations in Three Cities in Bangladesh’, funded and supported by HomeNet South Asia (HNSA) has been carried out by Development Consultant and Global Compliance Initiative (DCGCI) during July-August 2010. The study was carried out in line with the objectives of HNSA to understand the issues of urban Home-Based Workers (HBWs) in Bangladesh, their organizations and city schemes and policies regarding HBWs.

The study covered some municipal/urban areas of Jamalpur, Tangail and Dhaka districts to identify common and uncommon clusters of HBWs and the issues affecting and supporting them in terms of living condition and livelihood, work and remuneration structure, occupational hazards and security measures, supports and cooperation, empowerment and socio-economic status, health and sanitation, needs and social protection available for the city HBWs.

The study was conducted applying mixed methods of social science in which the qualitative aspects were pre-dominating. The methods include: Document Study and Literature Review; In-depth Interviews of a total of 63 HBWs (21 in each of the three districts’ urban areas) who were the primary stakeholders; Focus Group Discussions (FGD) with different HB clusters i.e. own account, piece rate and sub-contracting piece rate workers; Case-studies (a total of 15 case studies on the HBWs irrespective of age, profession and locality were done, 05 in each of the districts); Interviews/Meetings & Formal and Informal Group Discussions with the concerned stakeholders i.e. City Officials, NGO/development workers and City Mayors and Journalists. Through the interviews, information was gathered on the dynamic life of the city HBWs in the three urban/municipal areas. Moreover, information on available city policies, schemes and projects was also gathered and analyzed.

Well designed instruments/guidelines were used to gather information during the study carried out by a group of seven researchers led by two senior researchers. All the instruments were developed through rigorous brainstorming and consultation with the experts of the relevant fields and sharing with HNSA. The instruments were finalized through piloting on 5% representative samples.

**The key findings of the study are as follows:**

### **Geographic Location of HBWs**

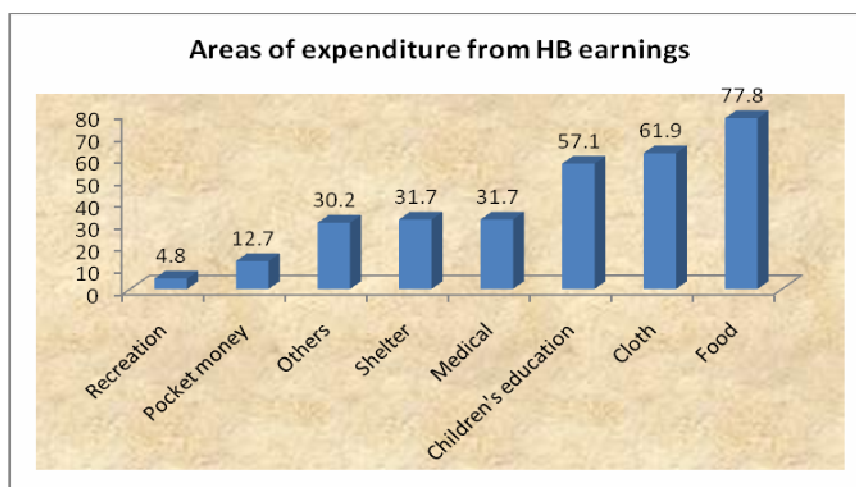
- The common and uncommon visible clusters of HBWs in Dhaka city were Block and Boutique, Chumki and Karchupi, Sub-contracting Garments Finishing Work, Handicrafts/Hand Stitch, Broom Making, Tailoring and Sewing. Among them the Garments sub-contracting piece-rate workers and Handicrafts/hand-stitching workers were pre-dominating whereas very interesting and uncommon clusters were Karchupi and Chumki setting and Broom Making. During the study, these clusters were found in various city corporation areas; for example at : Rayer Bazar, Mohammadpur, Gandaria, Shyamoli/Agargaon area, Baonia Badh slum, Mugdapara and other low income and slum areas in Dhaka city.
- The study reveals that very common cluster of HBWs in Jamalpur

municipal/urban area were Handicrafts/Hand stitching, Tailoring/Sewing Nakshikatha, Stitch Designing on different types of cloths like Saree, Three Pieces, Panjabee, Bed Sheets, Wall Cloths etc; producing bamboo goods like basket making and other domestic tools. The HB clusters were available at Mia Bari, Jigatola, College Road, Koltapara and many other localities in Jamalpur municipal/urban area.

- In Tangail, the picture is different since most of the HBWs were engaged in handloom/weaving. The second visible cluster in Tangail was pottery workers while bidi workers, chumki/karchupi setters and handicrafts HBWs were also visible. During the study these common clusters were found in different municipal/urban areas namely: Kagmara, Palpara, Enayetpur, Bashak para and Adi Tangail.

### Demographics, Life and Livelihood

- The study reveals that almost all the HBWs are from poor and underprivileged families. About 16% respondents said that their monthly family income was less than BDT 2500 while the highest number of the respondents (28.6%) said that their family income was between BDT 2500-5000.
- It is found from the study that 33.3% HBWs had no education whereas only 9.5% had literacy (below primary level education), 15.9% had primary education and 27% had below secondary level of education. Only 14% respondents had higher secondary level of education and there were no graduate or post graduate HBWs among the respondents.
- The study reveals that the city HBWs had to suffer much from miserable housing condition since about 75% used to live in Tin-shed houses and 5% in thatched houses located at messy environment having no arrangement for ventilation. Most of the city HBWs are deprived of basic citizen services like water supply (only 32% have) and sanitation, legal electric connection, and gas (only 38% have).

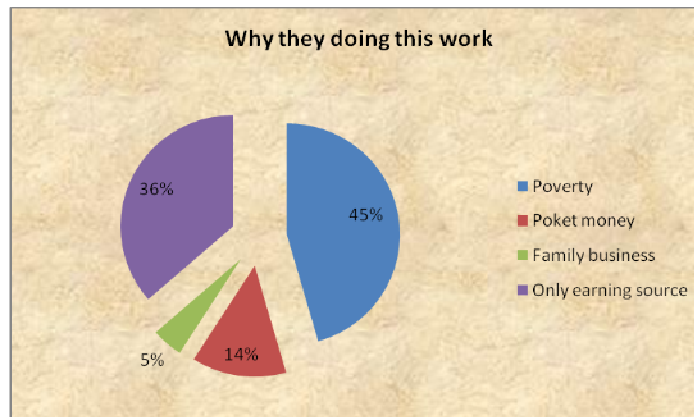


- The study shows that almost all the HBWs were engaged in the HB profession for addressing their family needs mostly. The major areas of expenditure from the earnings of the HB profession were:

- Buying food (78%)
  - Cloth (62%)
  - Children's education (57%)
  - Shelter (32%)
  - Medical treatment (32%)
- The study also reveals that HBW's family income was too insufficient to meet up their family needs properly. Only 11% said that their income was adequate to meet up the demands of the family while 60% said that they could meet the same moderately and 27% said it barely.

### **Work and Remuneration**

- It is revealed from the study that 43% of the respondents had to work 2-5 hours a day while 28.5% used to work 6-9 hours a day while 16% worked 10-12 hours and 13% used to work 13-16 hours a day for their job. It is a clear indication that most of the HBWs give equal or more time in many cases than that of the employees working in the formal sectors. The FGD participants said that their payment/wage was very low in comparison with their effort and time. They also pointed out that most of their fellows working in the formal sectors used to get double or triple amount of salary for the same level of effort. They mentioned that since there is no policy of the payment at national or local level for the wage determination of the HBWs, they are being continuously deprived of their rightful wages and other job facilities. "Even the cost of the electricity and house rent is not covered in our payment or wage though we have to spend electricity and use space for the production, the piece rate FGD participants said".
- The study reveals that almost all of the respondents (90%) had no training on their HB work. In particular, the pottery workers, Handloom/weaving workers, Bidi and Bamboo workers did not undergo any training and they had learned their profession through practicing with the senior members of their families.
- The study shows that about 56% respondents had to face some sorts of problems in their profession in the forms of harassment in getting payment/wage and exploitation by intermediaries. The FGD participants said that they had to face tremendous problems in work since the intermediaries/middlemen had an inborn attitude of getting the larger profit just for having communication and link-up with the big shops and companies/buyers. Some of the FGD participants said that they had to face some problems in getting the right wage in right time.



- The wage of the piece rate workers is much lower than that of the own account HB workers. The FGD participants at Kagmara in Tangail mentioned that there was no gender discrimination in their profession but their wage was very low. The middleman who managed work for them used to make a huge profit, they said. However, the wage/profit depends on the nature of profession greatly. The own account FGD participants engaged in bamboo work said their profit was too poor to have two meals a day. One of the FGD participants Rokeya said, “If we do not work hard, we will die.”
- The FGD participants engaged in pottery work told that they were engaged in very laborious job which took both the time, hard labour and much concentration. Intensive care was necessary for all the stages of producing earthen goods. That’s why; the artists of this profession had no time for taking rest. They had to work even in sickness as the raw materials might be spoiled (i.e. costly earth is spoiled and washed away if it rained). But their profit from the business was too little to survive in the present market.
- The study reveals that most of the piece-rate HB workers were not provided with travel allowance by the vendors and they were bound to communicate with their vendors or own account workers/micro-entrepreneurs going on foot.

### **State of Occupational Health, Hazard and Security Measures**

- The study shows that occupational health problems were very common among the HBWs in all the clusters covered in the study since 92% of the respondents had mentioned about that. Of the respondents 27.6% had headache while 50% had irritation in eyes, 69% had back pain and 24% had to face other problems. The respondents were allowed to mention more than one health problems. Apart from these, some respondents mentioned that they had other problems: pain the whole body, pain in the joints, coughing, respiratory problems etc.
- The FGD participants engaged in cleaning hair had much more serious health problems which include: coughing, frequent fever, wrist pain, snoring nose, headache, breathing problem and severe respiratory complexities due to the dust particles. The FGD participants in Dhaka who were mostly engaged in sticker cutting, pasting and garments finishing work said, “We can’t go to doctor for poverty so we had to depend on dispensary”.

- It is revealed from the study that 36.5% respondents used machines for production. Among the users of the machine 52.2% said that the machines were risky for them. Only 12.7% respondents said that they had insurance covering accident and children's education.
- The study reveals that there were very limited health care facilities for the HBWs as usual as other citizens from the government hospitals/health centres and NGO-run clinics.

### **Supports and Cooperation**

- The study reveals that almost all of the HBWs were unorganized in the three districts. Only 25% respondents had organizations while 75% were out of that.
- The study reveals that 67% HBWs were supported neither by any Government nor any Non Government Organization or Institutions. Of the respondents having own account HBW, 79% had to manage financial resources from their own savings to run the business since they did not get financial assistance from any organization or individuals. However, some of the money lending organizations/individuals used to provide them with loan facilities at high interest rate.
- The policy of service providing agencies i.e. Bangladesh Power Development Board (BPDB) and its two supporting companies: Dhaka Power Distribution Company (DPDC) and Dhaka Electric Supply Company (DESCO), Titas Gas Transmission and Distribution Company Ltd., Dhaka City Corporation (DCC) and Water and Sanitation Authority (WASA) do not cover the slum dwellers as it should be. The reason behind this is that most of the city slums do not have appropriate documents of land ownership, holding number and design of housing plan approved by Rajdhani Unnayan Katripakhya (RAJUK).
- The study reveals that the main supports of the HBWs were mainly their family members. The study reveals that about 82.5% respondents were helped by the family members while the remaining respondents mentioned of the assistance they usually got from the laborers, relatives and others.

### **Empowerment and Socio- Economic Status**

- The study reveals that almost all the HBWs irrespective of their professions used to lead a miserable life since their income was very poor. Of the respondents, about 86% said, their income was either below BDT 1,000 or between BDT 1000-5000.
- It is found that most of the HBWs (60%) had to depend either on their husbands or parents for taking decision. It means that they could not attain the ability of spending money independently even having capability to earn the same. The study also reveals that about 59% respondents were influenced by their husbands in taking any decision while about 24% of the HBWs were influenced by their parents and families in their decision making process.
- Almost all the HBWs 97% mentioned that the community people honored and

treated them goodly. However, 51% respondents mentioned that they were not invited to any social program like religious gathering, celebration of national days, sports program, cultural program etc. Almost all the respondents 87% mentioned that they were not called by the members/chairman/councilors in any Salish (meeting for settling disputes).

### **Health and Sanitation**

- The study shows that health care facilities for the HBWs were very insufficient in all the urban/municipal areas covered in the study. Only 25% of the respondents said that they had health care facilities in their areas at low cost while the overwhelming majority (75%) was deprived of the same.
- The study shows that 90.5% respondents knew about practices of personal hygiene. In spite of tremendous govt. and non-govt. campaign for using sanitary latrines, 19% respondents had no such facilities during the study. Most of the respondents (68.3%) mentioned that the drains in their localities were not cleaned regularly.
- The study reveals almost similar picture in the case of disposal of waste. Most of the respondents (63.5%) said that the waste was not disposed from their localities.
- It is found from the study that almost all the HBWs (84%) covered in the study could not avail balanced diet/nutritious food (egg, dal, meat, milk, fish etc) regularly. The FGD participants said that they had to suffer a lot to maintain their family let alone avail good and nutritious food.

### **Needs, Social Protection and Suggestions**

- The study shows that most of the respondents (75%) had no emergency fund to face disaster or crisis situation though various forms of natural disasters are common phenomena in Bangladesh. However, 55.6% respondents had some sources of financial support from friends, relatives and neighbors in time of needs/emergencies while 44.4% had no such sources. The study reveals that about 87% respondents did not get any type of support from the government in times of emergencies while only 13% got loan facilities from the government bank. It is mention-worthy that Bangladesh Krishi (agricultural) Bank (BKB) provides the farmers and micro-entrepreneurs with some sorts of loan at low rate. It is also found from the study that the HBWs did not get any mentionable support even from the NGOs in times of emergencies i.e. accidents, disaster etc. while only a small fraction of respondents (21%) got loan from some of the NGOs. It is found from the study that the money lending agencies/NGO used to charge the loanee differently. The rate of interest was between 25-35%.
- Regarding the storage for preserving the finished goods/products properly, 65% respondents informed that they had such facilities while 35% had no the same. However, the quality of the store room/place was found inadequate, poor and inappropriate. The respondents having no storage capacity mentioned some problems for lack of the same resource. Of the respondents (having no such facility), 59% said that their products got damaged while 36.4% mentioned that

they had to face difficulty in preserving the finished goods. The FGD participants said that some owners/buyers did not want to take the damped or damaged products and in that case the HBWs particularly the piece rate ones had to compensate accordingly.

- The study reveals that most of the respondents needed financial assistance particularly the interest free loan facilities for their overall development. About 78% respondents mentioned that they needed economic/financial assistance while 52.4% mentioned that they needed support for their children's education, 32% needed assistance in developing their houses, 33.3% needed medical facilities at their locality, 10% needed own land while a trifling number of respondents needed store room and training for their professional and enterprise development. Here, the respondents mentioned more than one need for which the distribution of the needs overlapped.

### **Issues and Needs of the HBWs**

The needs of different clusters have been understood from the Focus Group Discussions too. The major needs of different types of HB clusters include:

#### **Own Account HBWs**

- i. Proper marketing of the products and getting right price
- i. Networking and liaison with the wholesaler/big shops and companies
- ii. Forming network and building relationship with the like-minded organizations, associations or cooperatives
- iii. Training on marketing, advertising, publicity, public relations, management and leadership to build up capacity in marketing and sales promotion
- iv. Training on human /workers' rights and existing labour laws practiced in both home and abroad
- v. Financial support especially interest free loans from the banks or NGO
- vi. Building a grand alliance with other own account HBWs
- vii. Skilled HBWs and manpower
- viii. Show rooms in big and bustling city points
- ix. Assistance and cooperation in any emergency situation especially in disaster/accident or business recession
- x. Counseling and consultation for improving business
- xi. Proper storage facilities of the product/raw materials
- xii. Basic education and life skill training for those having no education(mid-aged women HBWs engaged in pottery, handloom/weaving in Palpara, Enayetpur

and Bashakpara, Adi Tangail, Tangail; and HBWs engaged in Bamboo work at Koltapara in Jamalpur need such basic/adult education and training immediately since most of them had no education)

- xiii. Facing the challenge of the demand of the days and surviving in competition with the big companies
- xiv. Sharing of knowledge and information on the product, business, market and other relevant issues
- xv. Authoritative/governmental care and assistance from different NGOs and institutions/individuals
- xvi. Access to raw materials at low cost from nearby markets

### **Piece Rate / Sub-contracting piece rate HBWs**

- i. Appropriate wage for HBW and being covered under a national level policy/legal framework having trade union rights
- ii. Proper organization for addressing the issues of rightful wage, exploitation of the middlemen/vendor, managing work and developing skill
- iii. Life-skill training and basic education on life related issues, human/workers rights, social development and income generation activities
- iv. Availability of work all through a year
- v. Fulfilling basic human needs, i.e. food, shelter, education, health care, cloths and recreation
- vi. Ensuring access to basic citizen services like electricity, gas, water and sanitation, health care facilities etc.
- vii. Financial support in emergency like disaster, accident or inability of work by the earning member of the family
- viii. Medical treatment at low cost, free schooling of the children and access to nutritious food
- ix. Appropriate social status and participation in development work, socio-economic and cultural affairs and events
- x. Empowerment in terms of capacity building in taking decision, searching for job/work and dealing with personal, familial and other issues independently
- xi. Financial assistance, advocacy and training for initiating own business
- xii. Direct link-up with the big shop/companies/factories to avoid exploitation of the middlemen/vendors

xiii. Machinery support when, where and as necessary.

