Homenet
SOUTH ASIA
Network of Homebased workers in South Asia

Study on Wage Analysis of Home-based Workers in South Asia

September 2023
HNSA Publication

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The Hidden Homeworkers Project is an initiative of the following organisations:

Co-funded by the European Union

Designed by Smriti Krishna

Acronyms

EU	European Union
FGD	Focus Group Discussion
HBWs	Home-based Workers
HH	Household
HNP	HomeNet Pakistan
HW	Home-based Work
HNSA	HomeNet South Asia
ILO	International Labour Organization
INR	Indian Rupee
K	Thousand
N	Number of Respondents
NPR	Nepalese Rupee
PKR	Pakistani Rupee
SABAH	SAARC Business Association of Home-based Workers
SAVE Tirupur	Social Awareness and Voluntary Education Tirupur
SEWA Bharat Delhi	Self-Employed Women's Association Bharat Delhi
USD	United States Dollars

Executive Summary

BACKGROUND

A home-based worker is an employee or a self-employed worker who produces goods or provides services from their home (including a structure attached to their home) rather than a designated workspace or an employer's site. About 260 million people worldwide work from home; 65 percent of these workers are located in Asia and the Pacific region. There are estimated to be over 67 million home-based workers in just four countries of South Asia – Bangladesh, India, Nepal and Pakistan. They can be found across various industries, including garments, footwear and electronics.

Founded in 2000, HomeNet South Asia (HNSA) is South Asia's first and only network for home-based workers and their representative organisations. By strengthening home-based workers' collective voice, HNSA aims to maximise their visibility. A major goal of HNSA is to ensure social security and develop grassroots organisations' capabilities while creating better economic opportunities.

HNSA is implementing the European Commission's co-funded "Hidden Homeworkers" project across India, Nepal and Pakistan. Within this project, wage cards were developed and distributed by HNSA grassroots project partners to assist home-based workers in habitually recording the nature of their work, the number of orders they receive, piece rate wage, details of work provider/contractors, etc. This report captures the details of the wage card study, which was conducted across all four partner clusters of hidden home-based workers:

Sr. No.	HNSA Partner	Cluster	Country
1	SAVE	Tirupur	India
2	SEWA Bharat	Delhi	India
3	SABAH Nepal	Kathmandu	Nepal
4	HNP	Karachi	Pakistan

OBJECTIVES AND SCOPE OF WORK

The key objectives of the study were as follows:

- Understanding homeworkers' wage levels, types of home-based work, income earned from home-based work and its contribution towards the household income and homeworkers' awareness about the brands or markets they are producing for, using primary research and wage card analysis.
- Assessing the adoption of wage cards introduced under the Hidden Homeworkers Project by HBWs, focusing on ease of filling, comprehension of the data being filled and perceptions and feedback from home-based workers and partners regarding wage cards.
- Analysing the wage card data from different clusters and providing valuable insights across the clusters.
- Highlighting gaps, if any.

APPROACH AND METHODOLOGY

INCEPTION

- Literature Review
- Interaction with Partners

STUDY DESIGN

- Finalization of Survey Tools
- Training of Enumerators

DATA COLLECTION

- Data Collection by Partners
- Review of Raw Data

ANALYSIS & REPORT WRITING

- Analysis of Data and FGD Reports
- Partner Validations

Inception

In October 2022, a virtual inception meeting was held with partners across all four locations; separate calls were arranged with each partner to understand the 'Hidden Homeworkers' Project, and insights were gathered regarding wage cards.

Study Design

The study's second phase focused on designing a survey methodology and developing the tools to collect quantitative data and qualitative inputs from the respondents. In-person interviews and focus group discussions (FGDs) were planned to collect relevant study information from home-based workers in each cluster. Wage card data was also gathered from these interview participants. A statistically significant sample of 100 data points was finalised for each partner cluster after a review of wage card distribution data from all four clusters. A workshop was then organised with the identified data collectors (enumerators) from all the partners.

To ensure representativeness, guidance was given that we should include women making all types of products in a cluster, ensure participation of all possible sub-production clusters in a partner location and also take both types of home-based worker.ie. members and non-members of any group/union that the partner directly forms.

Data Collection

Study and wage card data were collected between December 2022 and March 2023, and raw data was reviewed and cleaned for analysis in the next phase.

Analysis and Report Writing

This involved reviewing the cleaned data and generating analysis tables. Insights were developed based on the assessment of qualitative and quantitative inputs, which were put in the form of a report.

INSIGHTS AND LEARNINGS FROM THE STUDY

Socio-Economic Profile

Age Profile

Most of the interview respondents (approximately 85%) were between 20 and 50 years of age. However, Pakistan's data indicated a wider age range of home-based workers; 32% of respondents from HomeNet Pakistan were below 20 years of age.

Marital Status

'Married' accounted for approximately 85% of the responses. Taking up home-based work was primarily motivated by the opportunity to earn from home while managing their young children and obtaining earning opportunities proportionate to their effort.

Education Profile

Nearly 24% of the respondents reported no formal schooling. Approximately 45% of the respondents indicated they had completed education up to 10th grade or beyond.

Organisation of Home-Based Workers

Most interview respondents from Sabah Nepal (99%) and Sewa Bharat Delhi (98%) reported being part of a group/union/organisation of home-based workers. Only a small fraction of respondents from Pakistan (12%) reported being part of any home-based worker group. Most of them, however, were part of informal family groups. At Save Tirupur, approximately 36% reported being part of a group.

Engagement Duration with HNSA's Partner Organisations

Fifty-three percent of the interview respondents confirmed having been engaged with their respective cluster partner for over five years. Nearly 44% reported an engagement duration between one and five years. The average engagement duration was approximately five years.

Growth in the Number of Home-Based Workers

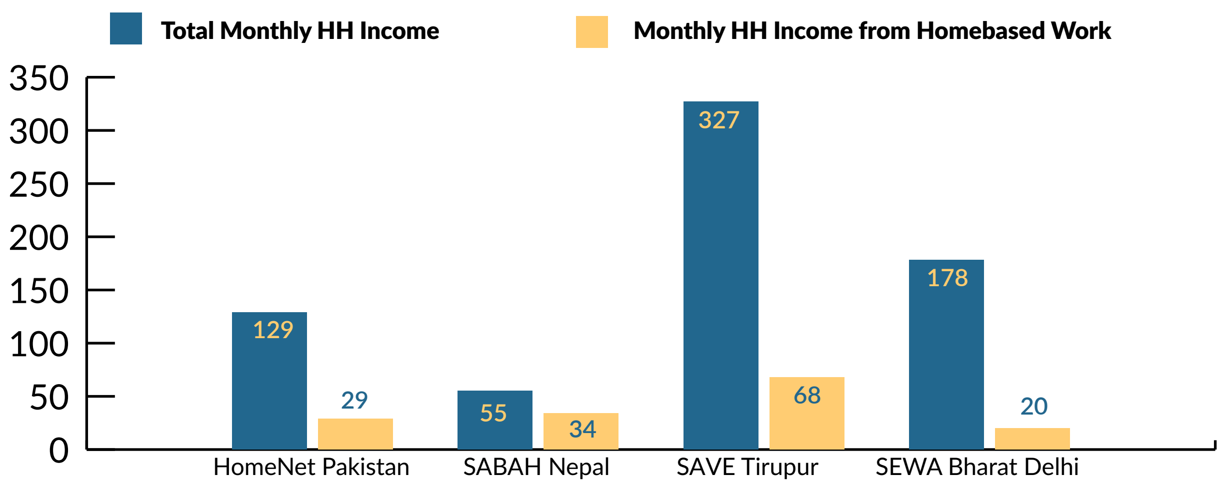
FGDs indicated that there has been a growth of home-based workers over the last 10 years across all the clusters except in Tirupur.

Insights on Income

Total Household Income and Income from Home-Based Work

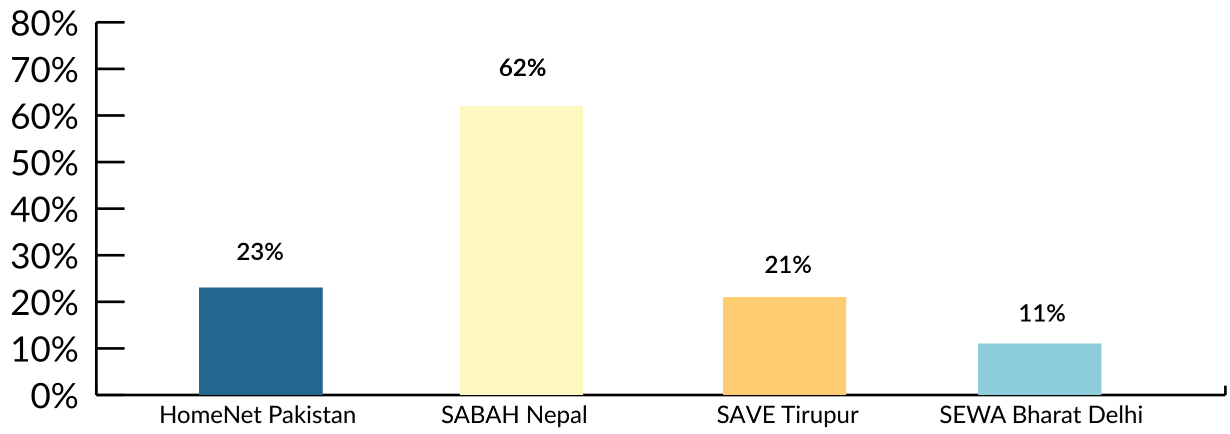
Respondents from Save Tirupur and Sabah Nepal reported the highest and the lowest average monthly household (HH) income, respectively. Respondents from Save Tirupur reported the highest average monthly income from home-based work, while the lowest was reported from Sewa Bharat Delhi.

CLUSTERWISE MONTHLY HH INCOME (USD)



Income from home-based work appears to be a significant component of overall HH income in Nepal (62%), while in the case of other clusters, it is a minor component ranging from 11% to 23% of the overall HH income, as shown below:

% OF TOTAL HH INCOME FROM HOME BASED WORK

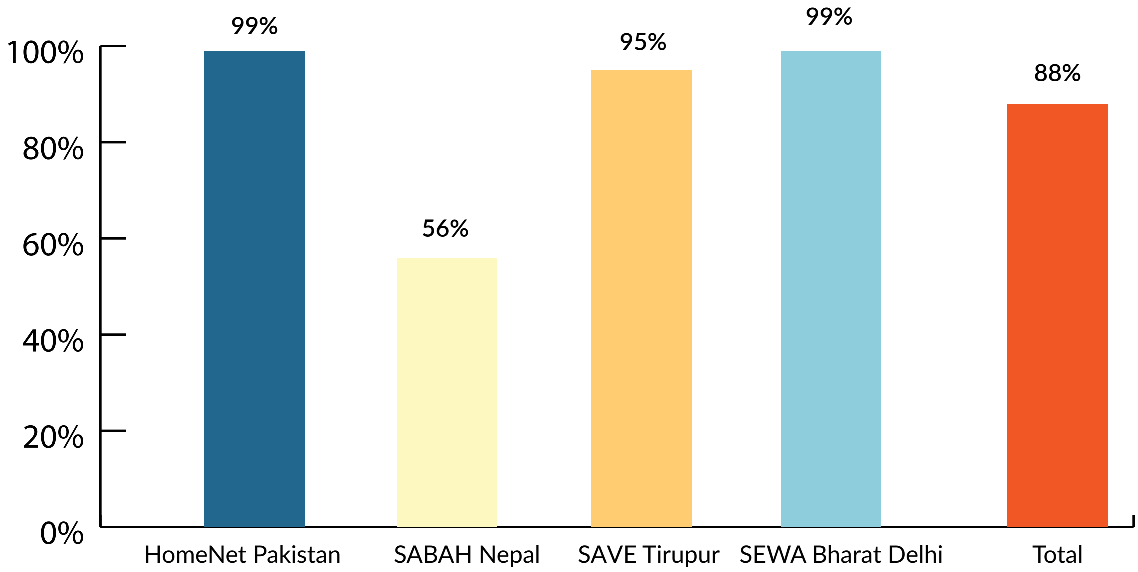


Insights on Wage Cards

Use of Wage Cards

Approximately 88% of respondents indicated that they were keeping track of their orders using the wage cards.

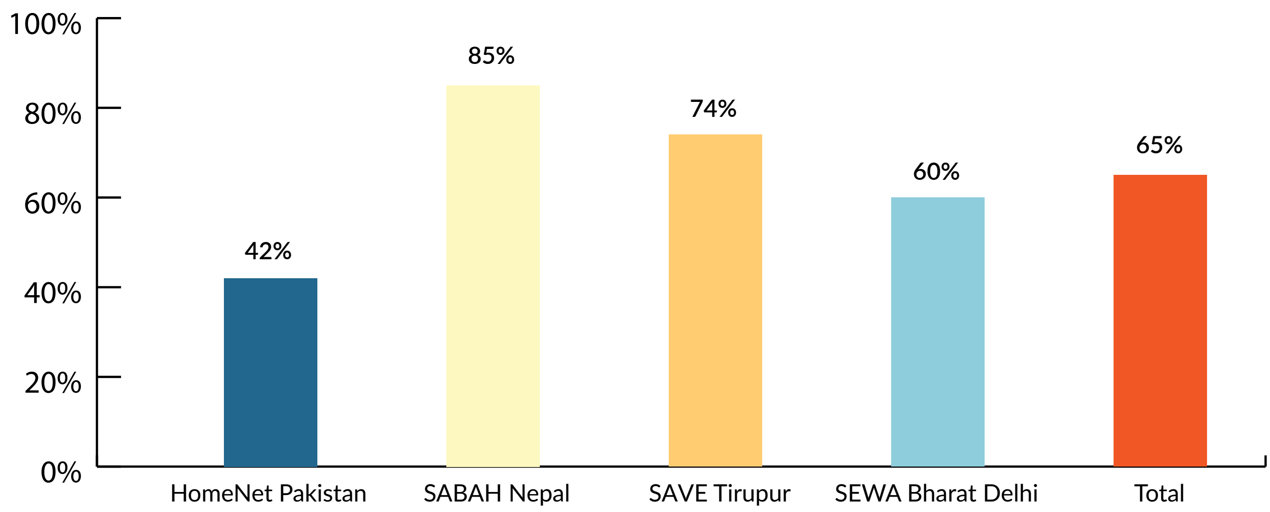
% RESPONDENTS WHO USE WAGE CARD FOR ORDER MANAGEMENT



In Save Tirupur and Sewa Bharat Delhi and, to some extent, HomeNet Pakistan, the workers themselves largely completed wage cards. The role of community leaders becomes more critical in both Nepal and Pakistan; both these clusters reported higher literacy challenges, as reported previously.

Approximately 95% of the respondents indicated that they understood the details that were being filled out on their wage cards. **Only one-third (approximately 35%) of respondents** kept track of their orders before receiving the wage cards. **Most of them reported using a diary for the same.**

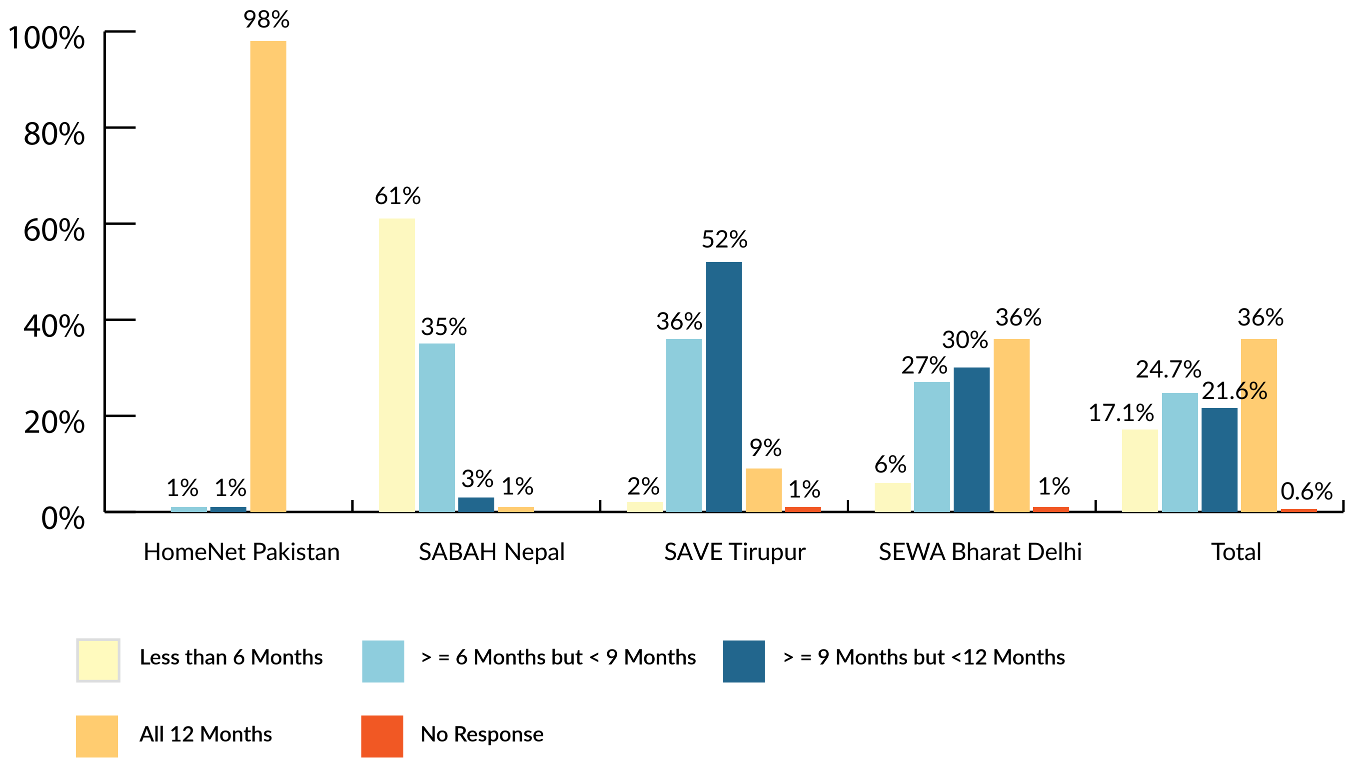
% OF RESPONDENTS WHO WERE NOT TRACKING THEIR ORDERS PRIOR TO EXPOSURE ON WAGE CARDS



Insights on the Work

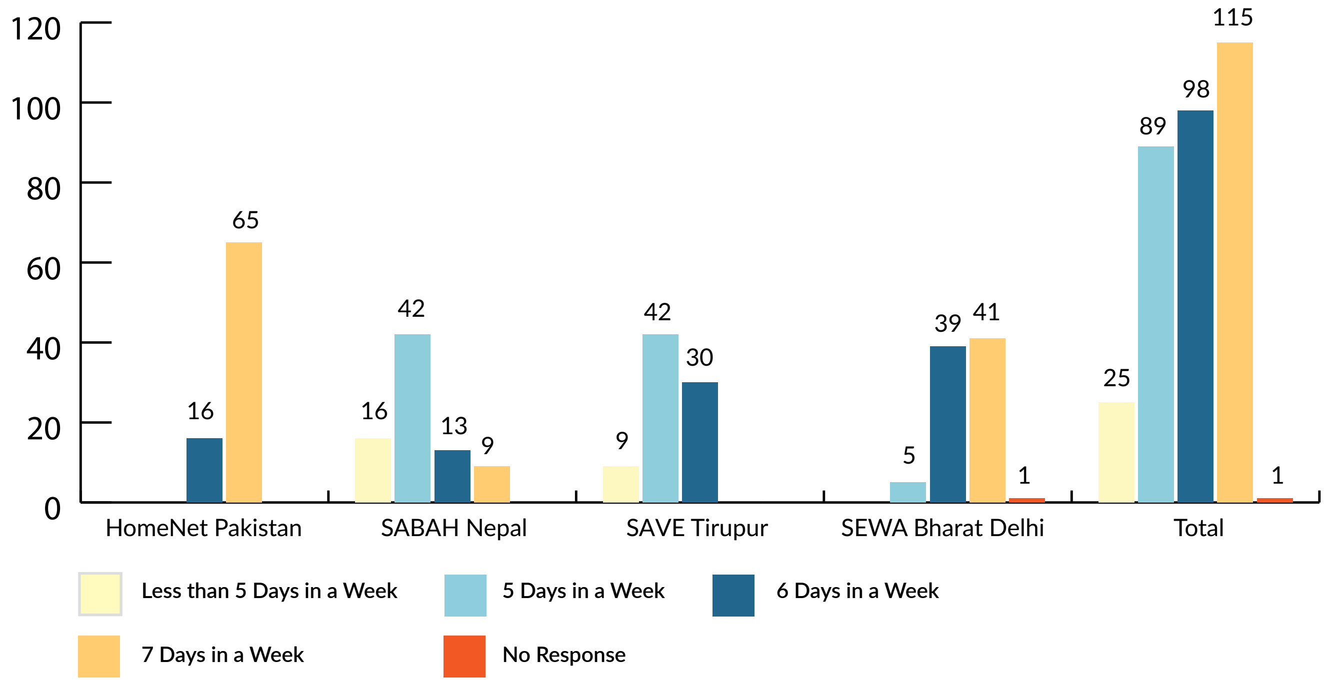
Seasonality

This work is seasonal, and different clusters reported different durations of seasonality during which work was available, as highlighted in the table below. While Pakistan workers reported having access to work throughout the year, in Nepal, work was available for less than six months to nine months yearly. In Tirupur and Delhi, work was available for six to 12 months for most workers.



Intensity of Work – Number of Days per Week

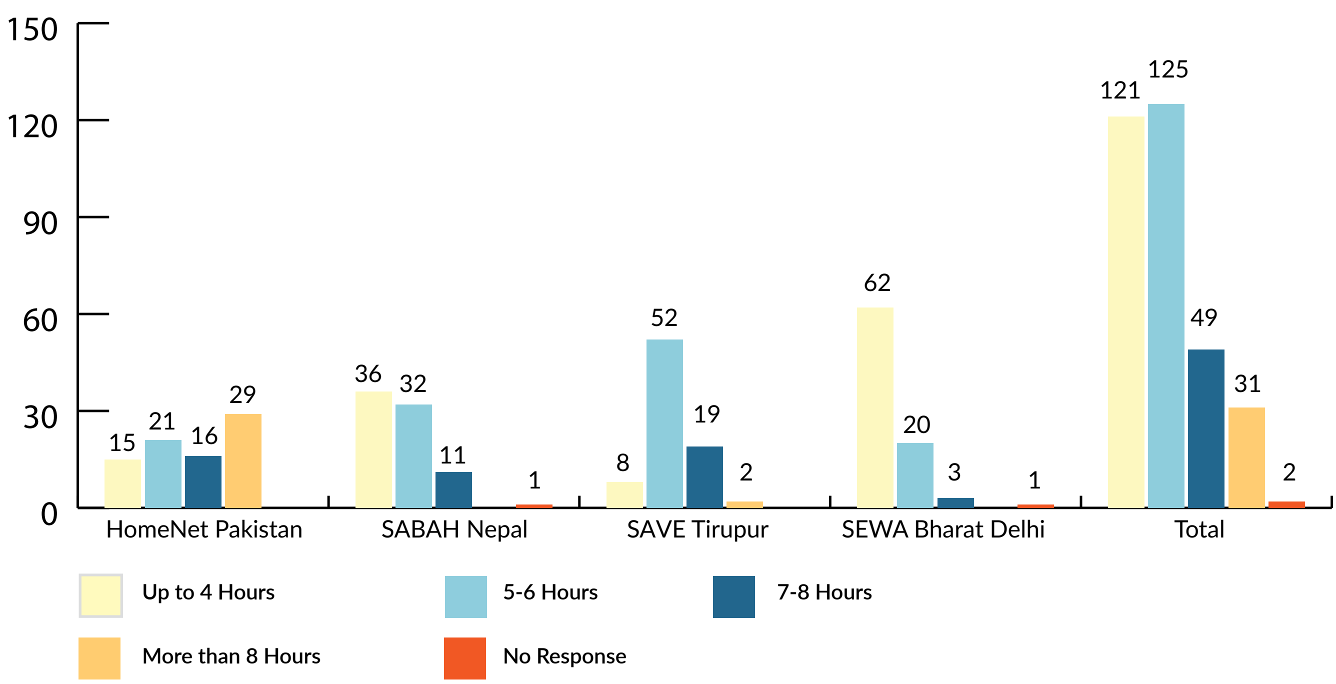
Approximately 92% of the interview respondents stipulated that they worked five to seven days a week. HomeNet Pakistan and Sewa Bharat Delhi respondents indicated higher engagement intensity (six to seven days per week) regarding the number of weekly workdays.



Intensity of Work – Number of Hours a Day

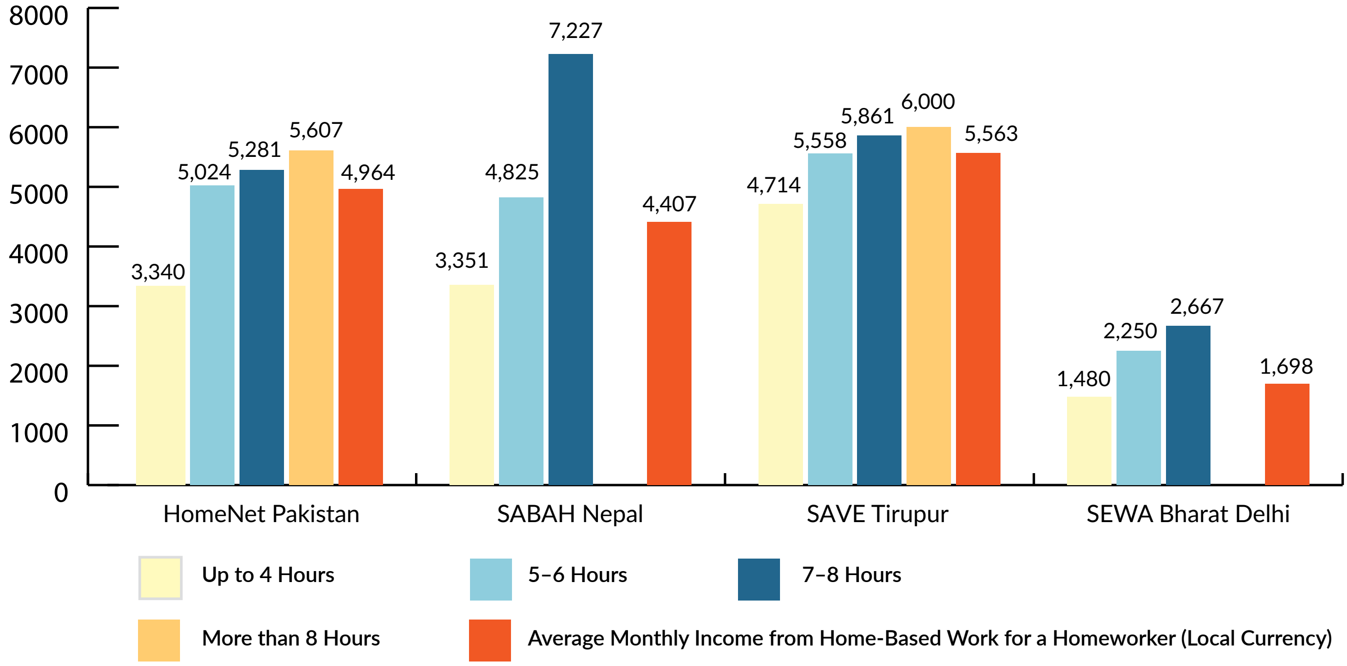
A workday of up to four hours accounted for 37% of responses. Five- to six-hour workdays were reported by 38%, while 24% specified working more than seven hours per day, as shown below.