Like other developing countries, informal sector dominates the national economy of Bangladesh. The labour force survey shows that about 37.2 million people were involved in this sector in 2005-2006. But ironically, the informal sectors workers are not covered by the labour laws through they constitute 80% of the total work force. Thus the informal sector workers do not enjoy legal and social protection. Many informal entrepreneurs operate their business semi-legally or illegally because the regulatory environment is too costly, too cumbersome or simply non-existent. A study of current business laws and regulations makes it evident that poor informal entrepreneurs cannot easily be brought within the existing legal framework of the country since it is troublesome and complex for the poor informal sector workers and entrepreneurs. As per the law all businesses need to obtain a trade license from the appropriate authority i.e. city or Municipal Corporation or other local authority which is very difficult for to manage for the informal sector workers or entrepreneurs since most of them are not well educated and informed of the procedure. Apart from these the business laws have also some formalities like registering with the Registrar of Joint Stock Companies, or with the Directorate of Cooperatives, obtaining a tax identification number (TIN) from the National Board of Revenue (for incorporated companies this requirement is compulsory), obtaining an environmental clearance certificate from the Department of Environment of the Ministry of Environment and Forests etc. which are not easily understandable to the millions of the aforesaid workers due to lack of education, information and cooperation from the authorities concerned with all these formalities.

Though the informal sector workers and entrepreneurs contribute to our national economy widely through their active participation, there is no trade union or effective welfare organizations who can bargain and negotiate with the government and concern organs of the government for their overall betterment. The Labor Law Act passed in 2006 did not cover the huge folk of workers at grassroots and informal economic sectors. Based on information available till date, the informal sector workers and small scale entrepreneurs do not have any active association or liaison with the main stream trade union federations available in the country. Therefore, their rights and privileges are not covered in the trade union movements in the country. In order to get the benefits of various measures informal sector should organize themselves. Trade unions and other voluntary organizations including NGOs need to take active role and help informal small scale entrepreneurs/workers to form organizations by providing counseling and guidelines.

From the study, followings have been identified as the barriers of the home based workers.

## Obstacles & Barriers

Legal	Social	Economic
No identity/ appointment card/letter	Family/religious/social barrier for the women	Wage is not determined
No right to form Trade Union and bargaining	Barriers/non cooperation from the employers / colleague/family	No minimum wage is determined
No working hour	Political barriers	No work, no pay
No specific employer	Misconduct and harassment of employers/contractors/vendors	No guarantee of wage
No Leave/entertainment/ leisure opportunity	No Social declaration or social pride / respect for the work	Wage discrimination /no equal wage for same work
No written specific job condition	Influence by the powerful/ dignity of the society	No health care facilities / security
Do not cover the definition of worker	No place for gathering (meeting / discussion)	No Social Security system
No right to go to the labour court		
No legal definition of the Informal sector		

In order to address the aforesaid issues, barriers and needs of the HBWs, Government should play key role in formulating a national level comprehensive policy for the HBWs. Apart from these, the government should revise the Labour Act Law 2006 and place the issues of the HBWs appropriately in the law. Above all, the HBWs should have the rights to form trade unions to deal with their problems.

The government should undertake the following measures for the overall welfare of the HBWs in the country:

- i. extending basic citizen services to the HBWs to meet up their basic human needs
- ii. introducing new and innovative income generation activities for the HBWs
- iii. supporting with training, life-skill development and financial assistance in running independent business
- iv. reinforcing social safety-net activities, particularly for the HBWs
- v. introducing 'quota facilities' for the HBWs in the vocational training institutes

- vi. introducing emergency compensation package for the own account HBWs
- vii. providing the piece rate HBWs with interest free loan under ‘SME package’ to launch independent business. Bangladesh Agricultural Bank can implement such package.

The Non-Government/Development Organizations should initiate some separate programmes for building capacity of the HBWs so that they can organize properly and be aware of their rights. The organizations may arrange training, provide with advocacy and counseling, and show proper path-ways of marketing the products of the HBWs. The development organizations/NGOs can intervene in the following areas:

- i. raising awareness among the HBWs
- ii. running adult literacy and basic education programme for the HBWs
- iii. organizing the HBWs properly and establishing their rightful status in the society
- iv. empowering the women HBWs in terms of capacity building, decision making and participating in development work
- v. improving the work environment and skills through advocacy programme
- vi. lobbying for formulating a comprehensive national policy for the HBWs
- vii. attaining appropriate legal coverage etc.

The HomeNet South Asia (HNSA), being the single largest non-profit organization working with the HBWs in the South Asian Region has many opportunities to organize the scattered HBWs especially in the urban areas. With a view to doing this, HNSA should form network/alliance with the like-minded organizations working with the HBWs or having potentials to work in the fields. The objectives of such networking should be to form a grand platform of campaigning for attaining the basic rights of the HBWs. The proposed network will campaign for formulating a national policy and legal framework for the HBWs which would cover occupational health hazards, social safety-net programmes, and minimum wage structure and job facilities with trade union rights for the HBWs.

The HNSA should undertake some immediate interventions to initiate adult literacy and basic education programs particularly in Enayetpur and Bashakpara in Tangail where the HBWs are deprived of basic education and literacy. Without literacy and basic education, the HBWs will not be able to come under any organization or network properly or understand their life and rights. Similar program should be initiated in Koltapara, Jamalpur where the HB bamboo workers are in the worst situation in terms of education, training and financial cooperation. The HNSA may initiate such programs in partnership with local HB organizations. One of the priorities of interventions of HNSA in Bangladesh should be arranging some sorts of

training on marketing, public relations and management so that the own account HBWs can market their products properly.

The HNSA, through proper network, should lobby for managing jobs for the piece rate and sub-contracting piece-rate workers throughout the year. One of the important mandates of the HNSA campaigns should be advocacy for rightful wages for the home-based work. Connecting the HBWs with the big shops, showrooms, companies, buyers or factories, wholesalers and shopping malls both in home and abroad should be a significant strategy for promoting marketing needs of the own account HBWs. The HNSA's local chapter in Bangladesh should form a network and relationship with the civil society members, human rights defenders, policy makers, journalists, development workers and professionals. The proposed 'citizen/civil society network' will help forming a platform of campaign to achieve the rights of the HBWs particularly in lobbying with the appropriate authority to formulate a national level policy. A comprehensive strategic communication and networking plan should be formulated in this regard.

## **Chapter-One**

### **Background and Introduction to the Study**

#### **1.1 Background and Objectives**

HomeNet South Asia is a network organization of women home based workers promoted by UNIFEM and SEWA. It was set up after the Kathmandu Declaration, formulated in an international conference convened in Nepal in year 2000. The formal launching of HomeNet South Asia was held on January 17, 2007 in the Conference “Women Work Poverty Policy Conference on Home Based Workers of South Asia”. In South Asia there are about 50 million home based workers, out of whom approximately 80% are women. The Asia region is a key area for organizing home based workers due to their high number and a strong history of successfully organizing these workers in many parts of the region. Home Net South Asia is the sub regional network, and members of HomeNet South Asia are national (country) networks of home based workers. These have been expanded in India, Sri Lanka, Pakistan, Nepal and Bangladesh, and the networks developed in these countries include HomeNet Bangladesh, HomeNet India, HomeNet Nepal, HomeNet Pakistan and HomeNet Sri Lanka. In the future more national networks may be added, drawing from other countries in South Asia. The process of forming a national network often begins with one focal organization that works with other home based workers’ organizations in the country, resulting over time in the establishment of a national network that can help provide information and services to home based workers in the country.

#### **Objectives of HomeNet South Asia**

- i. Make visible home based workers and their issues
- ii. Advocate for National Policies for home based workers in each country
- iii. Strengthen the grass roots and particularly the membership-based organizations of home based workers in each country.
- iv. Create and strengthen the South Asia network of home based workers and their organizations

HomeNet Bangladesh (HNB) is the accomplishment of registered home worker-based organizations who are devoted to strengthen the network and market the products within the country or outside the country through Bangladesh Home workers Women Association (BHWA). HNB with the collaboration of Home- Net South Asia, HomeNet India, HomeNet Nepal, HomeNet Pakistan and HomeNet Sri Lanka are making efforts to sort out the status of social protection, condition of occupational health and safety of HBWs in each country - along with their quality product marketing through the direct

participation of HBWs both in the country, regional and international context. There are eight coordinators in eight regions in Bangladesh; they coordinate to the network organization and coordinate to the focal head of the HNB and the coordinator of HNB. There are 107 total members' organizations HNB; 6839 total HBWs in the urban area under HNB; 7972 total HBWs in the rural area under HNB; 14661 total HBWs under HNB; and 30,000,000 (approx.) total unorganized HBWs.

### **Principal Objectives of the Study**

- 1) Identify home based workers in 3 cities- Dhaka, Jamalpur, and Tangail
- 2) Identify groups/organizations working with home based workers:
- 3) Explore simultaneously in each city about Municipality regarding the city policies

### **1.2. Rationale**

The world's cities are exploding, and by the year 2030, the proportion of urban dwellers is expected to be 61% of the world's population. Currently, the proportion is pushing the halfway mark. The highest urban growth rates are occurring in cities in Asia and Africa. The poor are the fastest growing segment of urban populations, living mainly in slums and squatter settlements. The Asia/Near East Region (ANE) contains 60% of the world's slums, which in absolute numbers represents about 550 million slum dwellers.

Under the inclusive city programme we want to identify the home based workers dwelling in urban areas for earning livelihood and better life. We would like to understand the issues of urban home based workers around the livelihood and housing. How urbanization has affected their livelihood in constructive or destructive manner, study should reflect it. Home is the work place for home based workers-then how prevailing urban condition are playing role in their livelihood for better earning. How local municipalities have developed schemes for the urban poor people to access better services and basic amenities.

### **1.3. Duration of the Study**

The study was conducted during July-August 2010. During the timeline, the research team visited the urban areas particularly the municipal areas of Jamalpur and Tangail District as well as the city corporation area of Dhaka mega city. During the study period, almost everyday' development was shared with HNSA and its local chapter HomeNet Bangladesh coordinator. The ultimate study outputs are three detailed reports on the followings:

- a) Report on "Identification of home based workers"
- b) Report on "Organizations working for home based workers"
- c) Report on "Schemes and city polices for poor urban people"

#### 1.4. Geographic Coverage of the study

The study was conducted in the urban areas of three districts: Dhaka, Tangail and Jamalpur of Dhaka division. The municipal areas of Jamalpur and Tangail districts as well as the city corporation area of Dhaka District were covered in the study since the ‘urban areas’ mean municipal and city corporation.

#### 1.5. Introduction to Three Districts

##### 1.5. a. An introduction to Dhaka District

At present Dhaka is a mega city having more than 15 million people roughly. There are more than two thousand slums, squat and low income areas where several million people live. As per the data available from the population census conducted by Bangladesh Bureau of statistics (BBS) in 2001, the city corporation area of Dhaka had covered 153.84 Square Kilometres (sq) whereas the same study shows that the total area of the city was 1459.56 sq. km. According to the survey the city population was 5333571 of which the male was 3025395 and female was 2308176, but the total population of the Dhaka district was 8511228 in 2001. Among this 1573574 (22.77%) were engaged in house-hold work though there is no clear mention about the types of work. However, it is perceived that a large part of the population was engaged in some forms of home-based works.



Location of Dhaka in the Bangladesh Map

The BBS survey shows that there were 124524 Jhupri (shelter made of polythene/sheets and bamboo sticks), 517190 Kutcha, 479906 Semi pukka and 544561 pukka houses in

2001. Most of the people used to live in the poor and low income areas where Jhupri, Kutcha, and semi pukka houses were situated. The survey also revealed that out of 1666181 dwelling places/house, only 552630 were owned while rented houses were 1030959 and the rent free were 82592 houses.

During the study period, the research team found some common forms of HBWs in various localities i.e. lower income areas, squatters and slums which include: Block and Boutique, Chumki and Karchupi, Garments sub-contract finishing work, Handicrafts/Hand Stitch, Broom making, Tailoring and sewing. Among them the Garments sub-contracting piece-rate workers and Handicrafts/hand-stitching workers were pre-dominating whereas very interesting and uncommon clusters were Karchupi, Chumki setting (setting stones, bids, jadi, chumki and different designs commonly on the upper part of the lady's shoes and cloths) and Broom making.

### **1.5. b. An introduction to Jamalpur District**

Jamalpur District is situated in Dhaka Division. The main Jamalpur town consists of 12 wards and 80 mahallas. The municipality was established in 1869. The area of Jamalpur district is about 2032 sq.km. whereas the municipal(paurashava) area is 136 sq.km. As per the census conducted by BBS, total population of the district was 21,07,209 whereas the 1 population was about 3 lacs(0.3 million) in the municipal areas with almost similar distribution of male and female. The report also showed that there were 4,81,235 households in the district while the number of the household was 67,746 in the urban municipal area.

The literacy rate was 31.80% in 2001 in Jamalpur District while it was 45.88% in the urban areas and 46.64% was in the municipal area. The report showed that the females were somewhat lagging behind than the male in terms of getting education.

The BBS survey showed that there were 46,462 Jhupri (shelter made of polythene/sheets and bamboo sticks), 4, 09,211 Kutcha, 479906 Semi pukka and 16,319 semi-pukka houses in Jamalpur district in 2001. Most of the people used to live in the poor and low income areas where Jhupri, Kutcha, and Semi pukka houses were situated. The survey also revealed that out of 4, 78,058 dwelling places/house, 4,49, 887 were owned while rented houses were 10, 319 and the rent free were 17,852 . Almost all the people used tube-well water. But it is note-worthy that out of 4, 78,058 dwelling places, only 93, 080 dwellings had sanitary latrines/toilet facilities.



Location of Jamalpur in Bangladesh map

As per the census, there were 527519 household workers in the district which was the largest cluster of all the professions engaged in economic activities. It is thought that majority of this cluster was engaged in some forms of HBW. The second largest cluster was 'agriculture' in which 3,90,989 people were engaged.

The study revealed that out of 21 respondents interviewed in Jamalpur, 16 were engaged in Handicrafts/Hand stitch and Tailoring/Sewing Nakshikatha and other designs on different types of cloths while there were only 04 HBWs engaged in Bamboo work.

### **1.5.c. An introduction to Tangail District**

Tangail is a district in central region of Bangladesh under Dhaka Division. The area of Tangail district is about 3375 sq.km. whereas the municipal (paurashava) area is 147.84 sq.km. As per the census conducted by BBS in 2001, total population of the district was 32,90,696 whereas the municipal population was about 4 lacs(0.4 million) with almost similar distribution of male and female. The report also showed that there were 7,23,111 households in the district while the number of the household was 77,643 in the municipal area.

The literacy rate of the people in the district was 40.46% in 2001 while it was 55.69% in the urban areas and 54.45% was in the municipal area. The report showed that the females were somewhat lagging behind than the male in terms of getting education.

The BBS survey showed that there were 39,130 Jhupri (shelter made of polythene/sheets and bamboo sticks), 6, 45,686 Kutcha, 22,220 Semi pukka and 9821 pukka houses in Tangail District 2001. Most of the people used to live in the poor and low income areas where Jhupri, Kutcha, and Semi pukka houses were situated.

The survey also revealed that out of 7, 16,857 dwelling places/house, 6, 79,894 were owned while rented houses were 18,635 and the rent free were 18,328. Almost all the people used tube-well water. But it is note-worthy that out of 7, 16,857 dwelling places, only 2, 83,617 dwellings had sanitary latrines/toilet facilities.

As per the census, there were 8, 35,758 household workers in the district which was the largest cluster of all the professions engaged in economic activities. It is thought that a significant fraction of this cluster is engaged in some sort of HBWs. The second largest cluster was 'agriculture' in which 5, 59,129 people were engaged.



Location of Tangail in Bangladesh Map

While in the field investigation in urban Tangail, it was found that most of the HBWs were engaged in handloom/weaving (11 out of 21) in the municipal area while the second visible cluster was pottery work. However, bidi workers, chumki /karchupi setters and handicrafts HBWs were also visible.

### **1.6. Justification of the selection of three districts**

The data and information presented above shows that Dhaka is a mammoth city having a large population, area and diversity. Since it is the capital of Bangladesh, people from different regions with multi-dimensional professions, skills and lifestyle come and live here years after years. Since the principal objective of the study was to know and make visible the common and uncommon clusters of HBWs in the urban city/areas; Dhaka should come as the biggest city in the country. Moreover, being the capital of Bangladesh it covers the highest urban areas in the county.

The BBS study (described earlier) showed that the house-hold workers had formed the highest cluster in Jamalpur District of which the HBWs are a major part. It is believed that it is the single most district in the country having a HBW economy especially for its uniqueness in Nakshi Katha and multi-dimensional hand stitches. Almost all of the families in the urban and semi-urban areas of Jamalpur are engaged in this profession for more than two decades. The reasons behind this are very clear. According to the development workers, social and political leaders, and HBWs organizers; Jamalpur was thoroughly deprived of getting mills and factories due to have a considerable distance from the capital city and lower marshy landscape. Most of the male members of the families had to work in agricultural land/farm which was frequently hampered by one of the biggest rivers in the country 'Bhramaputra' as Jamalpur stand on the bank of this river. Besides, the farmers did not get expected crops from their sandy soil. In this backdrop a few organizations especially 'Ayesha Abed Foundation' started some forms of enterprise with the poor women. They got very good responses from the community in the 1980s and expanded their hand-stitch and nakshikatha projects in some other parts of the adjacent regions too. Thus, a number of unemployed women got training on it and got involved professionally. Today, the picture is that almost all the families in Jamlapur urban and semi-urban areas are engaged in some sort of HBWs. So, from this view point, Jamalpur was selected as a study area.