Respondents from HomeNet Pakistan indicated a higher intensity of engagement in terms of number of hours of work per day. Sewa Bharat Delhi reported a higher engagement intensity regarding the number of days engaged per week.



Average Reported Monthly Income from Home-Based Work and Its Correlation with Work Hours Per Day

The income reported in interviews across all four clusters strongly correlates with the reported working hours for home-based work.



Those who worked longer hours per day reported higher monthly incomes across all four clusters. A trend was noted: Enhanced time commitment represented higher average income from home-based work.

Comparison of Monthly Home-Based Income with Respective Minimum Monthly Wages

Across all these countries, the reported average monthly income is significantly lower than the local minimum wage. The variance is the highest in Sewa Bharat Delhi and the lowest in Save Tirupur.

Name of the Cluster	Average Monthly Income from Home-Based Work for a Homeworker (Local Currency) (A)	Monthly Minimum Wage (Local Currency) in 2022 (B)	Average Monthly Income from Home-Based Work as % of Minimum Wage (Local Currency) in 2022 (A/B*100)
HomeNet Pakistan	4,964	25,000	20%
SABAH Nepal	4,407	15,000	29%
SAVE Tirupur	5,563	9,448	59%
SEWA Bharat Delhi	1,698	18,187	9%

Monthly Income Comparison from FGDs and Interviews

Income reported through FGDs and the interviews was consistent across all the clusters except Sabah Nepal, where FGDs reported higher income.

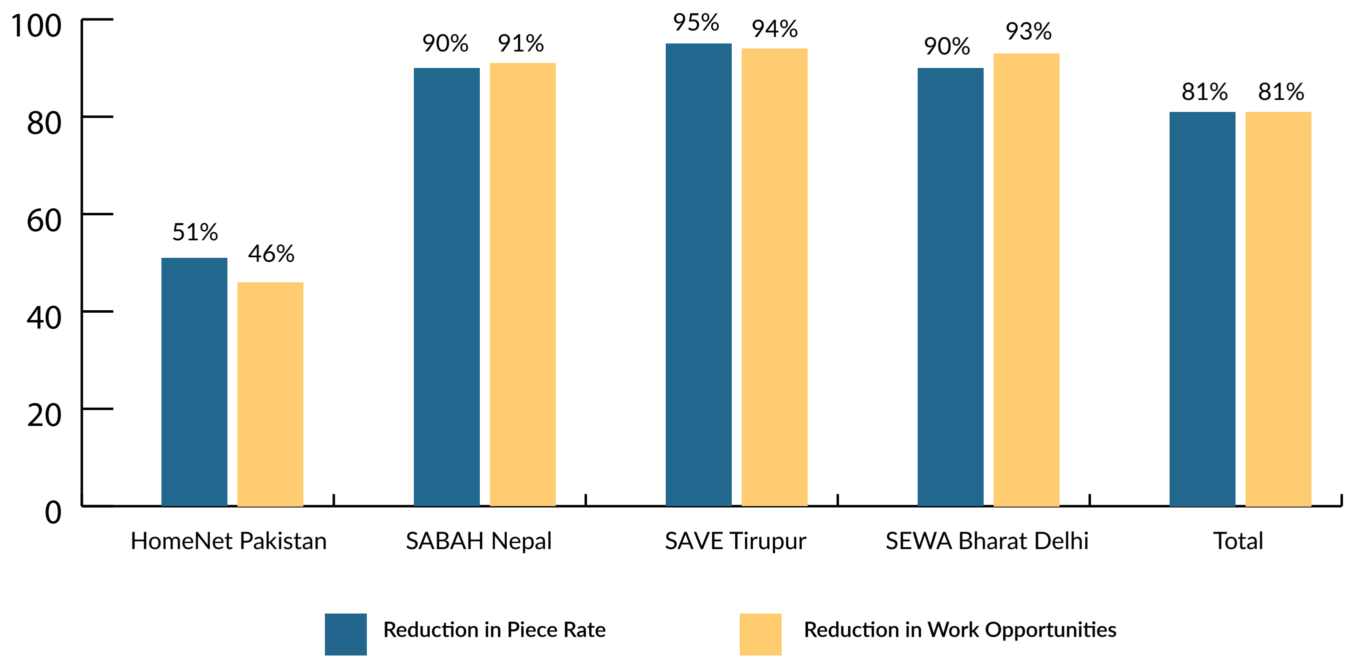
Insights on Wage Rates Fixation – Key Actors

Interview responses indicate that home-based workers have almost no role in deciding the wage rates for the products they make. The rates are determined chiefly by the contractors or, in some cases, by the company/brands for which the products are being made. Approximately 98% of workers reported having no say in wage rate fixation. About one-third of respondents, mainly from Tirupur and Nepal, stated that the wage rates differ for different contractors.

COVID-19's Impact

As a result of COVID-19, home-based workers' orders were significantly reduced in terms of volume and piece rates. Home-based workers from HomeNet Pakistan reported the most negligible impact.

IMPACT OF COVID-19 ON HOME-BASED WORKERS' ORDERS (% OF RESPONDENTS)



Respondents, however, indicated a good recovery in terms of volume of work and piece rates after COVID-19's intense phase. Approximately 59% of respondents reported that piece rates had now increased from what they were pre-COVID-19.

Cluster-wise Wage Card Data Assessment

HomeNet Pakistan

Income Analysis Based on the Nature of Work

A review of the income from wage cards indicates underreporting of orders and income on wage cards. The average reported income over three months is around 2,820 PKR, while the average monthly income reported during interviews is around 4,964 PKR. It is not uncommon for home-based workers to work on two orders simultaneously, recording only information about one and keeping details of the other in their diary. This leads to the under-reporting of actual income in wage cards.

The primary tasks the respondents reported engaging in were stone, stitching and stonework with needle and thread. The average monthly income reported by those who do stonework with needle and thread was higher than those who do only stonework or stitching. Approximately 58% of respondents were involved in stonework; it also had the highest contribution (48%) towards the income for home-based workers in the cluster.

Sabah Nepal

Income Analysis Based on the Nature of Work

Most home-based workers pursuing different types of work, including stitching, tailoring, knitting and weaving, reported similar average income over three months. This is close to the average income reported in the interviews. Income comparison with interview data indicates that the data is being captured for nearly all the orders the home-based workers might be working on. Knitting was the main activity of this cluster; almost 67% of respondents reported being engaged in it. It also had the highest order (57%) and income contribution (68%) towards the home-based worker's earnings.

Sabah Nepal is the primary work provider of the total orders (78%), provides 75% of the total order value, and engages 75% of home-based workers in the cluster, offering all types of work: stitching, tailoring, knitting and weaving.

Save Tirupur

Income Analysis Based on the Nature of Work

Income was reported for a variety of activities that are done by the home-based workers here. Trimming (45% of respondents), checking (16% of respondents) and rope insertion (14% of respondents) are the principal work activities reported by the respondents. Together, their contribution was around 75% of the home-based workers' overall income over three months. A review of the reported income from wage cards indicates underreporting of orders and income; the average reported income over three months is around INR 5,330, while the average monthly income reported from interview data is around INR 5,563.

Sewa Bharat Delhi

Income Analysis Based on the Nature of Work

Income was reported for a variety of activities that are done by the home-based workers here. Stitching (72% of respondents) and cutting (19% of respondents) are the primary work activities reported by the respondents. Stitching contributed to nearly 90% of the income earned by the home-based workers over three months. A review of the average three-month income from wage cards appears aligned with the monthly income data reported in the interviews.

Sewa Ruaab workers were found to have a much higher income than those who were working for clusters.

Perception of Wage-Cards

Different partners managed the wage card distribution differently, leading to varying numbers of distributed cards. Most of those using the wage card found it useful as it helped them track when the order was received and finished, the piece rate, the income earned, the time taken to complete an order and the ability to track their income. It also helps the partners/contractors keep relevant records of orders, which is valuable when calculating payments.

Terms of Engagement with Contractors

Perception of Wage Rate

While the daily income rates are lower than the respective minimum local wages in each cluster, the majority (approximately 82%) of the Interview respondents were either unaware of the minimum local wage rate or believed that their daily income was not below the minimum. The respondents noted that the home-based work comes through either the contractor (HomeNet Pakistan and Save Tirupur) or the partner organisations (Sabah Nepal and Sewa Bharat Delhi).

Wage Rate Fixation

The contractor or partner organisation decides the wage rates. FGD respondents indicated that the wage rates were lower than the value of the completed products, and the workers were not satisfied with the rates. Negotiations have resulted in some success in the case of Save Tirupur and Sewa Bharat Delhi. Home-based workers also felt that participation in a group results in enhanced negotiation power for workers.

Most (97%) of the interview respondents reported that they get raw materials and the designs for the order from the contractors.

Payment of Wages

Payment mostly happens monthly, weekly or on order completion. The payment mode for most people (approximately 75%) is cash, while 24% of interview respondents (mostly from Sewa Bharat Delhi and some from Sabah Nepal) reported money transfers in bank accounts. Timely payment was reported by 94%; only 5% (about 20% from Nepal) said otherwise.

Challenges

Most (98%) of the interview respondents reported that they hadn't faced any challenges working with contractors. Only five people said that they faced some challenges. In FGDs, however, HomeNet Pakistan's respondents reported a few challenges, e.g., time pressure to complete work or inability to take leave.

Transparency

The interviews indicated that only a few home-based workers (approximately 22%) knew the companies/brands they were making products for. Nearly two-thirds of the respondents did not know for whom they made products. This awareness was the highest in Sabah Nepal, followed by HomeNet Pakistan, while it was the lowest in Save Tirupur.

RECOMMENDATIONS

1. The wage card is effective if used systematically and diligently. The cards enhance the workers' understanding of their orders, the time required to complete an order and income opportunity; it also helps the partners/contractors keep relevant records of orders, which is useful when they make payments.

2. Wage cards should be provided to all home-based workers in the cluster, not just a fraction. Ongoing capacity-building and training programs should provide periodic guidance on completing the cards.

3. Home-based workers should be encouraged to maintain the wage cards for all their work orders, not just those the partners provide. In a few cases, home-based workers do not indicate parallel orders they are working on, leading to under-reporting orders and, hence, income from home-based work.

4. A family member can be trained to maintain the wage card and associated details for home-based workers with literacy challenges. Alternatively, pictorial cards may also be designed in consultation with or with the participation of the home-based workers so that they can be efficiently completed.

5. Wage cards' data can be digitised for safe storage and further analysis for interesting insights.

6. The format of the wage cards can be tweaked and made consistent across all the clusters to include important data points.

7. Reasons for variable wages and income opportunities for home-based workers across different partner clusters depend on various factors. These include products being made, contractors involved in the value chain, brands and markets being served, amount of work and seasonality, home-based workers' negotiation power through organisation, supply and demand of home-based work and local government's guidance on minimum wages. These can be assessed through a follow-up study, as this was outside the scope of the current research.

8. Further capacity-building sessions should be organised to enhance awareness of home-based workers about critical aspects such as brands/markets served by them, terms of engagement with contractors and to enhance overall transparency in the home-based worker ecosystem.

Background

A Home-based worker (HBW) is an employee or a self-employed worker who produces goods or provides services from their home, including structures attached to the home, rather than from a designated workspace or an employer's site. Home-based workers are found in all branches of the economy – agriculture, services, manufacturing and other industry activities – and many sub-branches. These range from traditional sectors, such as textiles, garments and basket making, to professional services and modern sectors, such as the manufacturing of automobile parts, aeroplane cushions, electronic assembly, data collection and processing. Globally, 260 million women and men are employed as HBWs, including 35 million in developed countries.[1] Nearly 84% of HBWs globally are involved in non-agricultural work, and there are more women (~57% of the total 260 million) than men working as HBWs. Asia and the Pacific, which has the largest population among regions, accounts for 65% of HBWs. It is estimated that over 67 million HBWs reside in just four countries of South Asia alone: Bangladesh, India, Nepal and Pakistan. A majority of HBWs are piece-rate or sub-contracted workers, meaning they rely on contractors or intermediaries for work and are paid per piece produced. These workers are found across various industries, including garments, footwear and electronics. HomeNet South Asia is a regional network of HBW organisations spread across eight countries: Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka. Founded in 2000, HNSA is South Asia's first and only network for HBWs. The organisation aims to build regional solidarity among HBWs and their representative organisations, creating platforms for learning and sharing among them. HomeNet South Asia advocates for policies that include HBWs in national statistics and government programmes and ensure workers' rights. It strives to increase the visibility of HBWs by strengthening their collective voice and seeks to create better economic opportunities while ensuring social security and developing the capacities of grassroots-level organisations. Since its inception, the HNSA has emerged as a leading voice for HBWs in the region.

HomeNet South Asia is implementing the European Commission's co-funded Hidden Homeworkers Project across India, Nepal and Pakistan. Within this project, wage cards have been developed and distributed by HNSA grassroots project partners. These cards assist HBWs in developing a habit of recording various aspects of their work, such as the nature of work, the number of orders received, piece-rate wages and details of work providers/contractors, among other things. Each partner has developed their own wage card, incorporating common details such as order type, type of work and wage rates.

This report captures the details of the study initiated with the objective of understanding HBWs' wage levels, their ease in filling out wage cards, the benefits of filling out wage cards and any gaps across all four clusters under the project.

Sr. No.	HNSA Partner	Cluster	Country
1	SAVE	Tirupur	India
2	SEWA Bharat	Delhi	India
3	SABAH Nepal	Kathmandu	Nepal
4	HNP	Karachi	Pakistan

[1] *https://www.wiego.org/publications/home-based-workers-world-statistical-profile*

Objectives and Scope of Work

The key objectives of the study were as follows:

- Understanding homeworkers' wage levels, types of home-based work, income earned from home-based work and its contribution towards the household income and homeworkers' awareness about the brands or markets they are producing for, using primary research and wage card analysis.
- Assessing the adoption of wage cards introduced under the Hidden Homeworkers Project by HBWs, focusing on ease of filling, comprehension of the data being filled and perceptions and feedback from home-based workers and partners regarding wage cards.
- Analysing the wage card data from different clusters and providing valuable insights across the clusters.
- Highlighting gaps, if any.

Approach and Methodology

INCEPTION

- Literature Review
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STUDY DESIGN

- Finalization of Survey Tools
- Training of Enumerators

DATA COLLECTION

- Data Collection by Partners
- Review of Raw Data

ANALYSIS & REPORT WRITING

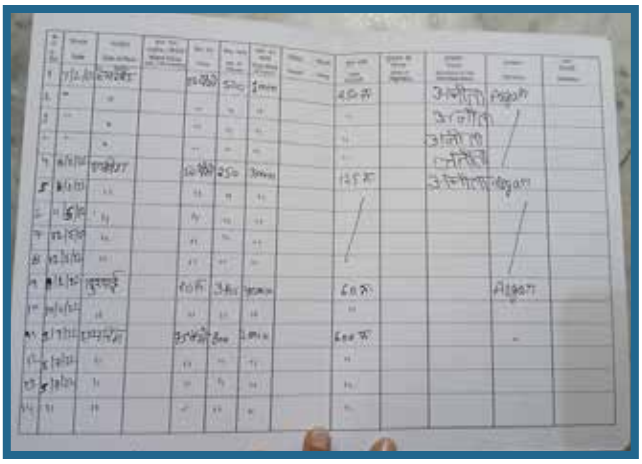
- Analysis of Data and FGD Reports
- Partner Validations

Inception

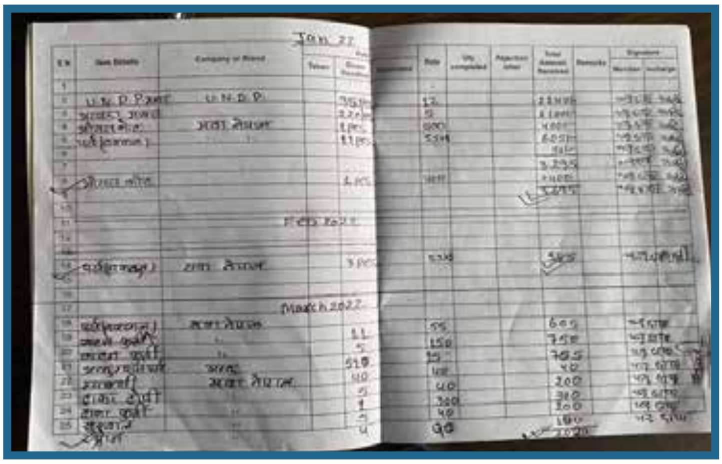
The study commenced in October 2022 with an online inception meeting involving partners from all four locations. Thereafter, individual calls were organised with each of the four partners to understand their key activities with HBWs under the Hidden Homeworkers Project. Each partner had developed their own wage card, resulting in varied formats. Insights were obtained regarding the wage card initiative, including the formats developed by each partner and the various data points collected by the HBWs at the four locations under their respective wage cards.

Up until August 2022, the following number of wage cards had been distributed by the partners:

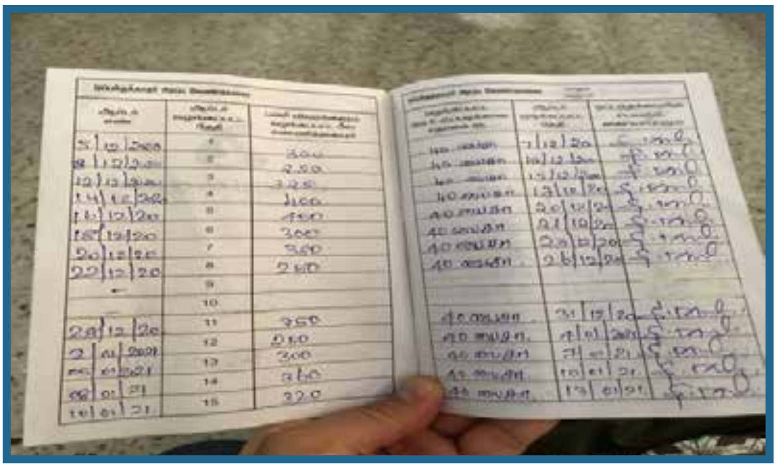
Number of Wage Cards Distributed in Cluster Areas Up to Aug 2022	
SABAH Nepal – Kathmandu	150
SAVE – Tirupur, Tamil Nadu	1,016
HNP – Pakistan	263
SEWA Bharat – Delhi	50



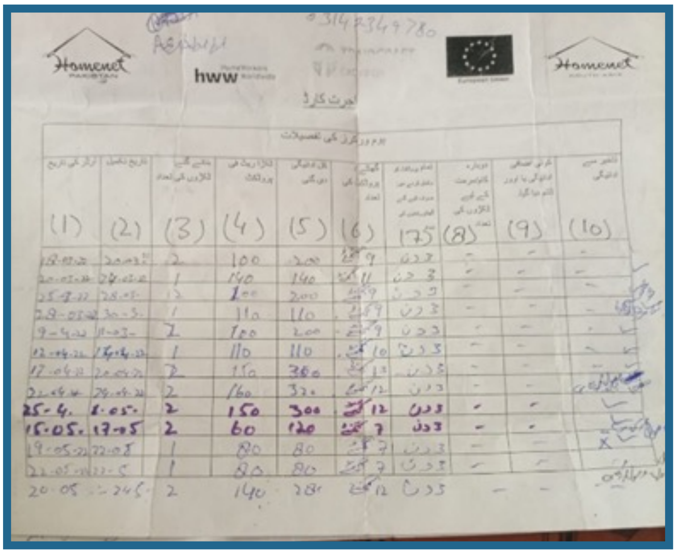
SEWA Bharat Delhi’s Wage Card



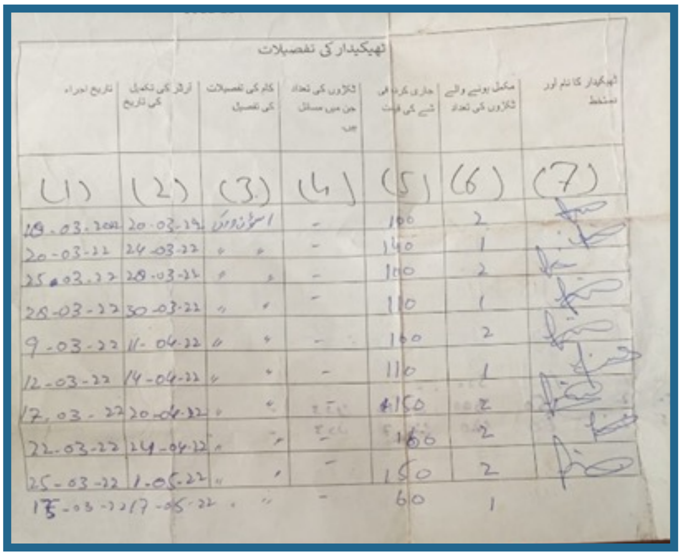
SABAH Nepal’s Wage Card



SAVE Tirupur’s Wage Card



HomeNet Pakistan’s Wage Card (Front)



HomeNet Pakistan’s Wage Card (Back)

The inception phase also involved reviewing the reports shared by the HNSA team and conducting secondary research.

Study Design

The second phase of the study focused on designing a survey methodology and developing tools to collect quantitative data and qualitative inputs from respondents. In-person interviews and FGDs were planned as tools for collecting relevant study information from the HBWs in each cluster. The core team members from partner organisations conducted the in-person interviews, collected the wage cards and facilitated the FDGs.

Based on a review of wage card distribution data from all four clusters, a statistically significant sample of 100 data points was finalised for each partner cluster. This was done to gather qualitative and quantitative information. It was agreed that the study team would collect wage card data in a common, pre-agreed format, as different formats were in use by various partners. Eighty representative HBWs were proposed for interviews, and their wage card data were to be collected to validate information recorded in the wage cards.

Following a review of wage card formats and discussions with partner teams, simplified Excel formats were shared with each partner. This allowed for the conversion of paper-and-pen-based wage card data into a digital format for analysis. While creating these formats, critical information necessary for analysis – such as the number of orders each day, rate and volume in each order, total income per order, contractor information and type of work – was prioritised.

QUANTITATIVE INPUTS FOR THE STUDY

INTERVIEWS

80 respondents from each partner cluster

Ensuring a representative sample (i.e. covering all types of home-workers provided with wage cards)

WAGE CARD DATA

80 respondents from each partner cluster

Same 80 who were interviewed

QUALITATIVE INPUTS FOR THE STUDY

PARTNER TEAM INTERACTION

Regular inputs on calls/emails

FGDs

20 different respondents from each partner cluster

Ensuring a representative sample; mainly for validation

While designing the interviews and FGDs, we ensured that there was sufficient scope to cross-check and validate critical information; for example, income could be verified in various ways, such as daily, monthly and annual income. These measures were complemented by data from three different tools for data collection: FGDs, interviews and wage card-based income assessment. All the tools were shared with Partners and HNSA representatives, and their input was taken into account to finalise them.

An online survey link was created to allow enumerators to submit interview data in real time. Subsequently, a workshop was organised with the identified data collectors (enumerators) from all partner organisations. They were guided on the purpose of the study, how to conduct questions in in-person interviews, how to capture data through the online link and how to ask additional validation questions if certain information appeared misleading. They were then tasked with conducting 3–5 practice interviews, after which the data was submitted for further review. Following a review of data from each partner, individual feedback was provided. For FGDs, senior team members from partner organisations were suggested to take the lead. Each partner was responsible for conducting only two FGDs, each involving 10 HBWs. Participants in FGDs differed from those who were interviewed but belonged to the same broad category of home-based workers in each partner location. Two groups were formed to ensure diverse perspectives, such as workers from different sub-regions or those involved in various types of home-based production.

To ensure representativeness, guidance was issued that the sample should include women making all types of products in a cluster. It should also ensure participation from all possible sub-production clusters in a partner location and capture the voices of both types of HBWs – members and non-members of any group directly formed by the partner.

Data Collection

Study data and wage card data were collected between December 2022 and March 2023. Raw data was reviewed and cleaned for subsequent analysis.

Analysis and Report Writing

This phase involved reviewing the cleaned data and generating analysis tables. Insights were derived from both qualitative and quantitative inputs, and these findings were incorporated into a report.