Tangail is traditionally famous for handloom, pottery and handicrafts. The Saree of Tangail loom is very popular and familiar not only in home but also abroad. The two visible clusters of HBW i.e. handloom and pottery art always attract attention of the other parts of the country. A huge number of women and men are thoroughly engaged in these HBWs which they got from their ancestors. For this, Tangail was also selected for the study.

## **Chapter: Two**

### **Methodology of the Study**

The study was conducted applying mixed methods of social research which included both the quantitative and qualitative approaches. Followings are the methods used for conducting the study:

#### **2.1. Document Study and Literature Review**

Relevant documents on HBWs particularly their definitions and common clusters especially in the urban areas were collected and gone through to extract significant and relevant information to feed into the main study especially in designing instruments and guidelines for conducting Focus Group Discussions (FGD) and In-depth Interviews. Moreover, service policies of the municipals areas, relevant documents on projects and schemes were also collected and reviewed accordingly.

#### **2.2. In-depth Interviews**

A total of 63 (21 in each of the three districts' urban areas) in-depth interviews were conducted with the primary stakeholders (Home-Based Workers of different common and uncommon clusters). They included mainly three-types of HBWs:

- a. Piece Rate HBWs
- b. Own Account HBWs
- c. Sub-contracting Piece-rate HBWs (very common cluster especially in Dhaka city engaged in sub-contracting garments finishing works).

A well-structured questionnaire which was both quantitative and qualitative in nature was used to know the issues and overall condition of the HBWs in the aforesaid urban areas of the three districts. The questionnaire was developed in consultation with the experts of Hone-Net South Asia (HNSA) and Development Consultant and Global Compliance Initiative (DCGCI).

#### **2.3. Focus Group Discussions (FGD)**

A total of 11 Focus Group Discussions (FGD) were conducted to know the practical/basic human needs of the HBWs, their issues, problems and prospects. A checklist/guideline was prepared for conducting the FGD moderated by the experienced moderator(s) in the team. Research associates assisted the moderator in the FGD sessions properly in recording information. The moderator then prepared the report on the notes taken. Supplementary information was considered from the taped statements or voices of the participants. The following tables show the particulars of the FGD location, number of the participants, types of the HB profession etc.

**a. The FGDs with Own Account Workers**

<i>Name of the Clusters</i>	<i>Number of the FGDs</i>	<i>Location</i>	<i>Type</i>	<i>Number of the Participants</i>
Pottery Workers	01	Enaetpur, Tangail	Own Account	07
Hand-Stitch/Handicrafts & Tailoring	01	Jigatola, Jamalpur	Own Account	04
Bamboo craft/ Work	01	Koltapara, Jamalpur	Own Account	10
Handloom worker	01	Adi Tangail(Bashak Para), Tangail	Own Account	08

**Demographic Information on the aforesaid FGD participants**

<i>Age Group</i>	<i>Level of Education</i>	<i>Average Income (BDT)</i>	<i>Monthly</i>
Below 20 years	No Education	1000-3000	10
20-30 Years	Primary Education	4000-6000	08
30-40 Years	Secondary School	7000-9000	04
40-50 years	Higher Secondary	10000-12000	02
50-60 Years	Graduation and above	13000-15000	01
Above 60 years		Above 15000	04

**b. The FGDs with Piece Rate Workers**

<i>Name of the Clusters</i>	<i>Number of the FGDs</i>	<i>Location</i>	<i>Type</i>	<i>Number of the Participants</i>
Bidi Workers	01	Enayetpur, Tangail	Piece Rate	05
Chumki Setting & Hand Stitching	01	Mugdapara, Dhaka	Do	06
Nakshikatha/Hand stitching	01	Jigatola	Do	08
Hand stitch/Handicrafts	01	Jamalpur Sadar(TNO Office)	Do	11
Handicrafts/Hand stitching	01	Kagmara, Tangail	Do	06

## Demographic Information on the aforesaid FGD participants

<i>Age Group</i>	<i>Level of Education</i>	<i>Average Monthly Income (BDT)</i>
Below 20 years	07	No Education 04 BDT 1000-2000 26
20-30 Years	20	Primary Education 11 BDT 2100-3000 10
30-40 Years	07	Secondary School 18 BDT 31,00- 00 4000
40-50 years	02	Higher Secondary 03 -----
50-60 Years	00	Graduation and above 00 -----
Above 60 years	00	-----

### c. The FGDs with Sub-contracting HBWs

Name of the Clusters	Number of the FGDs	Location	Type	Number of the Participants
Garments Rate finishing workers	Piece 01	Kazi office, Shyamoli	Piece Rate subcontracting workers	06
Hair cleaning	01	Baonia Badh, Mirpur, Dhaka	Monthly salary basis	18

### Demographic Information on the aforesaid FGD participants

Age Group	Level of Education	Average Income (BDT)	Monthly		
Below 20 Years	10	No Education	17	1000-3000	24
20-30 Years	01	Primary Education	06	4000-6000	00
30-40 Years	09	Secondary School	01	7000-9000	00
40-50 years	04	Higher Secondary		10000-12000	00
50-60 Years	-----	Graduation and above		13000-15000	00
Above 60 years	-----			Above 15000	00

### 2.4. Case-study

A total of 15 case studies on the HBWs irrespective of age, profession and locality were done, 05 in each of the districts. The case studies were carried out to get the HBWs issues as panoramic view from the micro-level approaches. The case studies had helped us to understand and analyze the issues of the HBWs engaged in different professions and the role of the different stakeholders.

## **2.5. Interviews/Meetings & Formal and Informal Group Discussions**

A total of 07 meetings with the concerned stakeholders i.e. City Officials, NGO/development workers and City Mayors and Journalists were held. Through the interviews, information was gathered on the dynamic life of the city HBWs especially in Dhaka city. Moreover, information on available city policies, schemes and projects was also gathered and analyzed.

## **2.6. Implementation Approaches**

### **a. Holding Consultation Meeting and Developing Questionnaire**

Prior to commencing the survey, a consultation meeting with the relevant experts including the representative of HomeNet South Asia (HNB) was held. After that, the core research team developed the study instruments (questionnaire for In-depth Interviews, FGD and Case Study guidelines which focused on:

- a. Living Condition and Livelihood of the HBWs
- b. Work and remuneration structure of the HBWs
- c. Occupational Hazards and Security Measures of them
- d. Supports and Cooperation they should/get
- e. Empowerment and Socio- Economic Status of HBWs
- f. Health and Sanitation
- g. Needs, Social Protection and Suggestions

The questionnaire was framed both in English and Bangla through rigorous exercising and consultation with the HNSA and HNB.

While framing the questionnaire, the following things were taken into consideration:

- Does the questionnaire cover the objectives of the study adequately and comprehensively?
- Is the questionnaire valid and reliable to understand the aforesaid issues? Appropriateness of open-ended and close-ended questions?
- Ease-of-use of physical layout of questionnaire?

### **b. Hiring, Orienting and Forming Survey Team**

A total of 07 junior researchers/field interviewers (04 male + 03 female) were hired and oriented on the objectives of the study, instrument and respondent criteria. A three day orientation was arranged for them.

### **c. Field Testing (Piloting) Survey Instrument**

To test the instrument a pilot survey was conducted on 5% of the total respondents to:

- test the relevance of structure and terminology used,
- estimate the time required in completing an interview
- examine the ability of the respondents and moderators/interviewers to understand the questions;
- find out the reaction of the respondents in answering the questions,
- examine the ability of the field enumerators to elicit the desired answers and determine the extent and nature of training required;
- determine skip pattern in the questionnaire and prepare detailed field study plan.

### **d. Preparing and distributing Data Collection Matrix**

A data collection matrix depicting name of the community (Mahalla, Municipal and City Areas), criteria/demographic characteristics of the specific sample and number of sample was prepared and distributed among the junior researchers so that target samples were approached and covered. The whole team was led by the Lead Researcher.

### **e. Daily Reporting to HNSA**

The update of everyday work was shared with HNSA and HNB.

### **f. Supervising and Quality Controlling**

The whole team was led by the Lead Researcher who ensured quality in every phase of data collection, processing and analyzing.

### **g. Photo-Documentation**

A rigorous photo documentation of interviewing, conducting FGD, meeting and community picture was carried out as and where possible. In order to do this, two digital cameras were in the research team.

### **h. Developing Data Entry Frame & Data Entry**

To carry out the entire study timely, the data entry frame was developed just after studying the nature of the raw data coming from the field. Two data entry operators under constant supervision of an experienced statistician and research team put the data into the frame developed in SPSS (Statistical Package for Social Science) program. The guidelines and codebook was prepared and maintained by the research team.

#### **i. Data Cleaning and Analysis**

The research team checked and verified the data error that may arise due to oversight or other human errors. It was detected and corrected to ensure accuracy. Members of research team analyzed the data in SPSS (Statistical Package for Social Science).

#### **j. Local Guide**

Local guides had guided the research team to reach and approach appropriate respondents in different locations in the three districts.

## **Chapter: Three**

### **Summary of Key Findings**

#### **3.1. Demographics, Life and Livelihood**

##### **Age of the respondents**

- The findings of the study show that the highest number of the HBWs (27%) belonged to the age group of above 35 while the second highest group (22%) belonged to the age group of 26-30. The third highest group (19%) belonged to 31-35 years.
- Among the 63 HBWs covered in the study, 55 were married while only 8 were unmarried, meaning that the married women needed to be engaged in some sort of HBWs due to inadequate family income.

##### **Family Member and Income**

- The study shows that most of the HBWs' (41 out of 63) families were composed of 4-6 members while 11 HBWs said that their family members were 2-3. The left 11 HBWs said that their families consisted of 7-9 members and above.
- The study reveals that almost all the HBWs are from poor and underprivileged families. About 16% respondents said that their monthly family income was less than BDT 2500 while the highest number of the respondents (28.6%) said that their family income was between BDT 2500-5000, 20.6% said BDT 5000-7,500. Among the respondents, 19% said that their income was between BDT 7500-10,000 whereas only 16% respondents said that their monthly family income was between BDT 10000-15000 and above BDT 15000.

##### **Educational Status**

- The study reveals that almost all the HBWs were lagging behind in terms of education. It is found from the study that 33.3% HBWs had no education whereas only 9.5% had literacy (below primary level education), 15.9% had primary education and 27% had below secondary level of education. Only 14% respondents had higher secondary level of education and there were no graduate or post graduate HBWs among the respondents.
- The study also reveals that the HBWs in Tangail are much more educated/literate than Dhaka and Jamalpur Districts whereas there were more illiterates in Dhaka than Tangail and Jamalpur.

##### **HB clusters and their locality**

- The common and uncommon visible clusters of HBWs in Dhaka were Block and

Boutique, Chumki and Karchupi, Garments sub-contract finishing work, Handicrafts/Hand Stitch, Broom making, Tailoring and sewing. Among them the Garments sub-contracting piece-rate workers and Handicrafts/hand-stitching workers were pre-dominating whereas very interesting and uncommon clusters were Karchupi and Chumki setting and Broom Making. During the study, these clusters were found in various city corporation areas (Rayer Bazar, Mohammadpur, Gandaria, Shyamoli/Agargaon area, Baonia Badh slum, Mugdapara and other low income and slum areas in Dhaka city)

- The study reveals that very common cluster of HBWs in Jamalpur municipal/urban area were Handicrafts/Hand stitching, Tailoring/Sewing Nakshikatha, Stitch Designing on different types of cloths like Saree, Three Pieces, Panjabee, Bed Sheets, Wall Cloths etc; producing bamboo goods like basket making and other domestic tools. The HB clusters were available at Mia Bari, Jigatola, College Road, Koltapara and many other localities in Jamalpur municipal/urban area.
- In Tangail, the picture is different since most of the HBWs were engaged in handloom/weaving (11 out of 21). The second visible cluster in Tangail was pottery workers while bidi workers, chumki/karchupi setters and handicrafts HBWs were also visible. During the study these common clusters were found in different municipal/urban areas namely: Kagmara, Palpara, Enayetpur, Bashak para and Adi Tangail).

S/N	Districts	City Areas/HBWs Locality	Types of HBWs
01	<b>Dhaka</b>	Rayer Bazar, Mohammadpur, Gandaria, Shyamoli/Agargaon area, Baonia Badh slum, Mugdapara; etc.	Block and Boutique; Chumki and Karchupi setting; Garments sub-contract finishing work like linen cutting and pasting; Handicrafts/Hand Stitch, Broom making, Tailoring and sewing.
02	<b>Tangail</b>	Kagmara, Palpara, Enayetpur, Bashak para and Adi Tangail, etc.	Handloom/weaving; bidi (smoke) workers, pottery workers, handicrafts HBWs, Tailoring and sewing.
03	<b>Jamalpur</b>	Mia Bari, Jigatola, College Road, Koltapara and many their localities in Jamalpur city areas; etc.	Handicrafts/Hand-stitching, Tailoring /Sewing Nakshikatha, Stitch Designing on different types of cloths like Saree, Three Pieces, Panjabee, Bed Sheets, Wall Cloths etc; producing bamboo goods like basket making and other domestic tools.

**Table: HBWs and their Localities in the three Districts**

### **Habitat of HBWs**

The study reveals that only 20.6% HBWs' houses were brick-built while most of them (74.6%) used to live in Tin-shed houses and 5% in thatched houses. It was found that almost all the houses particularly in the slum area were very tiny located at messy environment having no arrangement for ventilation. The study shows that the HBWs had to live in a chaotic environment due to lack of required number of rooms and spaces in their tiny house. The study shows that 44.4% HBWs had to live in a single room with husband, children and sometimes with parents and relatives. About 40% respondents said that they had two tiny rooms to live. The respondents in Dhaka mostly used to live in a single rented room in the slum or in the squatter/lower income area. Only 16% respondents said that they had more than two rooms to live with their families who were mostly from outside Dhaka.

### **Access to Water, Electricity and Gas**

- The study shows that most of the respondents (68%) had to use tube-well water while supply water was used by 32% of them. Almost all the respondents (92%) said, they had electric connection though it was a matter of fact that almost all the electric connections in the slum areas were illegal. The slum dwellers are bound to take the illegal connection from the vested interest groups who control the slums. 'The Electricity (Amendment) Act, 2006' (Act No. V of 2006)' and the policies of electric power distribution companies do not cover almost all the slum dwellers since the slums have no proper documents of land ownership. Almost all the slums in Dhaka city are rooted on 'Khas land' (government's land) mainly grabbed/occupied by the vested interest groups and musclemen having political affiliation particularly with ruling party. For this, their legal documents are not available. Since the slum dwellers are provided with illegal connection, there is no fixed amount of bill for them. In some of the slums, they have to pay BDT 200-300 on average for using a bulb and a fan which varies slum to slum. The HBWs having domestic electric connections have to pay as per the domestic billing system which is BDT 2.60 per unit while the charge is about BDT 5 per unit for commercial use.
- Only 38% HBWs had gas facilities for cooking while the majority (62%) had no such facilities. Though there is a common practice of stealing electricity by the local musclemen and vested interest groups in the slum area (especially in Dhaka city), stealing gas is not possible due to mechanical and technological complexity. This is one of the major reasons that stealing gas is almost an impossible practice

in Dhaka or other parts in the country. Almost all the HBWs (95%) having no access to gas had to use firewood for cooking while a few others used kerosene and wood dust for the same.

### **Areas of expenditure from the earnings of HBW**

- The study shows that almost all the HBWs were engaged in the HB profession for addressing their family needs mostly. The major areas of expenditure from the earnings of the HB profession were:
  - Buying food (78%)
  - Cloth (62%)
  - Children's education (57%)
  - Shelter (32%)
  - Medical treatment (32%)

Such findings are clear indication that the HBWs are engaged in their professions mainly from the urge of addressing their family needs rather than as hobby or fashion. Only 5% mentioned that they had spent their earnings from their HB profession for recreation while 13% said for managing pocket money. The respondents were asked to mention more than one areas of their expenditure in priority basis from the earnings of the HBW.

- The study also reveals that HBW's family income was too insufficient to meet up their family needs properly. Only 11% said that their income was adequate to meet up the demands of the family while 60% said that they could meet the same moderately and 27% said it barely.