Insights and Learnings from the Study

Socio-economic Profile

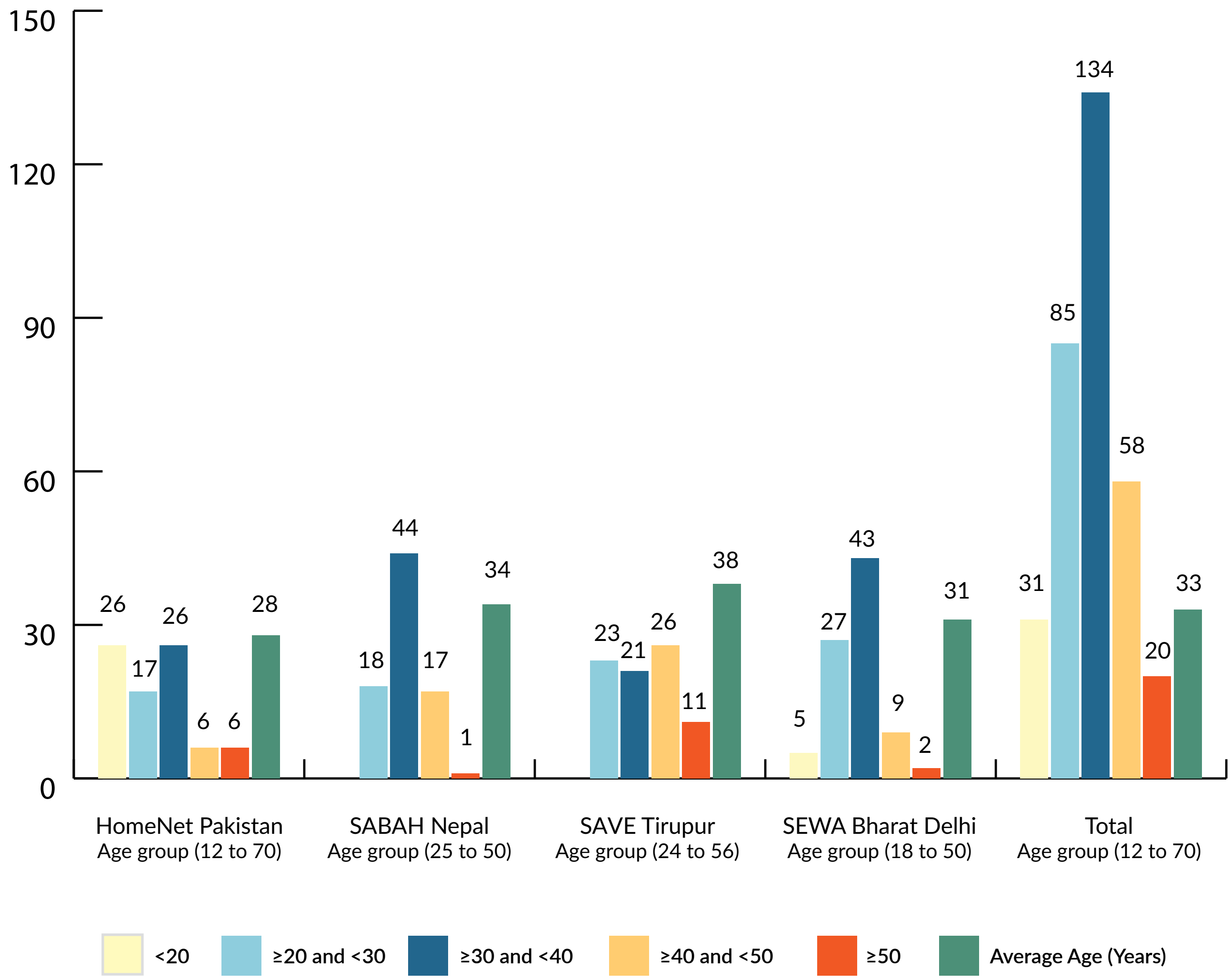
Regional Representation

The following table offers a glimpse of the regional representation of the interview respondents across all four clusters:

Name of the Cluster	No. of Respondents	% Respondents
HomeNet Pakistan	81	25%
SABAH Nepal	80	24%
SAVE Tirupur	81	25%
SEWA Bharat Delhi	86	26%

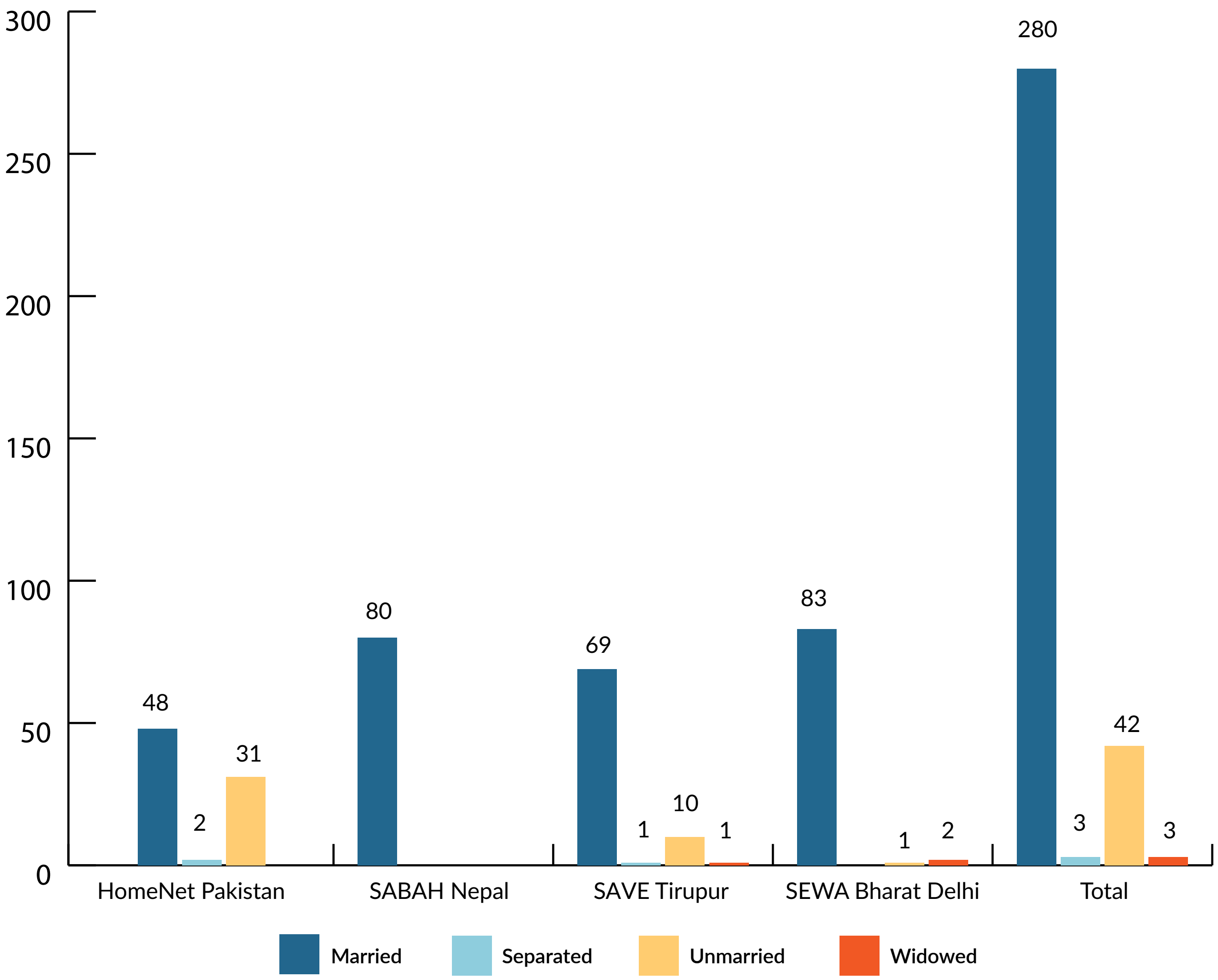
Age Profile

A majority of the interview respondents, approximately 85%, were between the ages of 20 and 50. However, the data from Pakistan indicated a wider age range of HBWs. In the case of HNP, 32% of respondents were below the age of 20.



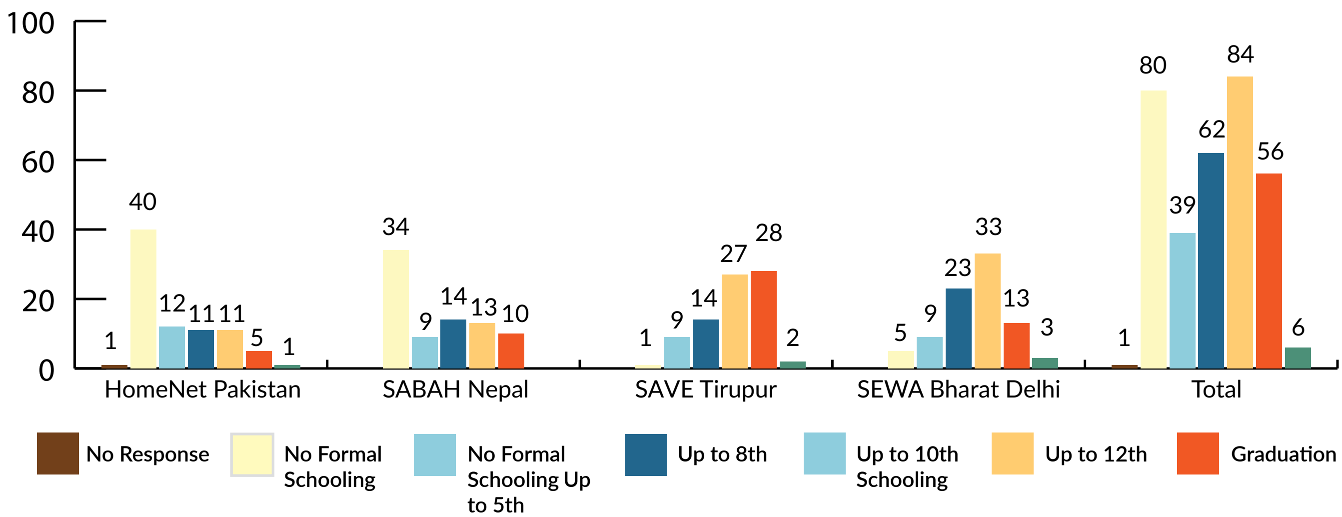
Marital Status

Approximately 85% of the interview respondents reported being married. Most of the unmarried respondents were from HNP, which also reported a relatively younger HBW population compared to other partner clusters. A few were from the SAVE Tirupur cluster.



Education Profile

Around 45% of the respondents reported having completed education up to the 10th standard or beyond. The education profile of HBWs from HNP and SABAH Nepal indicated a higher fraction of respondents with no formal schooling. On the other hand, respondents from Tirupur and Delhi reported comparatively higher education levels.



Insights on Income

Total Household Income

The average monthly HH income for interview respondents (including income from all earning members) indicated the following trend:

Name of the Cluster	No Response	<10k	≥10k and <20k	≥20k and <50k	≥50k and <1 Lac	≥1 Lac	Average HH's Monthly Income (Local Currency)	Average HH's Monthly Income (USD)
HomeNet Pakistan	6	8	6	55	4	2	28,947	129
SABAH Nepal	9	49	22				7,253	55
SAVE Tirupur		1	15	63	2		26,815	327
SEWA Bharat Delhi	3	6	69	8			14,580	178
Total	18	64	112	126	6	2		
% Representation	5%	20%	34%	38%	2%	1%		

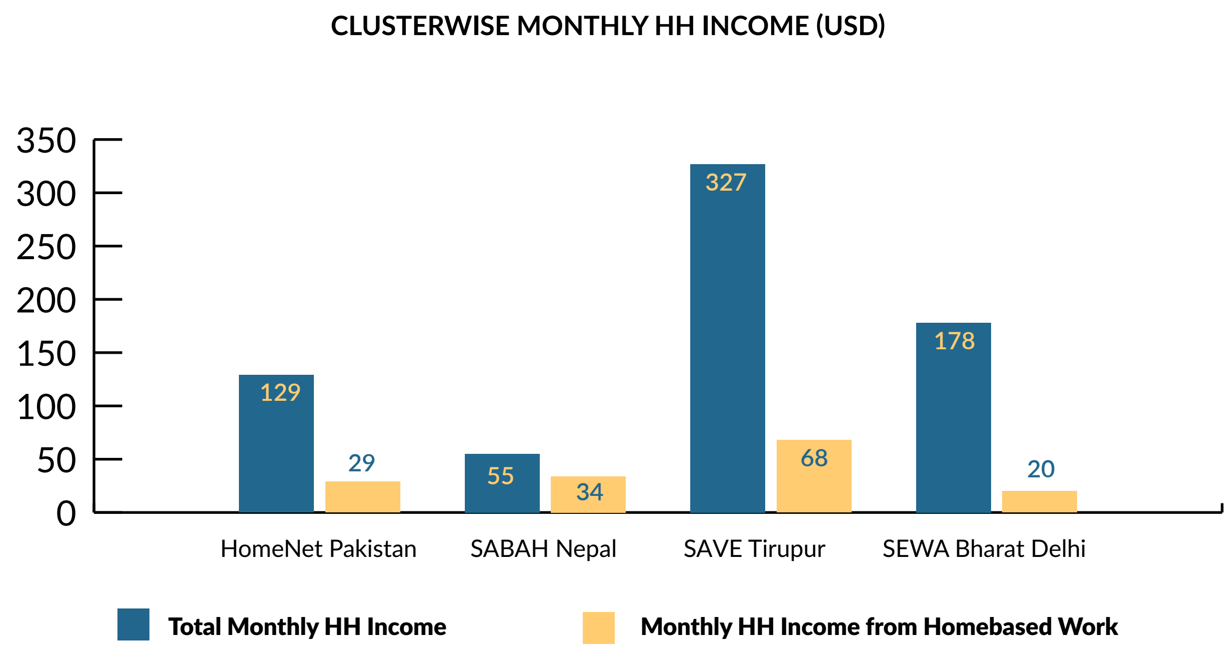
In the HNP and SAVE Tirupur clusters, a majority of HBWs reported their monthly HH income to be between 20k and 50k in their respective local currencies. In SEWA Bharat Delhi, the majority reported incomes between 10k and 20k, as shown in the table above (highlighted in orange). SABAH Nepal's HBWs reported the lowest monthly income, with the majority reporting less than 10k monthly income in the local currency. In absolute terms, Nepalese HBWs also reported the lowest monthly HH income.

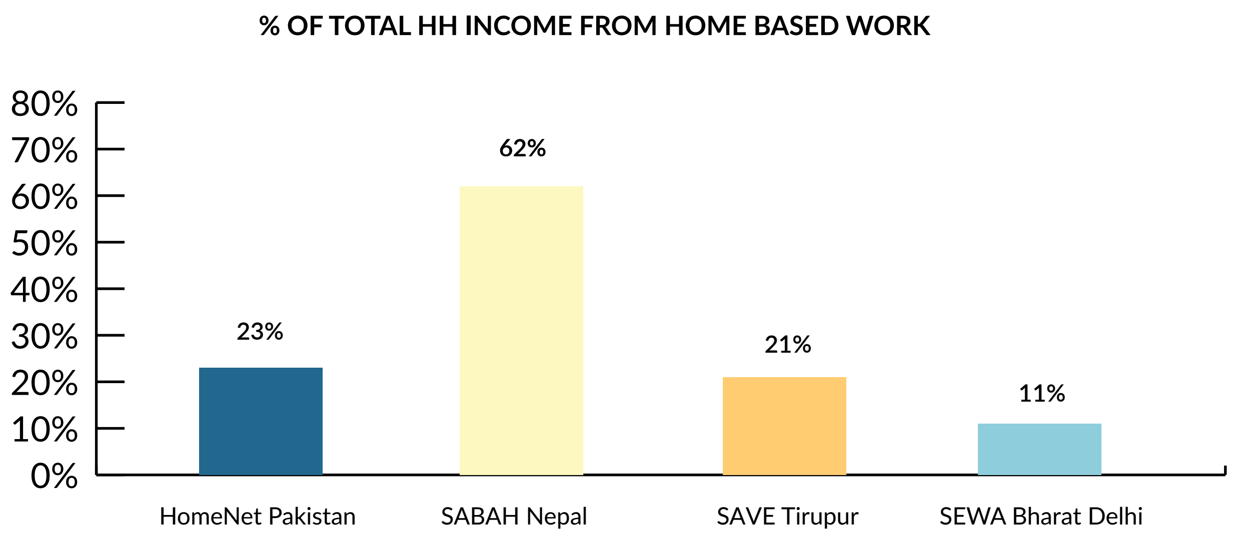
Income from Home-based Work

Nearly 90% of the interviewed HBWs reported that their **income from home-based work was below 10k per month** in their respective local currencies. Respondents from SEWA Bharat Delhi reported the lowest per-person monthly income from home-based work (20 USD), while the highest per-person monthly income from home-based work was reported by respondents from SAVE Tirupur (68 USD).

Name of the Cluster	No Response	<5k	≥5k and <10k	≥10k and <20k	≥50k	Average HH's Monthly Income from Home-based Work (Local Currency)	Average HH's Monthly Income from Home-based Work (USD)
HomeNet Pakistan	5	34	28	11	3	6,514	29
SABAH Nepal	9	45	24	2		4,513	34
SAVE Tirupur		16	65			5,605	68
SEWA Bharat Delhi	3	80	2	1		1,604	20
Total	17	175	119	14	3		
% Representation	5.2%	53.4%	36.3%	4.3%	0.9%		

Income from Home-based Work constitutes a significant component of overall Household income in Nepal (62%). In other clusters, it is a minor component, ranging from 11% to 23% of the overall Household income, as shown below:





The FGDs also validated the same.

	HomeNet Pakistan	SABAH Nepal	SAVE Tirupur	SEWA Bharat Delhi
Contribution of Home-based income in HH Income Major Sources of Livelihoods for HH Income	All the respondents agreed that their income from HW is too small to make a meaningful contribution to monthly HH income. The earned money is, however, utilised for their children's health/education or for personal expenses.	Mainly women from HHs were involved in HW and considered this their primary source of income.	FGD respondents mentioned that the income from HW was up to 50% of their HH income. The interview responses limited this to around 21%.[2]	It was reported as a small percentage of the total income (less than 5%), which is close to the data (11%) reported from interviews.
	For females, HW is the major activity despite having a relatively smaller contribution to overall HH income. The respondents were either housewives or young girls who preferred to earn by working as an HBW.	Most of the participants shared that the main source of income and livelihood was agriculture, whereas some families also relied on labour and salaried jobs. For females, however, HW was the major source of income.	HW is an important source of livelihood. Some also reported running their own tailoring shops.	The major source of income for HHs is their husbands' work. HW by women is the secondary source of income.

Insights on Home-based Work

Reasons for Taking up Home-based Work

The FGDs revealed the following insights: The primary reasons for engaging in HW included the opportunity to earn from the comfort of their homes with a flexible time commitment. This arrangement allows individuals to care for their young children while also providing an earning opportunity proportionate to the effort they invest.

	HomeNet Pakistan	SABAH Nepal	SAVE Tirupur	SEWA Bharat Delhi
Involvement in HW	HW allows women to earn an income for themselves from their homes while caring for their children alongside their work. In Pakistan, another group pointed out that younger women often choose HW, as it offers income opportunities, as opposed to attending school.	Younger women are involved in HW, as they appreciate the absence of time restrictions and the opportunity to earn according to the work they put in.	Mainly, women with children take up this opportunity.	Primarily, married women and mothers engage in household work, although young women are also drawn to this type of labour.

[2] *The FDGs were generally conducted with groups that were actively and intensively engaged in home-based work.*

Growth in the Number of Home-based Workers

The FGDs indicated that there had been growth in the number of HBWs over the last 10 years across all clusters, except in Tirupur:

	HomeNet Pakistan	SABAH Nepal	SAVE Tirupur	SEWA Bharat Delhi
Growth of HBWs over the last 10 Years	Yes	Yes, the number of HBWs has increased in the last 10 years. For example, the number of women in a particular cluster was around 150 in 2019, and now, in 2023, there are 600 women HBWs.	No	Yes

Engagement Duration with HNSA's Partner Organisations

Approximately 53% of the interview respondents reported that they had been engaged with their respective cluster partners for more than five years. Nearly 44% reported an engagement duration between 1 and 5 years. The average engagement duration was approximately five years.

Name of the Partner Organisation and Cluster	No Response	<1	≥1 and <5	≥5 and <10	≥10 and <20	≥20	Average Years	Engagement Range (Years)
HomeNet Pakistan		7	46	15	6	7	6.5	<1 to 35
SABAH Nepal	1		56	22	1		4.0	1 to 10
SAVE Tirupur			16	56	9		6.2	1 to 15
SEWA Bharat Delhi	4	2	25	40	13	2	6.1	<1 to 20
Total	5	9	143	133	29	9	5.1	<1 to 35
% Representation	2%	3%	44%	41%	9%	3%		

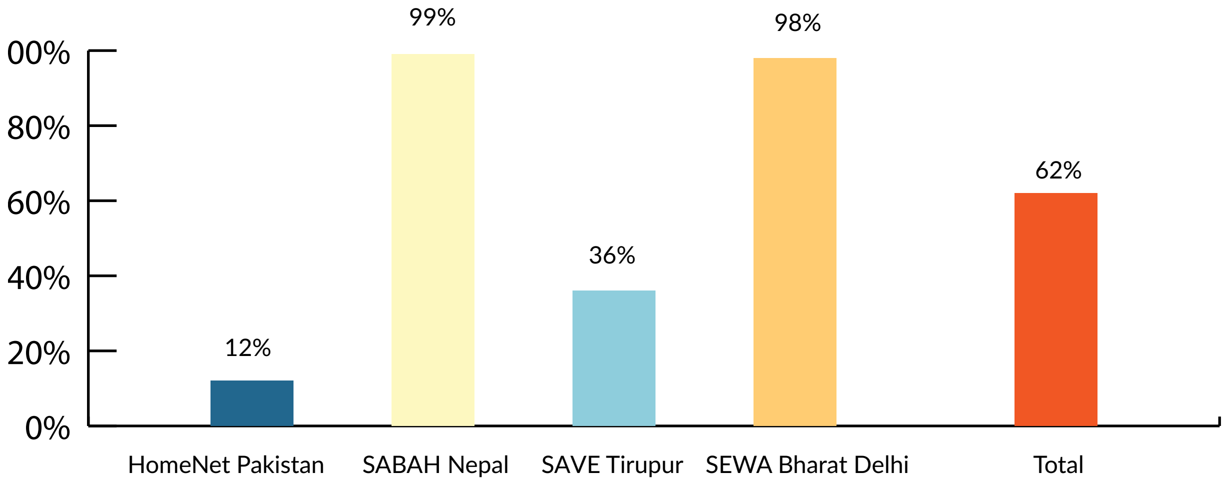
The FGDs with HBWs indicated broadly the same engagement duration range, as shown below:

	HomeNet Pakistan	SABAH Nepal	SAVE Tirupur	SEWA Bharat Delhi
Engagement Duration	1 to 20 Years	0.5 to 18 Years (the majority were involved in HW between 5 and 8 years)	2 to 15 Years	3 to 15 Years

Organisation of Home-based Workers

The majority of interview respondents from SABAH Nepal and SEWA Bharat Delhi reported that they were part of a group, union or organisation of HBWs. Only approximately 12% of respondents from Pakistan and about 36% of respondents from Tirupur[3] reported being part of any homeworker group or organisation.

% REPORTED BEING PART OF GROUP/UNION OF HOMEWORKERS



If 'Yes,' Then Name the Group

Name of the Cluster	Group Details
HomeNet Pakistan	• Informal groups of mothers, sisters and daughters in the family • An informal group of about 10 girls
SABAH Nepal	• SABAH Nepal
SAVE Tirupur	• Anukatham
SEWA Bharat Delhi	• SEWA Delhi • SEWA Ruaab

[3] *SAVE collaborates with nearly 42,000 HBWs. Anukatham is a recently established HBWs' union with approximately 4,000 members. Women in this context may discern the difference between a registered union and an informal group.*

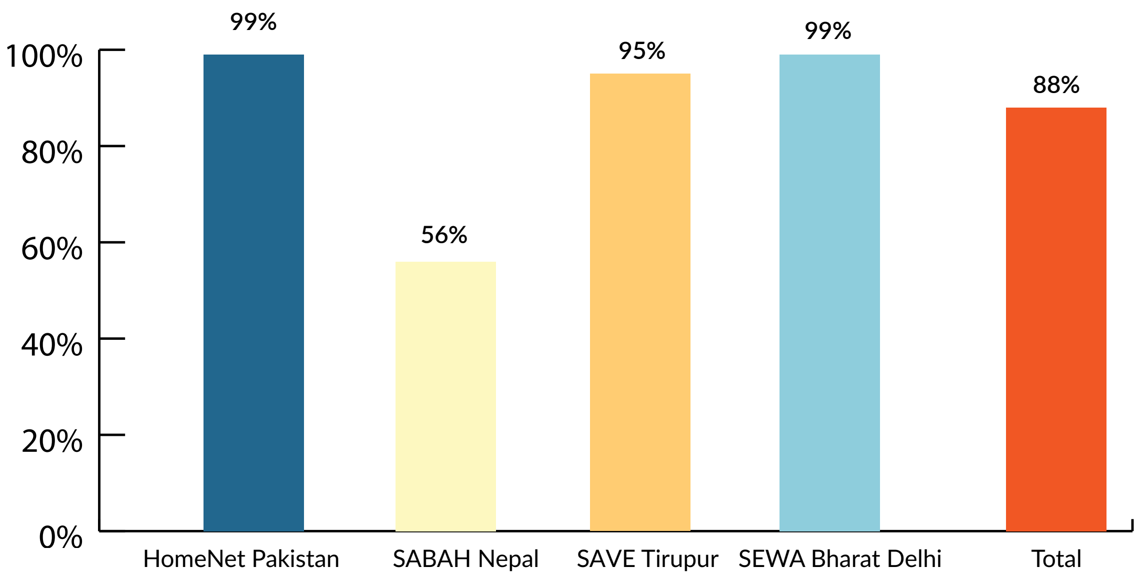
The FGD respondents were typically mobilised from active groups; hence, all offered details of the groups they were part of, as shown below:

	HomeNet Pakistan	SABAH Nepal	SAVE Tirupur	SEWA Bharat Delhi
Engagement Duration	In one of the FGDs, all the participants reported being organised in the form of small family groups. The groups were led by a group leader who took work from the contractor and divided it among the HBWs. The other FGD members reported being part of a larger group of approximately 100 HBWs.	Most of the participants were involved in local cooperatives, mainly for the purpose of saving. They saved NPR 500 per month in their cooperative. None of the participants in the discussion were found to be involved in any trade union, but all were engaged in the groups of SABAH Nepal at the cluster level.	Anukatham unorganised union	Yes, they are all associated with the SEWA Delhi Union.