### **3.2. Work and Remuneration**

- The study shows that Handicrafts and Hand-stitch was the largest cluster of HBW since most of the respondents (25.4%) were belonging to this profession. The second largest cluster was Tailoring and Sewing and the third largest cluster was Handloom/Weaving. Of the respondents 19% were engaged in the second largest cluster while it was 17.5% in the third highest cluster. In Jamalpur most of the HBWs are engaged in Handicrafts, Hand-stitch, Tailoring and Sewing while HB handloom workers had been traditionally living in some parts of Tangail municipal areas since decades.
- It is revealed from the study that one of the most visible clusters in Dhaka city was garments sub-contracting piece rate HW workers engaged in different types of garments finishing work. This cluster is the last part of sub-contracting chain in the process of garments finishing task. In some parts of the city, Chumki and

- Karchupi (designing on upper part of lady's shoes) workers were also visible during the study.
- The study shows that the self-employed or own account workers were 38% while the piece rate workers were 44.4% and sub-contracting workers were 17.5%. Most of the own account HBWs were found in different municipal areas in Jamalpur and Tangail. Almost all of the pottery, handloom/weaving and bamboo workers belonged to this category.
  - The study reveals that almost all of the respondents (90%) had no training on their HB work. In particular, the pottery workers, Handloom/weaving workers, Bidi and Bamboo workers did not undergo any training and they had learned their profession through practicing with the senior members of their families. Most of the respondents engaged in the aforesaid professions believed that they did not need training since they could learn the same through practicing with their mothers or seniors. In contrast with this group, one third of respondents thought that they should undergo some sorts of training for their further professional development. The FGD participants other than from the pottery and handloom said that they were needed training. One of the participants Vokti Rani at Kagmari, Tangail said, "We can do our work goodly but we need training to develop ourselves to do the same in better and the best way. "Is there any end of training and learning", she asked.
  - The study shows that about 56% respondents had to face some sorts of problems in their profession in the forms of harassment in getting payment/wage and exploitation by intermediaries. The FGD participants said that they had to face tremendous problems in work since the intermediaries/middlemen had an inborn attitude of getting the larger profit just for having communication and link-up with the big shops and companies/buyers. Some of the FGD participants said that they had to face some problems in getting the right wage in right time.
  - It is revealed from the study that 43% of the respondents had to work 2-5 hours a day while 28.5% used to work 6-9 hours, a day while 16% worked 10-12 hours and 13% used to work 13-16 hours a day for their job. It is a clear indication that most of the HBWs give equal or more time in many cases than that of the employees working in the formal sectors. The FGD participants said that their payment/wage was very low in comparison with their effort and time. They also pointed out that most of their fellows working in the formal sectors used to get double or triple amount of salary for the same level of effort. They mentioned that since there is no policy of the payment at national or local level for the wage

determination of the HBWs, they are being continuously deprived of their rightful wages and other job facilities. “Even the cost of the electricity and house rent is not covered in our payment or wage though we have to spend electricity and use space for the production, the piece rate FGD participants said”. It is found from the study that the house rent in the city slums varies largely. On an average the monthly rent of a city slum house is BDT 1000-1500 which sometimes exclude electricity bill or include the same.

- The wage of the piece rate workers is low in comparison with the profit of most of the own account workers. The FGD participants at Kagmara in Tangail mentioned that there was no gender discrimination in their profession but their wage was very low. The middleman who managed work for them used to make a huge profit, they said. However, the wage/profit depends on the nature of profession greatly. The own account FGD participants engaged in bamboo work said their profit was too poor to have two meals a day. One of the FGD participants Rokeya said, “If we do not work hard, we will die.”
- It is revealed from the study that the middleman or vendors managing work for the HBWs were reluctant to introduce them with the factory/shop. The participants of the cluster engaged in sub-contracting garments finishing work informed that there were jobs available for them only for 15 days a month. One of the FGD participants Jahanara told that the payment of their work was decreasing day by day due to increasing the number of workers and inadequacy of job. In the big cities particularly in Dhaka, the job crisis is on the rise since a huge number of people migrate from villages to the city in quest of livelihood and better career opportunities. A major part of these migrating people are victims of various disasters and seasonal unemployment.
- The FGD participants engaged in pottery work told that they were engaged in very laborious job which took both the time, hard labour and much concentration. Intensive care was necessary for all the stages of producing earthen goods. That’s why; the artists of this profession had no time for taking rest. They had to work even in sickness as the raw materials might be spoiled (i.e. costly earth is spoiled and washed away if it rained). But their profit from the business was too little to survive in the present market.

### **3.3. State of Occupational Health, Hazard and Security Measures**

- The study shows that occupational health problems very common among the HBWs in every cluster. Almost all the respondents (92%) had to face health problems in their home-based work. Of the respondents 27.6% had headache

while 50% had irritation in eyes, 69% had back pain and 24% had to face other problems. The respondents were allowed to mention more than one health problems. Apart from these, some respondents mentioned that they had other problems: pain the whole body, pain in the joints, coughing, respiratory problems etc.

- The FGD participants engaged in cleaning hair had much more serious health problems which include: coughing, fever, wrist pain, snoring nose, headache, breathing problem and severe respiratory problems due to the dust particles. The FGD participants in Dhaka who were mostly engaged in sticker cutting, pasting and garments finishing work said, “We can’t go to doctor for poverty so we had to depend on dispensary”.
- It is revealed from the study that 36.5% respondents used machines for production. Among the users of the machine 52.2% said that the machines were risky for them. Only 12.7% respondents said that they had insurance covering accident and children’s education.

### **3.4. Supports and Cooperation**

- The study reveals that the HBWs were not adequately supported by any individual, organization or institution. Among the respondents about 67% were supported neither by any Government nor any Non Government Organization or Institutions. In contrast, 33% respondents were helped and supported by individuals, organizations or NGO/Association.

The findings are the clear indication of very poor support the HBWs received from the community, government and individuals. Since some of the ‘so called NGOs’ (actually money lenders) do business in every corner of the country, they provide the community people with some sorts of micro-credit for launching a small business or doing other financial activities. But, almost all the FGD participants mentioned that the money-lending agencies were mainly doing their business in ‘guise of so called NGOs’. They usually charge high interests from the loanee/borrower. It is known that the rate of interest of the money lending agencies is BDT 20% to 40% which varies from organization to organization and area to area.

- The study reveals that almost all of the HBWs were unorganized in the three urban/municipal areas of the country during the study. Only 25% respondents said that they had organizations of their own while 75% were not members of any organization.
- Most of the HBWs living in the city slums in Dhaka are deprived of having

access to basic human needs properly. The needs include: access to education, shelter, water, electricity, gas, health care and sanitation facilities etc. The policy of service providing agencies i.e. Bangladesh Power Development Board (BPDB) and its two supporting companies: Dhaka Power Distribution Company (DPDC) and Dhaka Electric Supply Company (DESCO), Titas Gas Transmission and Distribution Company Ltd., Dhaka City Corporation (DCC) and Water and Sanitation Authority (WASA) do not cover the slum dwellers as it should. The reason behind this is that most of the city slums do not have appropriate documents of land ownership, holding number and design of housing plan approved by Rajdhani Unnayan Katripakhya (RAJUK).

- The study shows that 79% of the own account HBWs managed financial resources from their own savings since they did not get financial assistance from any organization or individuals.
- The study reveals that the main supports of the HBWs were mainly their family members. The study reveals that about 82.5% respondents were helped by the family members while the remaining respondents mentioned of the assistance from the laborers, relatives and others. It is mention-worthy that many children were seen working together with their parents. The children had to undergo many pressures from their family and even schools (who used to go to school). Some of the children engaged in HBW told the research team that their education could be stopped if they did not work since the income of their parents was too inadequate to support their educational expenses.
- The study reveals that most of the piece-rate HB workers were not provided with travel allowance by the vendors and they were bound to communicate with their vendors or own account workers/micro-entrepreneurs going on foot.

### **3.5. Empowerment and Socio- Economic Status**

- The study reveals that almost all the HBWs irrespective of their professions used to lead a miserable life since their income was very poor. Of the respondents, about 86% said, their income was either below BDT 1,000 or between BDT 1000-5000. Of the respondents having said their income between BDT 1,000 to 5,000; most of them mentioned that it was a little bit higher than BDT 1000. But for calculating in statistical package, it was mentioned that whose income would exceed BDT1000 would fell into this class (BDT1000-5000). Only 9.5% respondents said, their income was between BDT 6000-10,000.
- The study reveals that most of the HBWs (60%) had to depend either on their husbands or parents for taking decision. It means that they could not attain the

ability of spending money independently even having capability to earn the same. The study also reveals that about 59% respondents were influenced by their husbands in taking any decision while about 24% of the HBWs were influenced by their parents and families in their decision making process.

- Almost all the HBWs 97% mentioned that the community people honored and treated them goodly. However, 51% respondents mentioned that they were not invited to any social program like religious gathering, celebration of national days, sports program, cultural program etc. Almost all the respondents 87% mentioned that they were not called by the members/chairman/councilors in any Salish (meeting for settling disputes). The FGD participants said that the members, chairman and other important persons usually used to attend such meetings where the women were considered unsuitable for the purpose.

### **3.6. Health and Sanitation**

- It is revealed from the study that health care facilities for the HBWs were very insufficient in all the three urban/municipal areas in comparison with their needs. Only 25% of the respondents said that they had health care facilities in their areas at low cost while the overwhelming majority (75%) was deprived of the same.
- The study shows that 90.5% respondents knew about practices of personal hygiene. In spite of tremendous govt. and non-govt. campaign for using sanitary latrines, 19% respondents had no such facilities during the study, the findings show. It is revealed from the study that most of the drains remained untreated days after days in the communities of the HBWs. Most of the HBWs (68.3%) covered in the study said that the drains in their localities were not cleaned regularly.
- The study reveals almost similar picture in the case of disposal of waste. Most of the respondents (63.5%) said that the waste was not disposed from their localities.
- It is found from the study that almost all the HBWs (84%) covered in the study could not avail balanced diet/nutritious food (egg, dal, meat, milk, fish etc) regularly. The FGD participants said that they had to suffer lot to maintain their family let alone avail good and nutritious food.

### **3.7. Needs, Social Protection and Suggestions**

- The study shows that about 75% HBWs had no emergency fund to face disaster or crisis situation though various forms of natural disasters are very common phenomena in Bangladesh. However, 55.6% respondents had some sources of financial support from friends, relatives and neighbors in time of

needs/emergencies while 44.4% had no such sources. The study reveals that about 87% respondents did not get any type of support from the government in times of emergencies while only 13% got loan facilities from the government bank. It is mention-worthy that Bangladesh Krishi (agricultural) Bank (BKB) provides the farmers and micro-entrepreneurs with some sorts of loan at low rate. It is also found from the study that the HBWs did not get any mentionable support even from the NGOs in times of emergencies i.e. accidents, disaster etc. while only a small fraction of respondents (21%) got loan from some of the NGOs.

- Regarding the storage for preserving the finished goods/products properly, 65% respondents informed that they had such facilities while 35% had no the same. However, the quality of the store room/place was found inadequate, poor and inappropriate. The respondents having no storage capacity mentioned some problems for lack of the same resource. Of the respondents (having no such facility), 59% said that their products got damaged while 36.4% mentioned that they had to face difficulty in preserving the finished goods. The FGD participants said that some owners/buyers did not want to take the damped or damaged products and in that case the HBWs particularly the piece rate ones had to compensate accordingly.
- The study reveals that most of the respondents needed financial assistance particularly the interest free loan facilities for their overall development. About 78% respondents mentioned that they needed economic/financial assistance while 52.4% mentioned that they needed support for their children's education, 32% needed assistance in developing their houses, 33.3% needed medical facilities at their locality, 10% needed own land while a trifling number of respondents needed store room and training for their professional and enterprise development. Here, the respondents mentioned more than one need for which the distribution of the needs overlapped.

### **3.8. Needs and Expectations of the HBWs**

The study reveals that most of the respondents 79% expected economic support since it was the top priority for their family while 22.6% wished for government support in educating their children, 16% respondents asked for loan facilities at low interest, 14.5% wanted medical facilities while a trifling number of respondents wished for training, food and security which could be fulfilled with the support from the government. The expectation of the respondents from the government and NGO were almost similar with a little exception in case of training since 16.3% respondents expected training from the NGOs.

### **Issues and Needs of the HBWs**

The needs of different clusters have been understood from the Focus Group Discussions too. The major needs of different types of HB clusters include:

#### **Own Account HBWs**

- i. Proper marketing of the products and getting right price
- ii. Networking and liaison with the wholesaler/big shops and companies
- iii. Forming network and building relationship with the like-minded organizations, associations or cooperatives
- iv. Training on marketing, advertising, publicity, public relations, management and leadership to build up capacity in marketing and sales promotion
- v. Training on human /workers' rights and existing labour laws practiced in both home and abroad
- vi. Financial support especially interest free loans from the banks or NGO
- vii. Building a grand alliance with other own account HBWs
- viii. Skilled HBWs and manpower
- ix. Show rooms in big and bustling city points
- x. Assistance and cooperation in any emergency situation especially in disaster/accident or business recession
- xi. Counseling and consultation for improving business
- xii. Proper storage facilities of the product/raw materials
- xiii. Basic education and life skill training for those having no education(mid-aged women HBWs engaged in pottery, handloom/weaving in Palpara, Enayetpur and Bashakpara, Adi Tangail, Tangail; and HBWs engaged in Bamboo work at Koltapara in Jamalpur need such basic/adult education and training immediately since most of them had no education)
- xiv. Facing the challenge of the demand of the days and surviving in competition with the big companies
- xv. Sharing of knowledge and information on the product, business, market and other relevant issues

- xvi. Authoritative/governmental care and assistance from different NGOs and institutions/individuals
- xvii. Access to raw materials at low cost from nearby markets

**Piece Rate / Sub-contracting piece rate HBWs**

- i. Appropriate wage for HBW and being covered under a national level policy/legal framework having trade union rights
- ii. Proper organization for addressing the issues of rightful wage, exploitation of the middlemen/vendor, managing work and developing skill
- iii. Life-skill training and basic education on life related issues, human/workers rights, social development and income generation activities
- iv. Availability of work all through a year
- v. Fulfilling basic human needs, i.e. food, shelter, education, health care, cloths and recreation
- vi. Ensuring access to basic citizen services like electricity, gas, water and sanitation, health care facilities etc.
- vii. Financial support in emergency like disaster, accident or inability of work by the earning member of the family
- viii. Medical treatment at low cost, free schooling of the children and access to nutritious food
- ix. Appropriate social status and participation in development work, socio-economic and cultural affairs and events
- x. Empowerment in terms of capacity building in taking decision, searching for job/work and dealing with personal, familial and other issues independently
- xi. Financial assistance, advocacy and training for initiating own business
- xii. Direct link-up with the big shop/companies/factories to avoid exploitation of the middlemen/vendors
- xiii. Machinery support when, where and as necessary.

## Chapter-Four Detailed Findings

### 4.1. Demographics, Life and Livelihood

#### Age of the respondents

The findings of the study show that the highest number of the HBWs (27%) belonged to the age group of above 35 while the second highest group (22%) belonged to the age group of 26-30. The third highest group (19%) belonged to 31-35 years. Among the 63 HBWs covered in the study, 55 were married while only 8 were unmarried, meaning that the married women needed to be engaged in some sort of HBWs due to inadequate family income.

Age	Frequency	Percent
< 15	4	6.3
16 - 20	9	14.3
21-25	7	11.1
26-30	14	22.2
31-35	12	19.0
35+	17	27.0
<b>Total</b>	<b>63</b>	<b>100.0</b>

**Table: Age of the respondents**

The FGD participants mentioned the things similar way too. However, some participants pointed out that the women were conscious of their potentials, life and rights and they did not like to be burden of their families and husbands. Many women irrespective of age, education and family status, at presenting, are coming out of their cocoon of house and joining workforce for money or a social identity or for the both.

#### Number of Family Member

The study shows that most of the HBWs' (41 out of 63) families were composed of 4-6 members while 11 HBWs said that their family members were 2-3. The left 11 HBWs said that their families consisted of 7-9 members and above.

#### Monthly Family Income

The study reveals that almost all the HBWs are from poor and underprivileged families. About 16% respondents said that their monthly family income was less than BDT 2500 while the highest number of the respondents (28.6%) said that their family income was between BDT 2500-5000, 20.6% said BDT 5000-7,500. Among the respondents, 19%

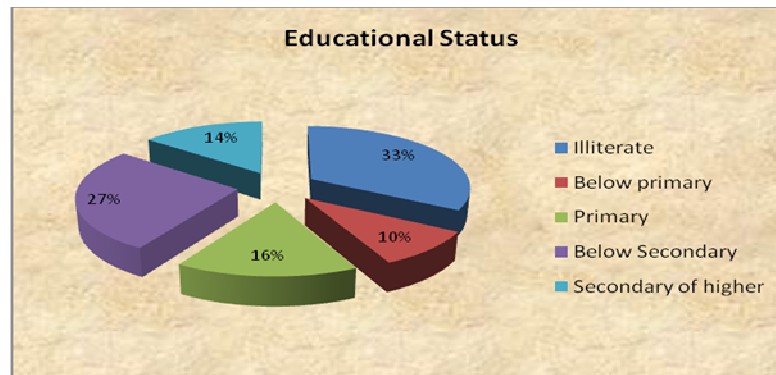
said that their income was between BDT 7500-10,000 whereas only 16% respondents said that their monthly family income was between BDT 10000-15000 and above BDT 15000.

Monthly income in BDT	Frequenc y	Percent
Less than 2500 TK	10	15.9
2500-5000 TK	18	28.6
5000-7500	13	20.6
7500-10,000 TK	12	19.0
10,000-15,000	7	11.1
More than 15000	3	4.8
<b>Total</b>	<b>63</b>	<b>100.0</b>

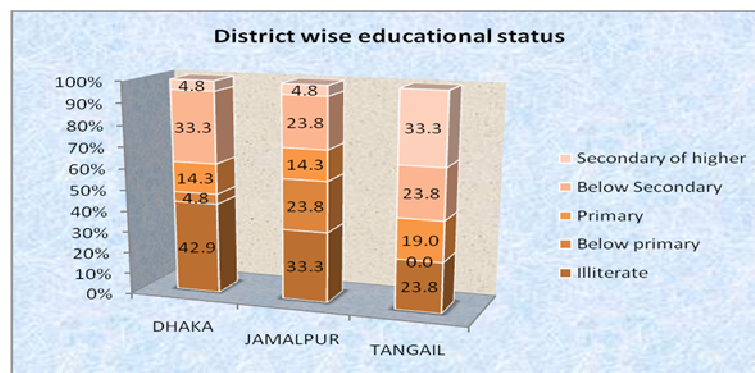
**Table: Monthly House-hold Income of the HBWs**

### Educational Status

The study reveals that almost all the HBWs were lagging behind in terms of education. It is found from the study that 33.3% HBWs had no education whereas only 9.5% had literacy (below primary level education), 15.9% had primary education and 27% had below secondary level of education.