Insights on Wage Cards

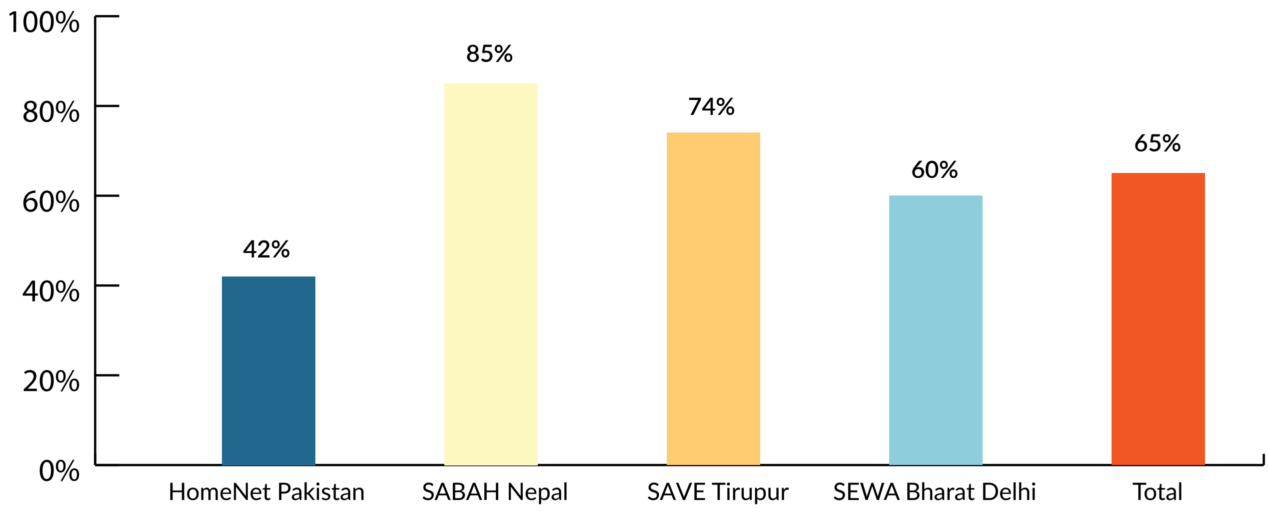
Usage/Adoption of Wage Cards

Approximately 88% of the interview respondents mentioned that they were keeping track of their orders using wage cards.



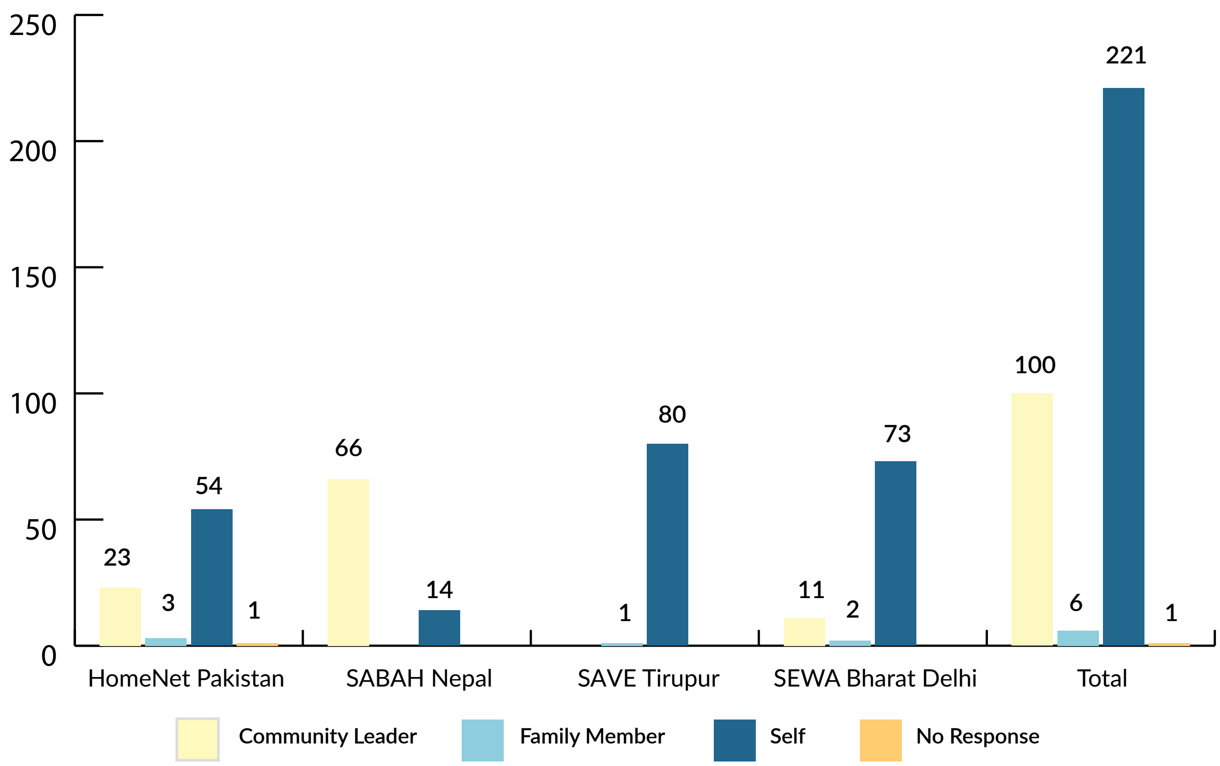
Maintenance of Wage Cards Prior to the Initiative

% OF RESPONDENTS WHO WERE NOT TRACKING THEIR ORDERS PRIOR TO EXPOSURE ON WAGE CARDS



Before being provided with wage cards, only around **35% of respondents** were keeping track of their orders. **The majority reported using a diary for this purpose.** About 95% of the respondents indicated that they understood the details being filled in their wage cards.

Filling out of Wage Cards



Interview responses indicated that wage cards were largely filled out by the workers themselves in the cases of SAVE Tirupur and SEWA Bharat Delhi and, to some extent, in HNP, as shown in the table above. The role of community leaders in filling out wage cards becomes more critical in the cases of both Nepal and Pakistan, partly because these clusters reported higher literacy challenges, as previously noted. Community leaders are also involved to some extent in filling out wage cards for SEWA Bharat Delhi.

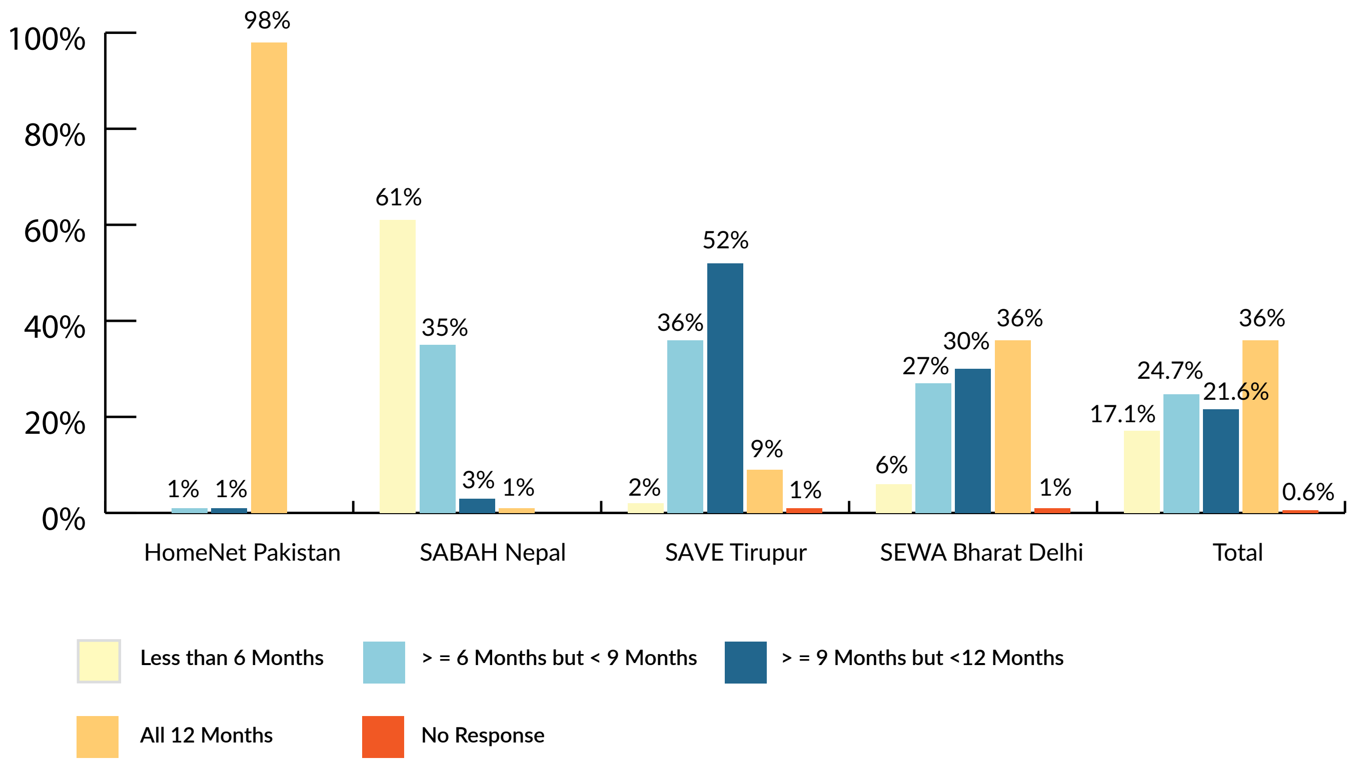
The FGDs with respondents offered the following insights:

	HomeNet Pakistan	SABAH Nepal	SAVE Tirupur	SEWA Bharat Delhi
Usage of Wage Cards	The respondents reported that they were utilising the wage card activity to its fullest. Those respondents who already had their personal diaries started keeping them updated, as it was helping them track their monthly earnings and time invested.	Most of the HBWs were maintaining the wage card; however, some participants had never filled in the card.	The respondents reported that they were using the wage cards.	The first FGD indicated that SEWA Ruaab was filling in the wage card. In the second FGD, respondents mentioned that most of the members were writing in a book or diary. Those who had wage cards were filling them in.

Insights on the Work

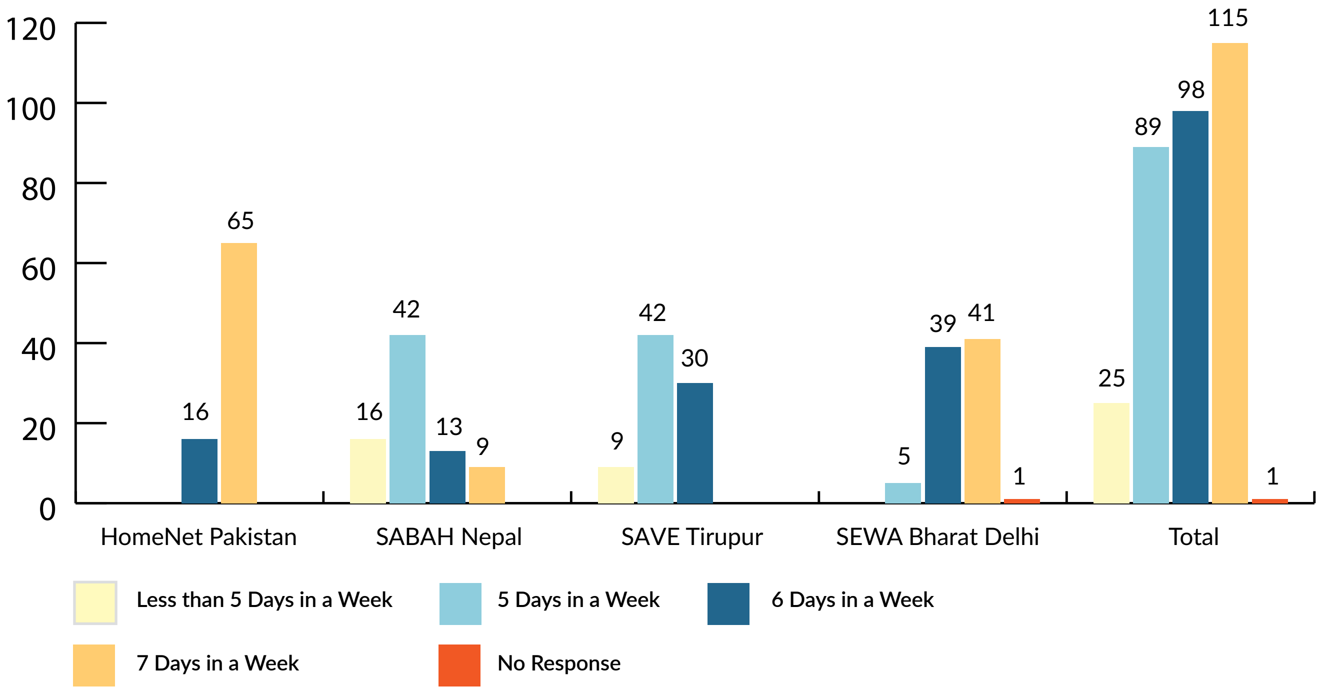
Seasonality

Seasonality affects the availability of work, and different clusters reported varying durations for which work was accessible to people. For instance, in Pakistan, workers reported having access to work throughout the year. In contrast, in Nepal, the majority found work either for less than six months or nine months. In both Tirupur and Delhi, the majority reported work availability ranging from 6 to 12 months.