Only 14% respondents had higher secondary level of education and there were no graduate or post graduate HBWs among the respondents. The study also reveals that the HBWs in Tangail are much more educated/literate than Dhaka and Jamalpur Districts whereas there were more illiterates in Dhaka than Tangail and Jamalpur.



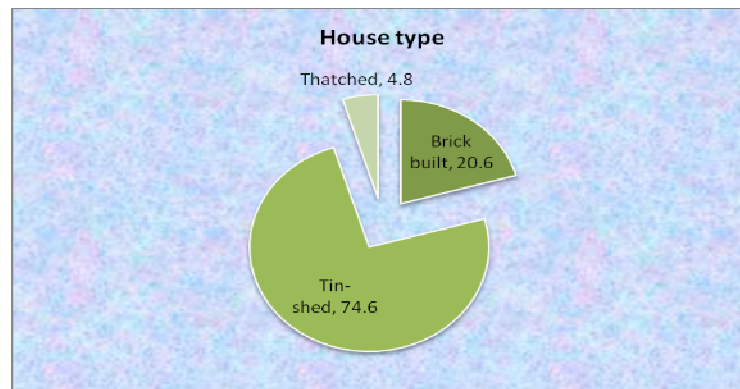
### HB clusters and their locality

There were some important clusters of Home-Based Workers were covered in the study in the three urban/municipal areas Dhaka, Tangail and Jamalpur

The common and uncommon visible HBWs in Dhaka were Block and Boutique, Chumki and Karchupi, Garments sub-contract finishing work, Handicrafts/Hand Stitch, Broom making, Tailoring and sewing. Among them the Garments sub-contracting piece-rate workers and Handicrafts/hand-stitching workers were pre-dominating whereas very interesting and uncommon clusters were Karchupi and Chumki setting and Broom making. During the study, these clusters were found in various city corporation areas (Rayer Bazar, Mohammadpur, and Gandaria, Shyamoli/Agargaon area, Baonia Badh slum and other low income and slum areas in Dhaka city)

The study reveals that out of 21 respondents, 16 were engaged in Handicrafts/Hand stitching and Tailoring/Sewing Nakshikatha and other designs on different types of cloths while there were only 04 HBWs engaged in Bamboo work in different municipal areas (Mia Bari, Jigatola, College Road area, Koltapara etc) in Jamalpur.

In Tangail, the picture is different since most of the HBWs were engaged in handloom/weaving (11 out of 21). The second visible cluster in Tangail was pottery workers while bidi workers, chumki/karchupi setters and handicrafts HBWs were also visible. During the study these common clusters were found in different city areas (Kagmara, Palpara/Enayetpur, Bashak para and Adi Tangail).



The study revealed that only 20.6% HBWs under study used to live in brick-built houses whereas most of them (74.6%) used to live in Tin-shed houses and 5% used to live in thatched house. It was found that almost all the houses were a very tiny room having partition or single with tin-shed having no arrangement of ventilation especially in slum areas.

### **Number of Room**

The study shows that the HBWs had to live in a messy environment due to lack of required number of rooms and spaces in their tiny house. It was found that 28 HBWs (44.4%) out of 63 had to live in a single room with husband, children and sometimes with parents and relatives. About 40% said that they had two tiny rooms to live. The respondents in Dhaka mostly used to live in a single rented room in the slum or in the squatter/lower income area. Only 10 respondents said that they had more than two rooms to live with their families who were mostly out of Dhaka.

### **Access to Water, Electricity and Gas**

Most of the respondents (68%) told that they had to use tube-well water while supply water was used by 32% respondents. Most of the respondents (92%) said that they had electricity though it was a matter of fact that almost all the electric connections in the slum areas were illegal. The slum dwellers had to use the illegal connection in the face of dire necessity.

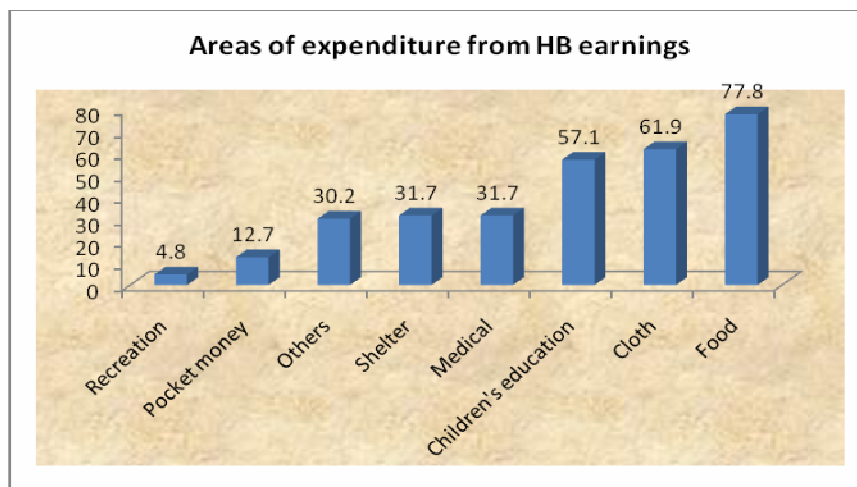
Most of the respondents (72%) said that they had to pay electric bills as per the billing system of house-hold use while only 27% said that they had to pay commercial bills. This category mainly included own account HBWs and or a few of those who were bound to take the connection in the face of dire need at the higher cost. Of the respondents having connection, 89% told that they did not get discount from the electricity department whereas only 11% said that they got some discount (probably from their connectors).

The HBWs having domestic electric connections have to pay as per the domestic billing system which is BDT 2.60 per unit while the charge is about BDT 5 per unit for commercial use.

Out of the 63 respondents, only 38% had gas facilities for cooking while 62% had no such facilities. Though there is a common practice of stealing electricity by the local musclemen and vested interest groups in the slum area (especially in Dhaka city), stealing gas is not possible due to technical complexity. This is one of the major reasons that stealing gas is almost an impossible practice here in Dhaka or other parts in Bangladesh. Almost all HBWs (95%) having no gas facilities had to use firewood mostly for cooking though a few others used kerosene and wood dust. They have to collect all these fire materials from wood/fire wood shops at high price since there is no alternative to managing these for cooking. The study also shows that a considerable time is needed for the HBWs for cooking with the materials other than 'gas'.

### Areas of expenditure from the earnings of HBW

It is found from the study that almost all the HBWs were engaged in their profession for addressing mostly their family needs. The major areas of expenditure from the earnings of the HBWs were food (78%), cloth (62%), children's education (57%), shelter (32%) and medical treatment (32%). Such findings are clear indication that the HBWs were engaged in their professions mainly from the urge of addressing their family need rather than as hobby or fashion. Only 5% mentioned that they had spent their earnings for recreation while 13% said that they were working for managing pocket money. The respondents mentioned more than one areas of their expenditure in priority basis from the earnings of their HBW.

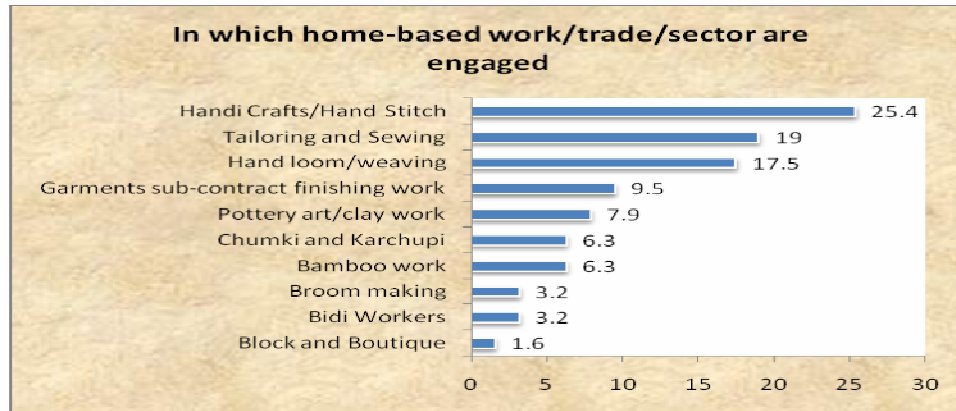


The HBWs said that their family income was insufficient enough to meet up their family needs properly. Only 11% said that their income was adequate to meet up the demands of the family while 60% said that they could meet up their family need moderately whereas 27% said that they could meet the same barely. About half of the respondents (30 out of 63) said that they had to borrow money at the end of the month while 33 said that they did not need to do the same.

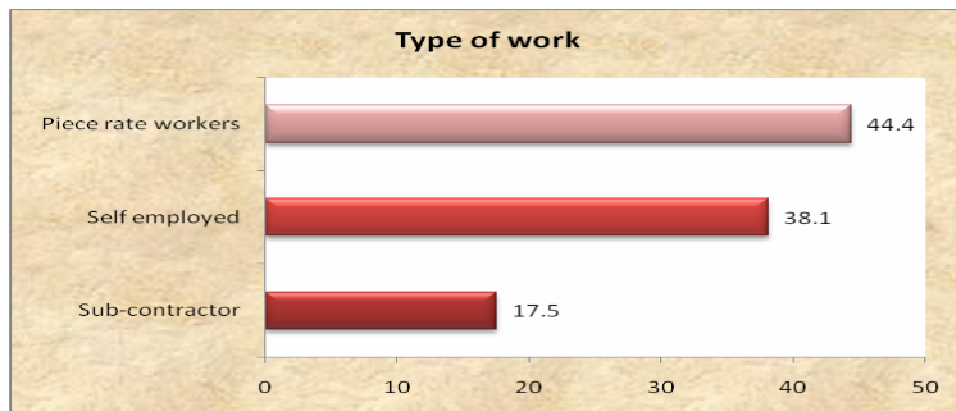
### 4.2. Work and Remuneration

The study shows that out of 63 samples, 16 HBWs(25.4%), the highest number, were engaged in Handicrafts and Hand-stitch since most of the respondents were belonging to this cluster in Jamalpur, the second largest cluster was Tailoring and Sewing (12 HBWs, 19%) since this was a common cluster in all the three districts and the third largest cluster was Handloom/Weaving(11 HBWs, 17.5%) since there were number of HB handloom workers had been traditionally living in some parts of Tangail municipal areas since decades. Apart from these, one of the most visible clusters in Dhaka city was garments sub-contracting piece rate HW workers (6 HBWs, 9.5%) engaged in different forms of

garments finishing works. This cluster is the last part of sub-contracting chain in the process of garments finishing work. In some parts of the city, Chumki and Karchupi workers were also visible during the study period who used to design upper part of lady's shoes mainly.

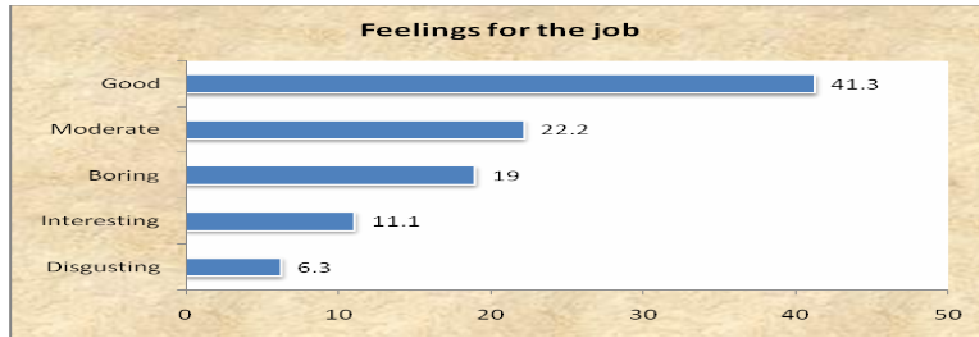


Among 63 HBWs interviewed, self-employed were 38% while the piece rate workers were 44.4% and sub-contracting workers were 17.5%. Most of the own account HBWs were found in different municipal areas in Jamalpur and Tangail. Almost all of the pottery, handloom/weaving and bamboo workers belonged to this category.



Most of the respondents said that they had no training on the work they were engaged in. They told that they had been doing the work from their early hood and the HB profession continued from their predecessors and they had gained some skills on the profession traditionally since their ancestors were engaged in the same trade. During the field visit, it was found that the children were also doing the same what their mothers were doing. Out of 63 respondents only 7 told that they had training while 56 respondents (90%) had no training on the jobs they were engaged in. In particular, the pottery workers, Handloom/weaving workers, Bidi and Bamboo workers did not undergo any training and they learned the work through practicing from the senior members of their families. Most of the respondents engaged in the aforesaid professions believed that they did not need

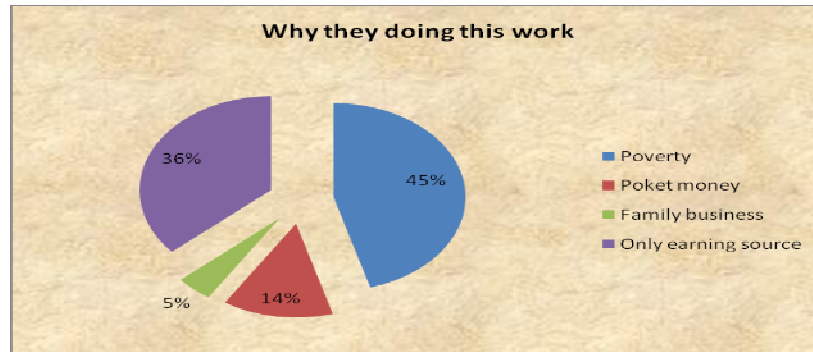
training since they thought that the work they were engaged in was a matter of practice and they could learn that by seeing or taking advice from their mothers or seniors. Out of 63 respondents 23 thought that they should undergo some sorts of training for their further development in the HB work. The FGD participants other than from the pottery and handloom said that they needed training. One of the participants Vokti Rani at Kagmari, Tangail said, “We can do our work goodly but we need training to develop ourselves to do the same in better and the best way. “Is there any end of training and learning”? She asked.



The study shows that only 11% felt their HBW interesting while 19% thought that boring and 6.3% viewed as disgusting. However, 41.3% respondents viewed their profession as good. There were some particular reasons for terming the work as good. One of the major points was that the work was an ancestral tradition to most of the handloom and pottery workers and they needed a limited capital to run the business since they had some sorts of machineries from their ancestors and family. Besides, many of the respondents could not feel honored terming their traditional family job as disgusting or boring one. The FGD participants said that they had to do something at least to add to their family income since the life was becoming more and more difficult everyday due to price hike and scarcity of work. In many cases, it is found from the FGD, spot visit and informal meeting with the community people that the women and even the children were engaged in HBW to manage some more money to subsidize the family income especially to run their own educational expenses, medical fees, clothing and backing up the family expenditure in time of needs. Among the respondents who having said their work boring and disgusting, 45.5% of them mentioned that they were engaged in the work due to poverty while 36.4% respondents said it was their only earning source. Of the respondents, only 4.5% said that it was their family business while 13.6% said it was their source of pocket money.

The FGD participants mentioned that before engaging in their HB work, they had to depend on their husbands for pocket money. But, they could maintain their own

pocket/personal expenditures from their HBW and in many cases they could help their husbands in maintaining family particularly in meeting up children's educational expenses and emergency family needs. A few of the participants told that, they could help their husbands and maintain their families when their husbands were sick or could not go for work due to sickness or rough weather.



About 56% respondents said that they had to face some sorts of problems in their profession in the forms of very low wage, harassment in getting payment/wage and exploitation by the intermediaries. However, 43% respondents said that they did not have to face any problem in their profession. The FGD participants said that they had to face tremendous problems in work since the intermediaries/middlemen had an inborn attitude of getting the larger profit just for having communication and link-up with the big shops and companies/buyers. Some of the FGD participants said that they had to face some problems in getting the right wage in right time.

The FGD with the own account HBWs showed that, sometimes they could not pay their piece rate workers duly since their products were not sold in right time and they had a handsome money left in the market. One of the own account HBWs running a tailor and design house said, “We have to leave our money in the three stages: running for business, remain idle in shops/buyers and investment for buying raw materials for production”.

It is revealed from the study that 43% of the respondents had to work 2-5 hours a day while 28.5% used to work 6-9 hours, a day while 16% worked 10-12 hours and 13% used to work 13-16 hours a day for their job. It is a clear indication that most of the HBWs give equal or more time in many cases than that of the employees working in the formal sectors. The FGD participants said that their payment/wage was very low in comparison with their effort and time. They also pointed out that most of their fellows working in the formal sectors used to get double or triple amount of salary for the same level of effort. They mentioned that since there is no policy of the payment at national or local level for the wage determination of the HBWs, they are being continuously deprived of their rightful wages and other job facilities. “Even the cost of the electricity

and house rent is not covered in our payment or wage though we have to spend electricity and use space for the production, the piece rate FGD participants said”.

The wage of the piece rate workers is low in comparison with the profit of most of the own account workers. The FGD participants at Kagmara in Tangail mentioned that there was no gender discrimination in their profession but their wage was very low. The middleman/vendors who managed work for them used to make a huge profit, they said. But it was a reality that some of the senior members of the HBWs’ cooperatives/HBWs themselves having good linkage with the market or shop/company work as middlemen/vendor. They usually used to make a good profit since they were directly connected with the shop/company owners. However, the wage/profit depends on the profession greatly. The own account FGD participants engaged in bamboo work said their profit was too low to have two meals a day. One of the FGD participants Rokeya said, “If we do not work hard, we will die.” They also mentioned that they could not meet both ends let alone saving from their extremely poor income.

The FGD participants in Dhaka mostly engaged in sticker cutting and pasting and garments finishing work said, they had no wage discrimination but they did not get proper wage and travel allowance including other facilities from the vendors. Moreover, their piece rate was too inadequate to survive. They told that they were at the last edge of the chain in garments finishing sub-contract work. Before reaching work order to them, it is moved in several phases and the rate is sold in every stage with a considerable profit. But, it irony of fate that the HBWs of this cluster are bound to work with what is left for them as wage for the survival. One FGD participant Jahanara told, “If we got the job/work directly from the factory or big shops, we would get higher price”. But, no garments/factory will give us work directly since we have no linkage and social identity”.

It is known that the middleman or vendors managed work for them but they were reluctant to introduce them with the factory/shop. The participants of this cluster told that their work was available only for 15 days a month. Some other participants including Jahanara told that their rate was decreasing day by day. In responding to a question, “why is your rate decreasing in the fierce face of price hike and inflation?”, they replied that this was because of increasing number of workers and inadequacy of job.

The FGD participants engaged in pottery work told that they were engaged in very laborious job which took both the time, hard labour and much concentration. Intensive care was necessary in all the stages of producing earthen goods. That’s why; the artists of this profession had no time for rest. They had to work even in sickness as the raw materials might be spoiled (i.e. costly earth is spoiled and washed away if it is rained). But their profit from the business was too little to survive.

### **Case-study-01:**

#### **HBW Husna can't meet both ends**

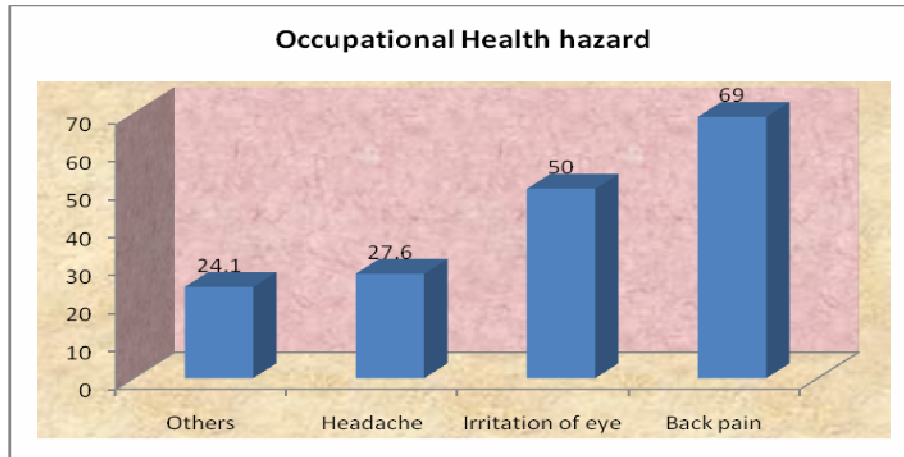
*How sufferings can affect the piece rate workers of hand-stitching and handicrafts, is easily understood from the life – story of a mid-age woman called Husna. She lives at Fulbaria, Jamalpur with her six family members. She shared her sorrows with the research team. This HBW used to work 6-7 hours a day but her income was too poor to manage three meals a day. She said, “People used to have meals at least three times a day, but we have to take only one meal generally at night since we cannot manage other two”. She informs, her sons have to stop going to school due to lack of dress, school fees and other expenses. She had to sleep on almost a broken wooden-board with her five children and use unsanitary latrine. Though she had to suffer sometimes from pains and headache severely, she could not go to doctors. This poorest of the poor HBW has to starve for managing medical costs if any of her child gets sick, she says.*



**Photo: HBW Husna is being interviewed by a researcher**

### **4.3. State of Occupational Health, Hazard and Security Measures**

Occupational health problems are very common among the HBWs in every cluster. It is found from the study that almost all the respondents (92%) had to face health problems in their HB work. Among them 27.6% said that they had headache while 50% had irritation in eyes, 69% had back pain and 24% had to face other problems. Among them many ones mentioned more than one problem. The respondents having said other problems mentioned that they felt pain in the whole body and the joints; suffered from coughing, respiratory problems, fever etc.



The FGD participants of different clusters also mentioned that they had to suffer from various diseases and health problems. The piece rate HBWs mostly engaged in sticker cutting, pasting and garments finishing work; and in the sewing and stitching said that they had to stare for a long time without interval and thus had a heavy pressure in their heads and felt severe pains in head and backbone. The pottery workers felt pains in the body; abscess on the hands since pressure of work and labour was too much on their shoulders.

The FGD participants engaged in cleaning hair have much more serious health problems than others which include: coughing, frequent fever, wrist pain, snoring nose, headache, breathing problem and severe respiratory problems due to the dust particles. It is found a very inhumane environment where they used to sit together and work in an excessive hot room. The vendors did not allow any electric fan lest the hair was blown off, so they had to suffer from hot of the summer at their work place which was situated near the homes of the workers. The FGD participants told that only the advantage they got from that inhumane job was that the work place was situated at their convenient place and they could look after their family besides work.

The FGD participants in Dhaka who were mostly engaged in sticker cutting, pasting and garments finishing work said “We can’t go to doctor for poverty so we have to depend on dispensary”.

The FGD participants told that the HBWs were not provided with any type of occupational health care facilities by their vendors or employers though they had to face similar type of the health hazards as of those working in formal/industrial sector. The study shows that the HBWs were not only deprived of such facilities from the owner’s side but also from the government or Non-Government Organizations since there were no mentionable health care facilities for them from these institutions/organizations. Even,

they have to pay for collecting birth control materials (i.e. injection, tablet or condoms) though they are supposed to be provided with such type of facilities by the government or NGO run health care centres. The FGD participants told that the health centres were very inadequate in number. Moreover, they were lack of skilled manpower, medicines and logistic supports. The government hospitals are thoroughly overcrowd with the patients and it is not possible to collect medicines since the essential medicines are not available. Besides, it is very difficult to find doctor in the government hospitals. One of the FGD participants at Kagmara, Tangail said, “Is there any chance now to meet doctors at the government hospitals”. We suffer from various diseases and pains, but we can’t tell anyone (vendors/employers/orderors) since we work and get wage per piece. There is no more than that of this in the working relation with the owners in so called HB industry’.

It is a fact that the private clinics charge fees from the poor HBWs as equal as those of the rich patients. For these, most of the HBWs can’t undergo proper medical treatment though a few of them are bound to visit doctors in private clinics/hospitals at the last stage of pains and sufferings. It is mention worthy that the medical services rendered in the private clinics/hospitals are perceived as better and quicker than that of the government ones.

Occupational health hazards are severe in many cases to the children HBW who are in the chain of mother’s/ancestral profession.

### **Case Study-2**

#### **Minor HBW feels severe pain in her eyes**

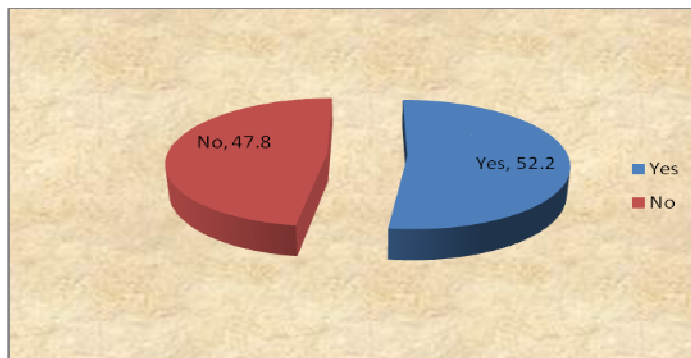
*Keya Moni, a minor girl of only 6 years old can make good stitch on clothes. But the reality is that the side effects of her needle work are not good at all. She should have been at the play ground with her friends or at school but she is busy with her needle in stitching. She does stitching instead of going to schools in order to add to her family income. This minor girl used to live with her parents at Munsipara, Fulbaria, Jamalpur; who is engaged in stitching Nakshi katha. Keya Moni is a student of class two whose father is a still Almirah maker and mother is mainly a Nakshi katha worker. Keya Moni is taught by her mother on how to raise beautiful stitches on katha thinking if her daughter could learn that, she might be a potential source of family income since their house-hold income is too tiny to support a five-member family. Keya Moni earns BDT 500-600 per month to manage her educational expenses and help family since it is very difficult to maintain the family with limited income of her parents. Whatever she faces in her work is extreme pain in her eyes and head since the needle work needs much attention and labour. Moreover, her tender fingers are frequently about to be pierced with the sharp*

edge of needle she uses. Keya Moni usually works 3-4 hours a day which hampers her study greatly. Keya aims to be a good teacher; but first she wants to be assured that her education would not be stopped due to her familial poverty.



*Photo: Keya Moni is seen busy with stitching*

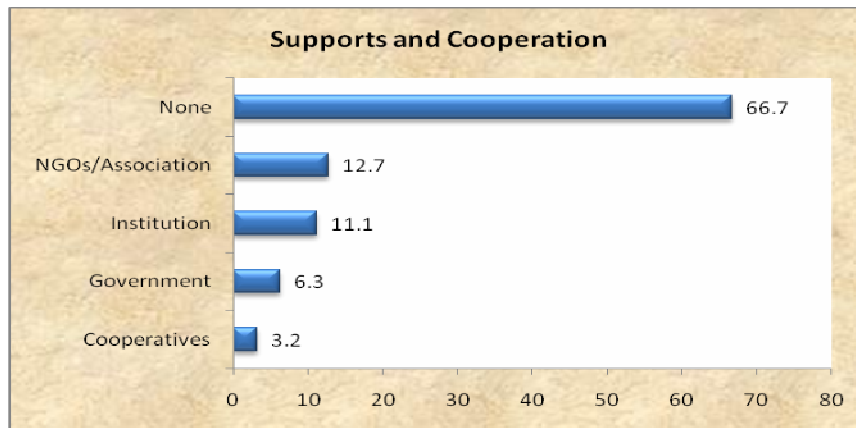
The study shows that 36.5% of the HBWs interviewed used machines for production while 63.5% did not. All the users other than only one owned the machine.



Among the users of the machine 52.2% found them risky; 12.7% had insurance covering accident and children's education as a whole.

#### **4.4 Supports and Cooperation**

The study reveals that the HBWs covered in the study were not adequately supported by any individual, organization or institution. Of the respondents about 67% were not supported either by any Government or Non Government Organization or Institution while the left 33% were helped and supported by the aforesaid institution/organization.



Of the respondents having said been supported, 25% mentioned that the type of support was receiving credit from micro-credit agencies. Only 04 HBWs said that they were supported with training while only one motioned that she was supported in marketing her products. The findings are the clear indication of very poor support the HBWs usually receive from the community, government and individuals. Since some of the ‘so called NGOs’ (actually money lending agencies) do business in every corner of the country, they provide the HBWs with some sorts of micro-credit to launch a small business or do other income generation activities. But, almost all the FGD participants mentioned that the money-lending agencies were mainly doing their business in ‘disguise of so called NGOs’. They usually charge a high rate of interests from the loanee.

### **Case Study: 03**

#### **Tale of an unsupported paralyzed HBW**

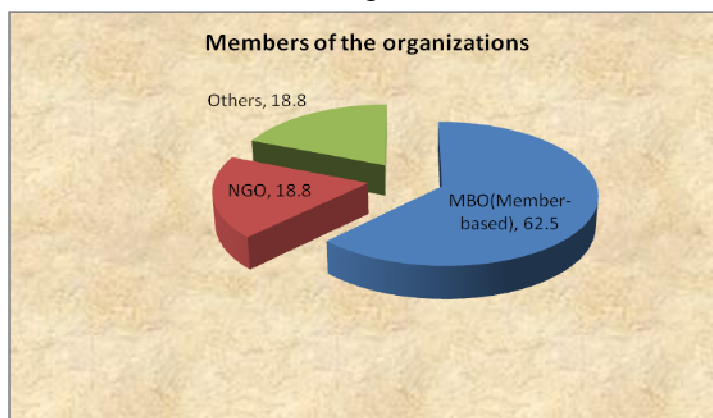
*[Paralyzed Laili is a HBW living at Koltapara in Jamalpur. She does bamboo work amidst severe physical handicap. This poorest of the poor HBW can't meet the both ends though she works hard with her only hand. Her husband is also engaged in HB bamboo work/crafting. Though they work very hard, fate followed them with harsh rewards. Their only son is night-blind who stopped going to school for lack of school dress, fees and study materials. Laili told, though she was seriously ill, she had no other alternatives of working hard to manage food for family. She couldn't go to consult a doctor due to scarcity of money. Her family did not receive any cooperation from any organization, government or individuals. She and her family members have to sleep in a very tiny room on almost a broken wood-board. She is too poor to manage a set of dress or a saree for her.]*



*Photo: Paralyzed Laili is being interviewed by a member of the research team*

None of the respondents and FGD participants mentioned that they got interests-free loan facilities from any organizations or individuals. The FGD participants also informed that some of the poor families were sometimes bound to take loans from the money-lending agencies in order to fulfill their emergency family needs or to launch a small business with dream of a prosperous future. But their dreams hardly came true since they had to count every penny of interest to those ‘so called NGOs’. The FGD participants told that they were charged for repaying the installment just after a few days were passed and even before starting any venture with the money.

It is found from the study that almost all of the HBWs were unorganized in the three urban/municipal areas covered in the study. Only 25% respondents said that they had organizations while 75% were not members of the same. Among the respondents having said that they were the members of the organizations, 62.5% mentioned that those were member-based organizations while 19% mentioned that they were members of NGO and another 19% were the members of other organizations.



The characteristics of the member based organization mentioned by the respondents were

almost similar with the cooperatives since the members had to provide the organization with a monthly/periodic subscription. But, it is reality that those organizations are not member-based in the real sense since their governance and maintenance is almost controlled by the influential ones who established the organization. It is found from the study that the Chairperson and Secretary or the Members of the Executive Committee are not elected on regular basis. It is found that the chairs of such organizations are usually selected and the same person remained in the position for years.

It is note-worthy that the HBWs are very scattered even in the capital city. The reasons behind this are that most of the HBWs have to stay in uncertainty in the city slums or low cost areas in the face of continuous threat of eviction and vacant. Since most of the city slums have no legal documents of their landownership, their control is changed frequently. Particularly, local musclemen and vested interest group control the slum which is a profitable business to them. The slum scenario changes over night with the change of controlling groups mostly formed of local musclemen and terrorists having political affiliation. The city slums are generally in the threat of eviction or evacuation when the government is changed or any of the department of government demands for 'Khas land' for its use.

The state of HBWs is also clear from the interviews of those NGO/development workers who tried to organize them in different parts of the city. According to them, the HBWs have to change their habitation frequently and thus their profession is changed. They usually get engaged in the professions available in and around their home at their newly shifted localities.

Even in many cases, it is visible that skilled HBWs have been turned into maid servant over night due to sudden and quick shift. Thus, the professional skill and commitment do not grow mentionably among the city HBWs comparing to the district level/rural HBWs. The district level and rural HBWs can concentrate more on their work than those of the workers living in the big cities since the life and livelihood in small cities/towns are not as dynamic and changeable as that of big cities like Dhaka. One of the major urban issues affecting and influencing the life style of the HBWs is severe shortage/crisis of accommodation. In Dhaka, the lower income areas are shifting to a high rise building culture rapidly and thus the HBWs are losing opportunity to live somewhat better places than the slums. The development workers and NGO activists think that it is very difficult to run home-based works living in slum since much concentration and congenial environment for home-based craftsmanship and production is necessary. But the reality is that the slum dwellers have to live amidst serious chaotic environment along with tremendous crisis of water, electricity and gas facilities. They had to suffer from polluted

environment, untreated drains and sewerage. Most of the slum dwellers are deprived of such facilities even living the city since the city policies do not cover them. As per the policy of service providing agencies i.e. Bangladesh Power Development Board (BPDB) and its two supporting companies: Dhaka Power Distribution Company (DPDC) and Dhaka Electric Supply Company (DESCO), Titas Gas Transmission and Distribution Company Ltd., Dhaka City Corporation (DCC) and Water and Sanitation Authority (WASA), the city dwellers will have these facilities if they can fulfill the following requirements: appropriate documents of ownership of land, holding number given by the city corporation, design of housing plan approved by Rajdhani Unnayan Katripakhya (RAJUK), consent letter of landlord in case of renting etc. In general the slum dwellers are not able to meet up these requirements since they lack proper documents of the ownership of slums.

Among the 24 self-employed HBWs covered in the study, 19 HBWs (79%) managed financial resources from their own savings while 2 (8.3%) managed financial resources by borrowing money from relatives/neighbors. Only one HBW got bank loan while NGO helped two HBWs in managing financial resources. The findings clearly indicate that the HBWs are not usually provided with necessary financial resources by any organization or individuals to launch their own business.

Source	Frequency	Percentage
Own savings	19	79.2
Borrowing from relatives/community	2	8.3
Bank loan	1	4.2
NGO sponsored	2	8.3
Total	24	100.0

**Table: State of Financial Support**

The own account HBWs who were the FGD participants claimed that they could not expand their business or horizon of their work due to financial inadequacy. There are some so-called NGOs who are mainly doing ‘business of money lending’ at the cost of high rate. This is why, “we do not venture to approach them’. The government banks are reluctant to provide us with loan facilities since we have no social status or link with high officials. Besides, taking loan from the Banks means accomplishing a number of formalities which is a lengthy process, and we have no such opportunity”.

The own account FGD participants in Jamalpur said that they would need more financial resources to run their business since their products remain idle for many days at different points: to the shops, sellers/buyers; running and to the piece rate HBWs.

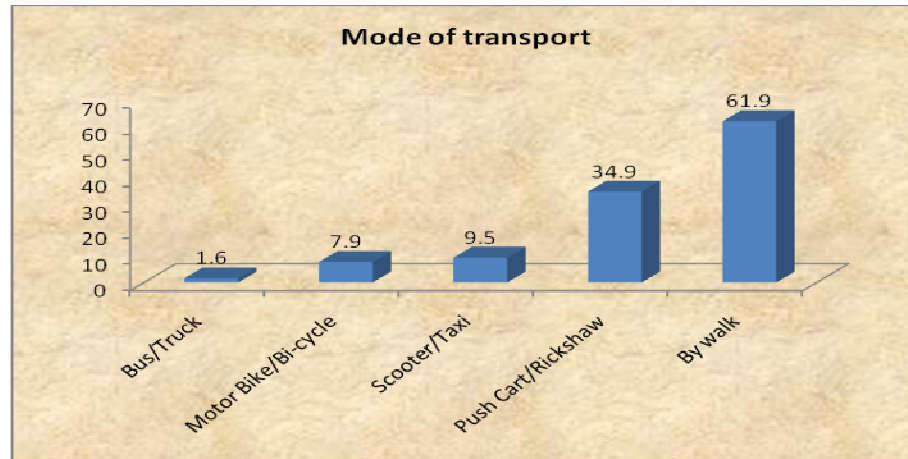
The study shows that the main supports of the HBWs are mainly their family members. The study reveals that about 82.5% respondents got help from the family members while the remaining respondents used to take assistance from the laborers, relatives and others. It is mention-worthy that many children were seen working along with their parents. Those children had to undergo many pressures both from their family and schools (who used to go to school). Some of the children told the research team that their education would be stopped if they didn't work. They told that they had to work with their parents in order to add to their family income since the earning of their parents was too inadequate to support their educational expenditure.

	<b>Frequency</b>	<b>Percent</b>
Family Members	52	82.5
Laborers	1	1.6
Relatives	1	1.6
Others	9	14.3
Total	63	100.0

**Table: Assistance /support of the HBWs**

The respondents both the piece rate and own account workers told that their market/vendor's house/contact was moderately near from their houses. Of the 63 respondents 51 said that the market/vendors house was within 1-5 kilometers while 8 said the distance was between 5-10 km and 4 mentioned the same was more than 10 km.

The study reveals that almost all the piece rate workers used to communicate with their vendors or own account workers/orderers going on foot. In case of a higher distance they used to communicate by rickshaw. Out of the 63 respondents 49 said that they used to go on foot since they did not get any conveyance from their vendors/shops/orderers. However, many of them used rickshaw, pushcart, scooter and taxi etc. for communications.



### Case Study-04

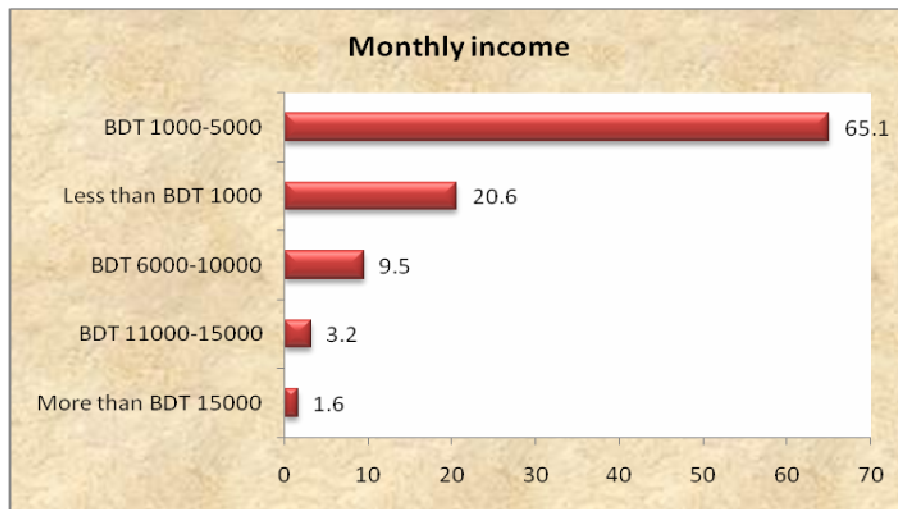
#### Worst form of Child labour rises

*In the name of help and cooperation to the family, many minor girls are getting involved in HBW. These children add to their family income either for managing their educational expenses or for addressing familial needs. One of such minor girls, Shima lives with her parents at Baonia Badh slum at Mirpur, Dhaka who is engaged in karchupi setting on the lady's fashionable shoes. But, Shima has no ability to fashion. She has to work being stricken by poverty and inadequate family income. Shima informed that she had attained excellent expertise in her crafts and could earn BDT 100 on average daily if she had available orders. However, the rate is declining due to increasing HBWs in this cluster. Shima has to share the rent of their tiny houses with her parents and manage her educational expenses. She told that her education was considerably hampered due to work on emergency orders. Sometimes, she has to work up to late at night to make the delivery. He told that the wage is lower in comparison with labour and effort.*



#### 4.5. Empowerment and Socio- Economic Status

The study reveals that almost all the HBWs irrespective of their types used to lead a very miserable life since their income was very poor and they belonged to the marginal class of the society. Out of the 63 respondents, 54 HBWs (about 86%) said that their income was either below BDT 1,000 or between BDT 1000-5000. Of the respondents having said that their income was between BDT 1,000 to 5,000; most of them mentioned that it was a little bit higher than BDT 1000. But for calculating in statistical package, it was mentioned that whose income would be more than 1000 would be in this category (BDT 1000-5000). Only 6 respondents (9.5%) said that their income was between BDT 6000-10,000 while only 3 respondents told that their earnings from their HBW was between and a little bit higher than BDT 10,000-15,000.



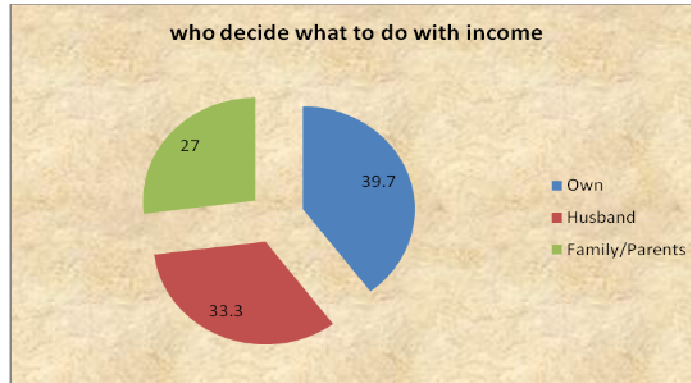
The study also reveals that most of the HBWs (60%) had to depend either on their husbands or parents for taking any decision meaning that in spite of earning money the women were yet to attain the status of spending the money independently. However, about 40% respondents said that they could spend their money without deciding with somebody else.

Criteria	Frequency	Percent
Own	25	39.7
Husband	21	33.3
Family/Parents	17	27.0
Total	63	100.0

**Table: Dependence of HBWs for decision making**

Responding to almost a similar structured question ‘ who influence your decision in the family/community?, about 59% HBWs told that their husbands influenced them in taking

any decision while the percentage was about 24% for the parents and families who used to influence them in decision making process. It is noteworthy that the women can not take decision in most of the cases due to existing (but changing) socio-economic and cultural set up where most of the women still think themselves subordinate to their male counterparts. Simultaneously, the male-dominated patriarchal society has been nurturing this notion for generations, age after age.

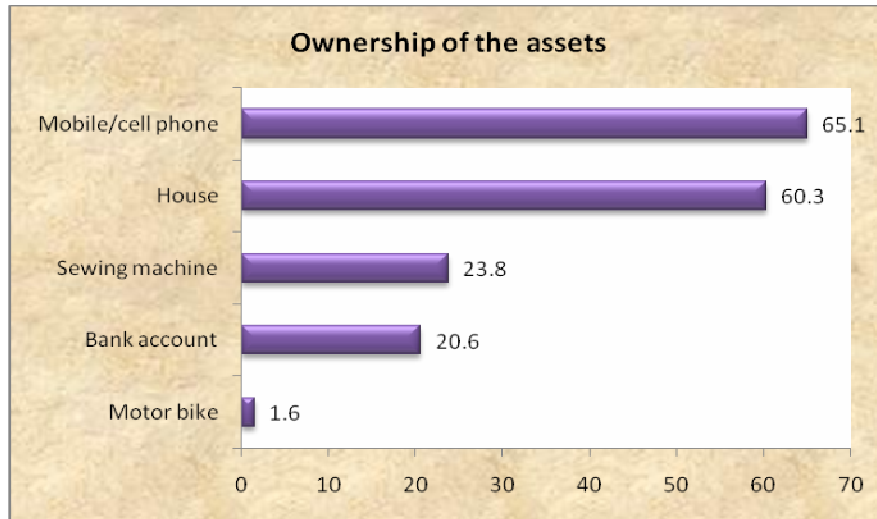


However, the opinion of the women is valued in their families, the study shows. The FGD participants said that in many cases their husbands/parents did not give priority to the opinion of the women members though in some families it is practiced. They also told that the HBWs with their income and contribution to the family were gradually taking significant place and position not only in the family but also in the society. The study reveals that there were no mentionable domestic violence and oppression on the HBWs under the study since various types of interventions and campaigns against domestic violence has been carried out by both the government and non-government organizations. Of the respondents, 97% mentioned that the community people had treated them goodly and with honour while only 3% mentioned that the community people treated them ignorantly.

It was found from the study that 32 respondents (51%) mentioned that they had not been invited to any social program like religious gathering, celebration of national days, sports program, cultural program etc which means that though the women are treated with honour in the community they are not treated with significance specially to attend such socio-cultural programmes. Almost all the respondents 55(87%) mentioned that they were not called by the members/chairman/councilors in any salish (meeting for settling disputes). The FGD participants said that the members, chairman and other important persons usually attended such programmes/events where the women are generally considered unsuitable for the purpose.

The study reveals that the HBWs' property was as simple or poor as of their life-style. Of the respondents the highest number (65%) of the respondents had mobile phone while

about 24% had sewing machine and 60.3% had own house while only one HBW had motorbike and 20.6% had Bank Account. The respondents having own home were from Jamalpur and Tangail. However, the condition of the house was miserable. Regarding property, the respondents were requested to select more than one answer.



### Case Study -05

#### Own Account HBW Shema is self-reliant today

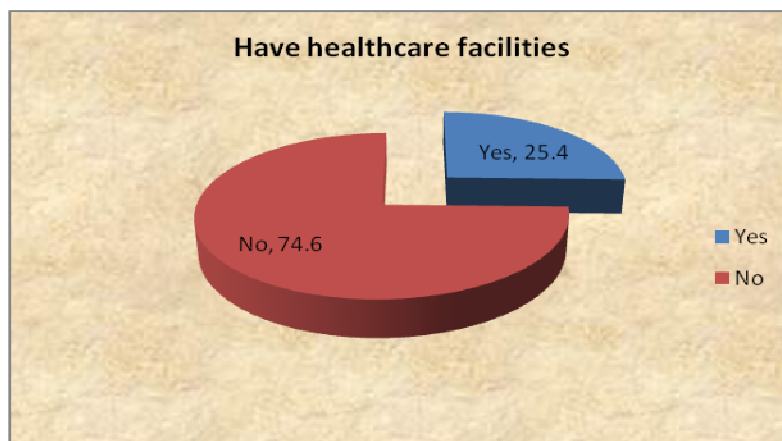
*“One who is sincere and hardworking can surely succeed in HB profession”, said Shema. She is an own account HBW living at Jigatola, Jamalpur who started her profession 22 years ago. Her husband passed away leaving her with two minor children. She told that though she used to produce some forms of handicrafts before marrying as a piece rate worker, had to be engaged in this profession seriously after the death of her husband. She was not supported by her in-laws, relatives or organizations. After having training on handicrafts/designing and tailoring, she launched her own shop. Since then, she did not have to look back at all. Though her husband could not leave any valuables, she succeeded in educating her children properly with whatever she used to earn from her own tailoring and design shop. Today, about 350 HBWs are associated with her tailoring and design shop. She said that she had trained the HBWs before providing them with work order. It is known that Shema has social status and voice not only in her family but also in the society, today.*



*Own Account HBW Shema is seen talking with a Senior Researcher*

#### 4.6. Health and Sanitation

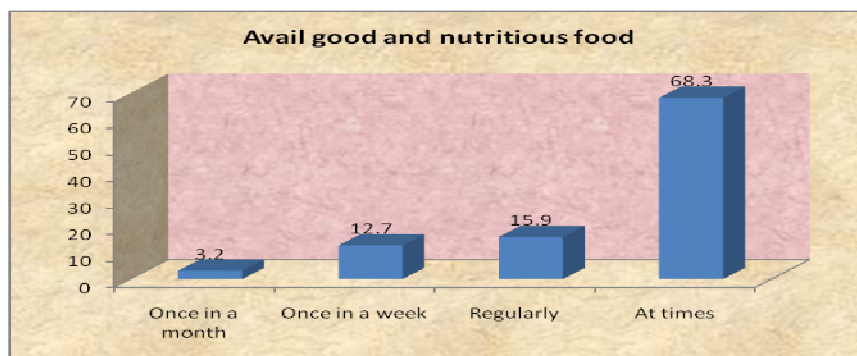
The health care facilities for the HBWs are very insufficient in all the three urban areas in comparison with their needs. The study reveals that only 25.4% respondents had health care facilities in their localities at low cost while the overwhelming majority 74.6% was deprived of the same. Those having said positively about access to medical services had actually mentioned of the services generally provided by some NGO run community clinics and government hospitals. It is a fact that these medical centres or hospitals do not have adequate modern medical facilities. Moreover, there is lack of expert and specialized doctors in these centres. The FGD participants also mentioned about the poor state of the medical services at those centres and hospitals. In many cases, the women have to pay for collecting contraceptives, the participants informed.



Generally, the government hospitals charge a little for treatment. In many government hospitals or charitable clinics/health centers, the fee is below BDT 50 while the amount is many folds in the private clinics. The average fees in the private medical centres/hospitals

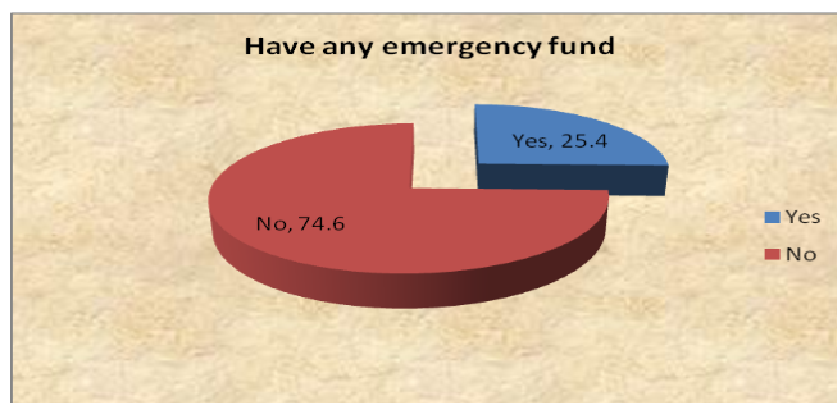
are between BDT 200 to 500 just for the first visit. The study shows that almost all the HBWs (90.5%) covered in the study knew about practices of personal hygiene whereas only 9.5% were not informed of the same. In spite of tremendous government and non-government campaign for using sanitary latrines, the study reveals that 19% respondents had no such facilities whereas 81% did have the same. The study reveals that most of the drains in the HBWs localities remained untreated days after days. Only 32% respondents said that the drains of their community were regularly cleaned whereas 68.3% replied negatively. Thus, environment is polluted and the diseases spread over in many slum and lower income areas. As a result the children and other vulnerable people get sick easily and suffer from various contagious and water-borne diseases. One of the CBO(Community Based Organization) advisors told, “Whatever the people living in the slums and lower income areas earn have to spend for medical purposes’.

Similar picture was also found in disposal of waste. Only 36.5% respondents mentioned that the waste materials were disposed regularly from their community while 63.5% responded negatively regarding the same. The FGD participants told that the Dhaka City Corporation and the municipal authority are mainly responsible for disposal of the waste. The citizen charter and service policies of these institutions have also obligation regarding these services to the citizens. But, in practice, the service is very insufficient. According to the municipal and city corporation authority, these services are not possible to deliver accordingly due to rapid expansion of the city areas and population explosion in the cities. The manpower and logistic capacity of the City Corporation and Municipal authority cannot cope with the increasing service related needs of the city people. Moreover, inadequate financial ability, indolence, reluctance, dishonesty and malpractice of the particular class of the employees of the aforesaid institutions are main barriers to the path of serving the people. Though taking balanced diet/nutritious food (egg, dal, meat ,milk, fish etc) regularly is important for maintaining sound health, almost all the respondents (84%) could not avail taking them regularly while only 16% respondent could avail the same, the study reveals. The FGD participants said that they had to suffer a lot to maintain their family let alone avail good and nutritious food regularly.



#### 4.7. Needs, Social Protection and Suggestions

Bangladesh is a country of natural disasters. Almost every year, various types of disasters take place here of which flood, drought, heavy rainfall, cyclone, nor-westerners etc. are common. The lower income class is mainly affected by them since they have delicate housing, poor social security and a diminutive property. It is worth mentioning that most of the people in this class particularly engaged in HBW have no emergency fund to face disasters or emergency situations. Only 25.4% respondents had some fund to face the same during the study while 74.6% had no such fund. The HBWs having some emergency fund cannot cope with any long term disaster since their source of income remain stop.



The FGD participants stated that whatever they earned from their everyday work were almost spent for meeting both ends, so, savings is almost a dream to most of them. Moreover, continuous price hike and inflation have made their life very difficult. Thus, the HBWs have to live amidst uncount uncertainty, depression and frustration, the FGD participants stated.

The study shows that 55.6% respondents had some sources of financial support in time of needs/emergencies while 44.4% had no the same. It is found from the FGD said that the sources mainly included the friends, neighbors and relatives. They did not mention the name of any institution or organization as the sources of such support.

Regarding the room/storage place for preserving the finished goods/products properly, 65% respondents said that they had such facilities while 35% had no the same. However, the quality of the store room/place was found inadequate and inappropriate during the field visit.

<b>Problems</b>	<b>Frequency</b>	<b>Percentage</b>
Damage the product	13	59.1
Difficult to preserve	8	36.4
Become unclean	1	4.5
Total	22	100.0

**Table: Problems due to lack of storage**

The respondents having no storage capacity of their finished products mentioned some problems due to lack of the same. Out of 22 such respondents 13 HBWs (59%) said that their products got damaged while 8 HBWs (36.4%) faced difficulty in preserving the finished goods. The FGD participants said that some owners/buyers/orderors did not want to accept the products if they would get damped or damaged due to lack of proper storage facilities. As a result, they have to compensate accordingly.

The study reveals that about 87% respondents did not get mentionable support from the government during emergencies while only 13% mentioned that they got loan facilities from the government bank. It is mention-worthy that Bangladesh Krishi Bank (BKB) provides the lower income people with some sorts of loans at nominal rate of interest.

<b>Forms of help from the Government</b>	<b>Frequency</b>	<b>Percentage</b>
Loan	8	12.7
Don't get any help	55	87.3
Total	63	100.0

**Table: Support from government**

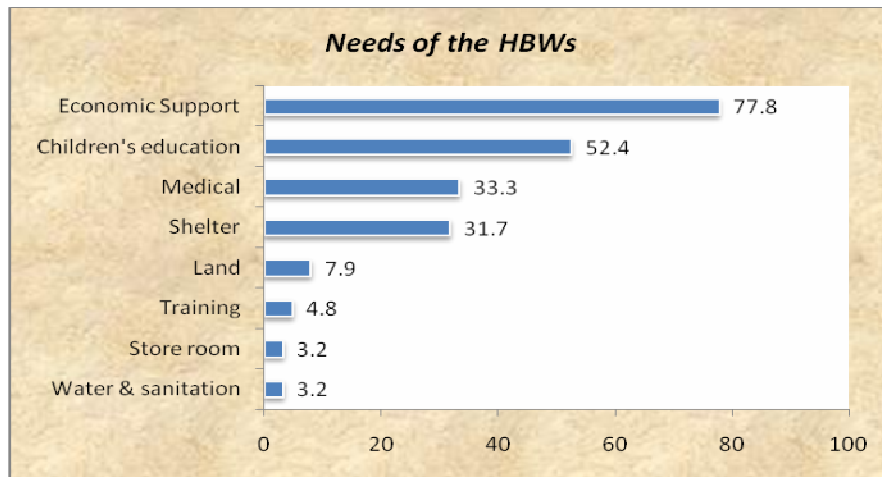
The respondents told that they did not get any mentionable support from the NGOs too to face emergencies (accidents, disaster etc) except a small fraction of about 21% who got loan from some NGOs.

<b>Forms of help from the NGOs</b>	<b>Frequency</b>	<b>Percentage</b>
Loan	13	20.6
Don't get any help	48	76.2
Others	2	3.2
Total	63	100.0

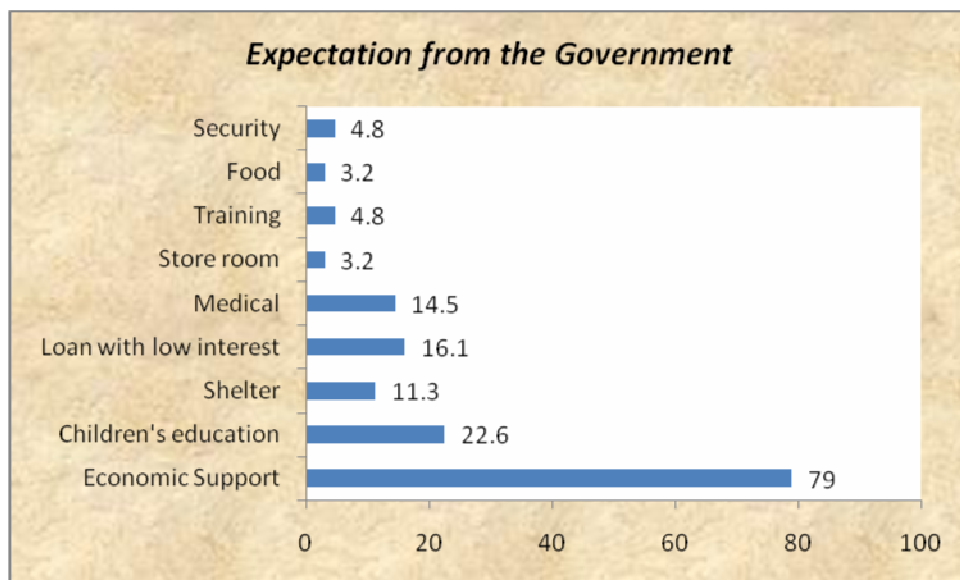
**Table: Support from government**

The study reveals that most of the respondents needed financial assistance especially the interest free loans for the development of their socio-economic status. About 78% respondents mentioned that they were needed economic/financial assistance while 52.4%

needed assistance for children's education, 32% needed assistance in developing their houses, 33.3% needed medical facilities at their locality, 10% needed own land and the rest of the respondents had needs of store room, water and sanitation facilities and training for their professional development. The respondents mentioned more than one needs and this is because the distribution of the needs overlapped.

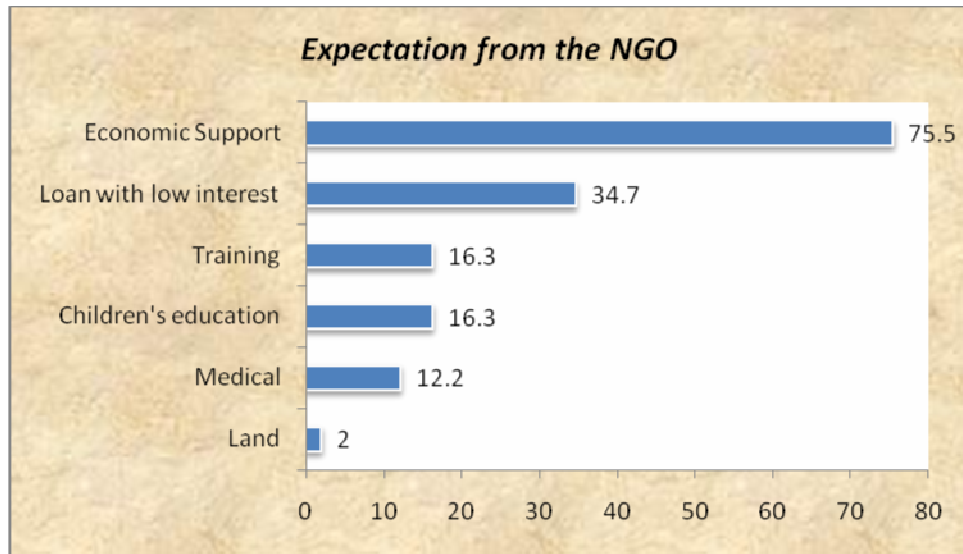


The study shows that most of the respondents 79% expected financial support from the government since it was the top most priority for the family of HBWs. Of the respondents, 22.6% wanted support in educating their children while 16% expected loan facilities with low interest, 9 respondents (14.5%) wanted medical facilities and other 8 respondents wanted training, food and security needs to be fulfilled with the support from the government.



The expectation of the respondents from the government and NGO were almost similar

with a little exception regarding training. Of the respondents 16.3% expected to have training from the NGOs.



The needs of different HB clusters have been understood from the Focus Group Discussions and field survey. The major needs of different types of HB clusters include:

**Issues and Needs of the Own Account HBWs**

- a. Proper marketing of the products and getting right price
- b. Networking and liaison with the wholesaler/big shops and companies
- c. Forming network and building relationship with the like-minded organizations, associations or cooperatives
- d. Training on marketing, advertising, publicity, public relations, management and leadership
- e. Training on human /workers' rights and existing labour laws practiced in both home and abroad
- f. Financial support especially interest free loans
- g. Building a grand alliance with other own account HBWs
- h. Skilled HBWs and manpower
- i. Show rooms in big and bustling city points

- j. Assistance and cooperation in any emergency situation especially in disaster/accident or business recession
- k. Counseling and consultation for improving business
- l. Proper storage facilities of the product/raw materials
- m. Basic education and life skill training for those who had no education (mid-aged women HBWs engaged in pottery, handloom/weaving in Palpara, Enayetpur and Bashakpara, Adi Tangail, Tangail; and HBWs engaged in Bamboo work at Koltapara in Jamalpur need such basic/adult education and training immediately since most of them had no education)
- n. Facing the challenge of the demand of the days and surviving in competition with the big companies
- o. Sharing of knowledge and information on the product, business, market and other relevant issues
- p. Authoritative/governmental care and assistance from different NGOs and institutions/individuals
- q. Access to raw materials at low cost, at nearby places

**Issues and Needs of the Piece Rate / Sub-contracting piece rate HB workers**

- j. Appropriate wage for the work and being covered under a national level policy/legal framework having trade union rights
- k. Proper organization for addressing the issues of rightful wage, exploitation of the middlemen/vendor, managing work and developing skill
- l. Life-skill training and basic education on life related issues, human/workers rights, social development and income generation activities
- m. Availability of work even in the dull seasons
- n. Addressing basic human needs, i.e. food, shelter, education, health care, cloths and recreation
- o. Financial support in emergency like disaster, accident or inability of work by the earning member of the family

- p. Medical treatment at low cost, free schooling of the children and access to nutritious food
- q. Appropriate social status and participation in development work and socio-economic and cultural issues and events
- r. Empowerment in terms of capacity building in taking decision, searching for job/work and managing personal, familial and other issues independently
- s. Financial assistance, advocacy and training for initiating own business
- t. Direct link-up with the big shop/companies/factories to avoid exploitation of the middlemen
- u. Machinery support

## Chapter: Five

### Recommendation and Conclusion

In the course of the study the team came in contact with a number of primary stakeholders, HBWs' leaders and organizers, development workers, city officials, Mayors etc. Such contacts afforded the researchers ample opportunities to observe and understand issues and needs of the HBWs, their organizations and city schemes/projects and policies. On the basis of the findings of interviews, meetings and documents study; following recommendations are made:

#### a. General Recommendations

Needs/Stakeholders	Tasks/measures to be undertaken/policies formulated	Prospective Implementers
<p><b>1. Organizing</b>  <b>Unorganized HBWs</b>  <u>Target Stakeholders:</u>            HBWs both the own account and piece rate</p>	<p>An elaborate networking campaign should be undertaken to organize the unorganized HBWs</p>	<p>1. HNSA            2. HNB            3. National Organizations/individuals            4. INGOs/Donors</p>
<p><b>2. Basic education, literacy and awareness</b>  <u>Target Stakeholders:</u>            HBWS having no education (especially in Enayetpur and Adi Tangail/Bashak para, in Tangail &amp; Koltapara in Jamalpur)</p>	<p>An adult education/literacy and training programme should be initiated to educate the aforesaid HBWs. It might be implemented in collaboration with local HBWs' organizations.</p>	<p>1. Government            2. Municipal/city corporation authority            3. Local/National NGO INGO            4. HNSA/HNB</p>
<p><b>3. Occupational Safety, Health and Hazard</b>  <u>Target Stakeholders:</u>            HBWs (especially piece rate HBWs)</p>	<p>Initiating and implementing of Information, Education, Communication and Motivational services to the HBWs backed by clinical services</p>	<p>i. Employers/Orderors            ii. Government            iii. Local/National NGO INGO            iv. Project support by the Donors/INGOs</p>

<p><b>4. Appropriate price/profit, building management and leadership capacity</b>  <u>Stakeholders:</u>  Own Account HBWs</p>	<p>Training on marketing, outsourcing/networking, leadership, business communication and public relations. It might be carried out in collaboration with training institutes/firms.</p>	<p>i. HNSA  ii. Government  iii. NGO/Donors/INGO</p>
<p><b>5. Life-skill training for Piece rate HBWs</b>  <u>Stakeholders:</u>  Piece rate and sub-contracting piece rate HBWs</p>	<p>Appropriate training programs should be arranged for the aforesaid stakeholders to build their life-skill capacity and further development of their existing professions</p>	<p>i. HNSA/HNB  ii. Government  iii. NGO/Donors/INGO  iv. HBWs' Organizations</p>
<p><b>6. Building a National Platform</b>  <u>Target stakeholders</u>  Civil society members, human rights defenders, policy makers, journalists, development workers, media activists/personnel and professionals</p>	<p>A network connection with the aforesaid stakeholders should be formed to campaign and support fostering to achieve the rights of the HBWs especially in lobbying with the appropriate authorities of the government to formulate a national level policy.</p>	<p>i. HNSA  ii. HNB  iii. NGO/Donors/INGO</p>
<p><b>7. Bi-partite, Tripartite and Multi-lateral Dialogue</b>  <u>Stakeholders:</u>  HBWs, their employers/buyers/companies, HBWs' Organizations, Civil Societies and concerned departments of Government</p>	<p>Holding 'Bi-partite, Tripartite and Multi-lateral Dialogue' among the aforesaid stakeholders for peaceful settlement of the existing HBWs' problems and formulating a national level policy</p>	<p>i. HBWs organizations  ii. NGOs/INGOs/Donors  iii. HNB/HNSA  iv. Government</p>
<p><b>8. Financial Support, Interest free loans, Machinery support and Storage facilities</b></p>	<p>Financial schemes especially interest free loans should be disbursed among HBWs. Local, national and international level lobbying should</p>	<p>i. Employers/Orders/buyers  ii. Government(municipal city corporation/ authority  iii. Local/National NGO/</p>

<p><u>Stakeholders:</u> HBWs</p>	<p>be carried out</p>	<p>INGO iv. Project support by the Donors/INGOs v. HNB/HNSA</p>
<p><b>9. Improvement of living condition</b></p> <p><u>Stakeholders:</u> HBWs</p>	<p>Citizen services for the HBWs locality should be equal as those of rich areas. The habitation of HBWs should be cleaned regularly and they should be provided with better citizen services like electricity, gas, water, disposal of wastes etc.</p>	<p>ii. Government (municipal city corporation/ authority iii. Local/National NGO</p>
<p><b>10. Lobbying for establishing Trade Union(TU) rights</b></p> <p><u>Stakeholders</u> Millions of home-based workers</p>	<p>A collaborative effort should be initiated to lobby for establishing TU rights for home-based workers</p>	<p>i. National Trade Union Centres ii. Trade Union-based NGOs/INGOs/Donors iii. HNSA/HNB</p>
<p><b>11. Communication and Coordination</b></p> <p><u>Stakeholders</u> Millions of home-based workers, HBWs' Organizations, HNB, HNSA</p>	<p>A comprehensive strategic communication approach should be developed.</p>	<p>1. HNSA/HNB</p>
<p><b>12. Miscellaneous</b></p>	<p>i. HBW's awareness on HIV/AIDS; Reproductive health and primary health care should be carried out ii. Campaign for elimination of child labours in HB industry iii. Campaign for decent work, rightful wages and basic human needs of the HBWs</p>	<p>i. HNB/HNSA ii. Workers' rights /Trade Union-based NGOs/INGOs/Donors iii. Government iv. Media v. HBWs' organizations</p>

**b. Specific Recommendations for HNSA**

- i. Strengthening the local chapter 'HNB' with resources and manpower so that it can be an effective organ of HNSA for developing network with the local and national level HBWs and their organizations
- ii. Establishing or help establishing a central monitoring cell which will monitor the country situation and prepare report on the issues of the HBWs, their issues, organizations and overall situation associated with HB industry.
- iii. A nation wide survey should be conducted on a representative sampling to gather empirical data and know the HBW's perception and knowledge on their rights, supports and cooperation they receive, expectation and overall condition.
- iv. The HNSA should undertake some immediate programs to initiate adult literacy and basic education programs especially in Enayetpur and Bashakpara in Tangail where the HBWs are deprived of basic education and literacy. Similar program should be initiated in Koltapara, Jamalpur where the HB bamboo workers are in the worst situation in terms of education, training and financial cooperation. The HNSA may initiate such programs in partnership with local HB organizations.
- v. One of the priorities of interventions of HNSA in Bangladesh should be arranging some sorts of training on marketing, public relations and management so that the own account HBWs can market their products in proper price.
- vi. The HNSA, through proper network, should lobby for managing jobs/works for the piece rate and sub-contracting piece-rate workers and proper wages for their effort and hard labour. Connecting this type of HBWs with the big shops, showrooms, companies, buyers or factories, wholesalers and shopping malls both in home and abroad would be a significant strategy for empowering them.
- vii. The HNSA's local chapter in Bangladesh should form a network and relationship with the civil society members, human rights defenders, policy makers, journalists, development workers and professionals to form a platform of campaign to achieve the rights of the HBWs especially in lobbying with the appropriate authorities of the government to formulate a national level policy. A comprehensive strategic communication and networking plan should be formulated in this regard.

- viii. Mapping of the HBWs and their organizations in other metropolitan/municipal cities in the country to identify common and uncommon clusters of the HBWs, their organizations and issues so that a nation wide network is possible to form.