Intensity of Work – Number of Days in a Week

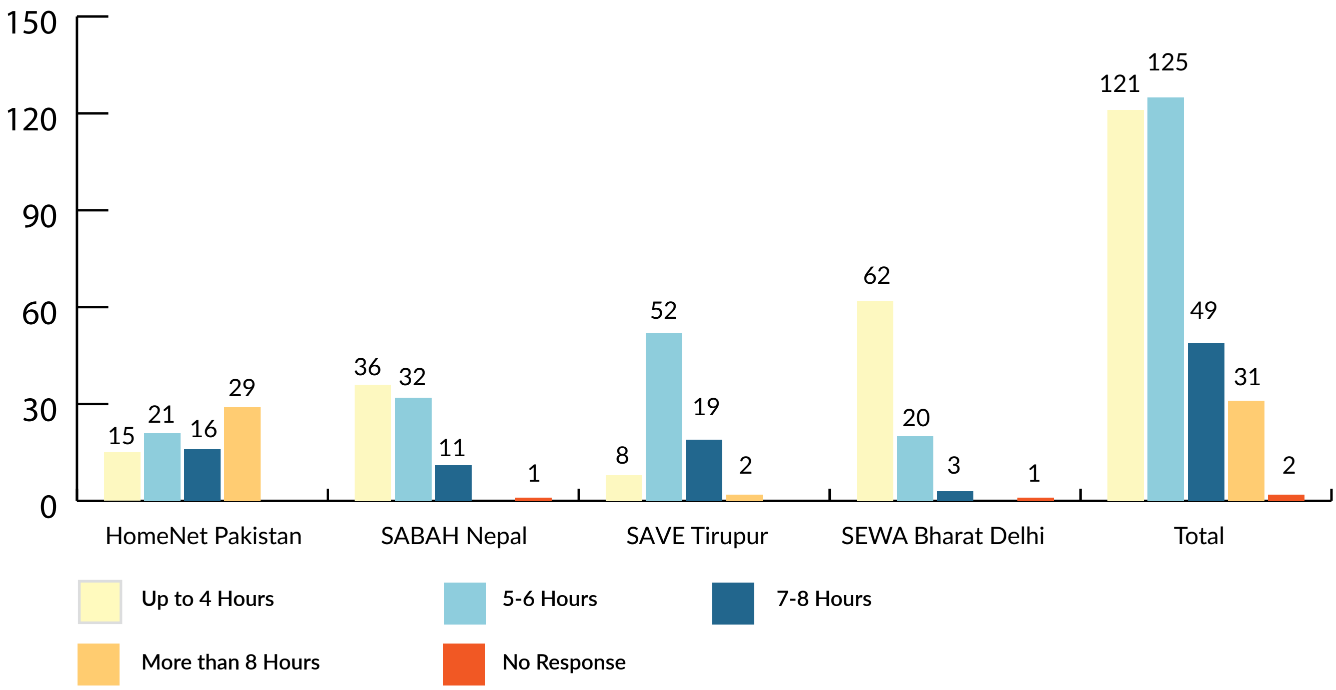
Approximately 92% of the interview respondents stated that they worked 5–7 days a week. Respondents from HNP and SEWA Bharat Delhi indicated a higher intensity of engagement, working 6–7 days per week.



Intensity of Work – Number of Hours in a Day

Among the respondents, 37% reported working up to four hours per day, 38% indicated they worked 5–6 hours per day and 24% said they worked more than seven hours per day.

Respondents from HNP indicated a higher intensity of engagement in terms of the number of hours of work per day. SEWA Bharat Delhi reported a higher intensity of engagement in terms of the number of days of work per week.



Intensity of Work and Income Earned

The data on work intensity correlates well with information used as a validation mechanism to understand the daily income earned through HW. It also aids in estimating the number of days respondents would need to work on average per month to achieve the reported monthly income. This pattern results in high-intensity work in the Pakistan and Delhi clusters. Despite working longer hours for most days of the month, the HBWs from Pakistan earn less than their counterparts in the other two clusters (Tirupur and Kathmandu) due to extremely low average daily wages (less than 1 USD per day). While Delhi-based home-based workers also reported an average daily income of less than 1 USD, a majority of them (~72%) work less than four hours per day to earn this income.

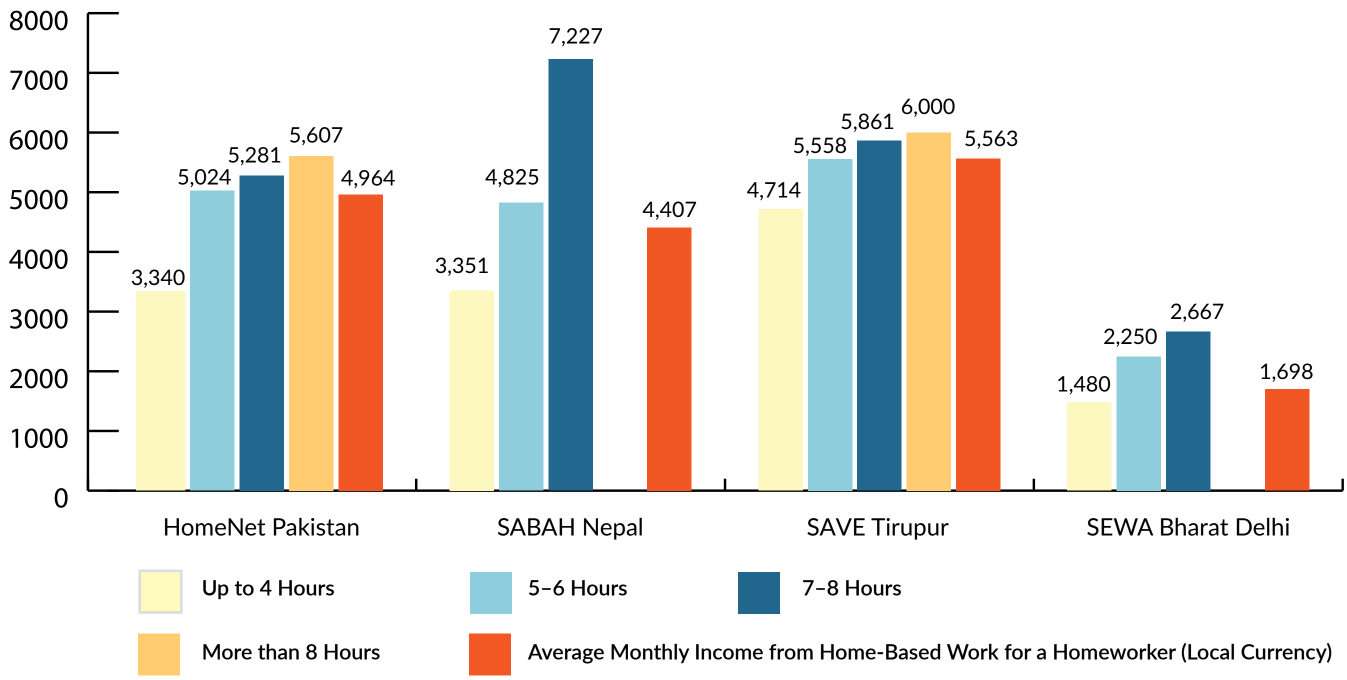
Name of the Cluster	Min. Daily Income	Max. Daily Income	Average Daily Income (Local Currency) (A)	Average Daily Income (USD)	Average Monthly Income (Local Currency) (B)	Average Monthly Income (USD)	Estimated Engagement – No. of Days of Work in a Month (B/A)
HomeNet Pakistan	50	800	174	0.77	4,964	21.97	29
SABAH Nepal	40	750	337	2.57	4,407	33.61	13
SAVE Tirupur	130	450	280	3.41	5,563	67.75	20
SEWA Bharat Delhi	6	350	53	0.65	1,698	20.82	32

The following table captures the insights on seasonality and intensity of work as captured through the FGDs:

	HomeNet Pakistan	**SABAH Nepal**	**SAVE Tirupur**	**SEWA Bharat Delhi**
Peak Season	The peak season starts after the month of Safar (October) and continues until the month of Ramadan (March).	-	Festival seasons like Diwali, New Year, Pongal, Diwali, Karva Chauth, etc.	Diwali, Karva Chauth, etc.
Lean Season	May to November; the lean months include the month of Muharram (July).	-	June and July	-
Intensity of Work	More than 70% of FGD respondents reported working more than 8 hours per day, while the remaining 30% worked for 4–6 hours per day.	In the peak season, work can last up to 11 hours, whereas in the lean season, it is difficult to find even 3 hours of work.	**Peak Season** – 6 to 8 hours per day (monthly income INR 9,500–11,000) **Lean Season** – 3 to 4 hours per day (monthly income INR 4,000–5,000) They work 4 to 7 days per week.	**With SEWA Ruaab** - 4 to 12 hours per day - 4 to 7 days per week **With Other Contractors** - 2 to 4 hours per day - 4 to 7 days per week The work from other contractors is sparse throughout the 12 months of the year.

Average Reported Monthly Income From Home-based Work and Its Correlation With Work-hours/Day

The income reported in interviews across all four clusters strongly correlates with the reported working hours for HW.



Those who worked for longer hours per day reported higher monthly incomes across all four clusters. A trend was also observed wherein enhanced time commitment was associated with higher average income from HW.

Average Monthly Income Compared with Minimum Wages

The average monthly income reported is significantly lower than the local monthly minimum wages in all these countries. The variance is highest in the case of SEWA Bharat Delhi and lowest in the case of SAVE Tirupur.

Name of the Cluster	Average Monthly Income from Home-Based Work for a Homeworker (Local Currency) (A)	Monthly Minimum Wage (Local Currency) in 2022 (B)	Average Monthly Income from Home-Based Work as % of Minimum Wage (Local Currency) in 2022 (A/B*100)
HomeNet Pakistan	4,964	25,000	20%
SABAH Nepal	4,407	15,000	29%
SAVE Tirupur	5,563	9,448	59%
SEWA Bharat Delhi	1,698	18,187	9%

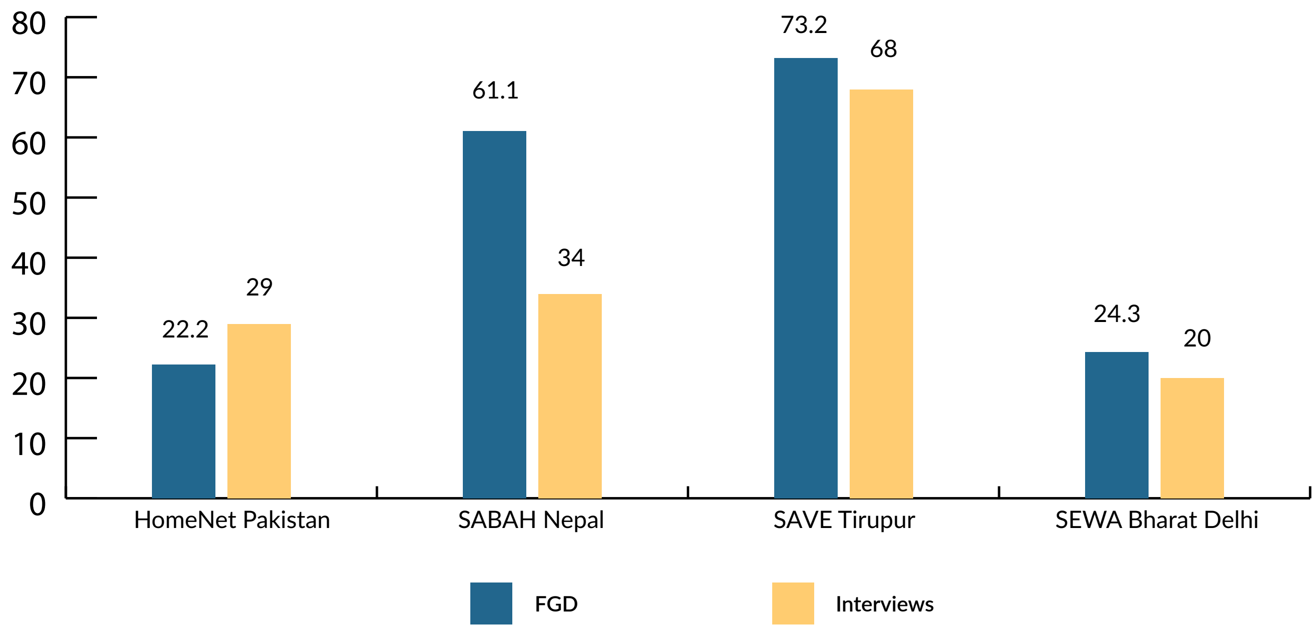
Reported Monthly Income Comparison between the FGDs and Interviews

Cluster	Average Monthly Income from FGDs (Local Currency)	Average Monthly Income from FGDs (USD)	Maximum Monthly Income (Local Currency)	Average Monthly Income from Interviews as Reported Previously (USD)
HomeNet Pakistan	5,000	22.2	Up to 10,000	29
SABAH Nepal	8,000	61.1	Up to 15,000	34
SAVE Tirupur	6,000	73.2	Up to 9,500	68
SEWA Bharat Delhi	2,000	24.3	Up to 3,500	20

Income reported through FGDs and interviews was found to be consistent across all clusters, except in SABAH, Nepal, where FGDs reported higher income. Discussion with the SABAH Nepal team indicated that there was a slight selection bias, as FGDs were conducted in two clusters that were consistently receiving decent work from both the contractor and SABAH Nepal. Similarly, the HBWs who participated in the FGDs were more active, and these members were consistently receiving job orders even during the lockdown period. In contrast, the members involved in the interviews and wage card data collection were not active members of the SABAH Cluster.

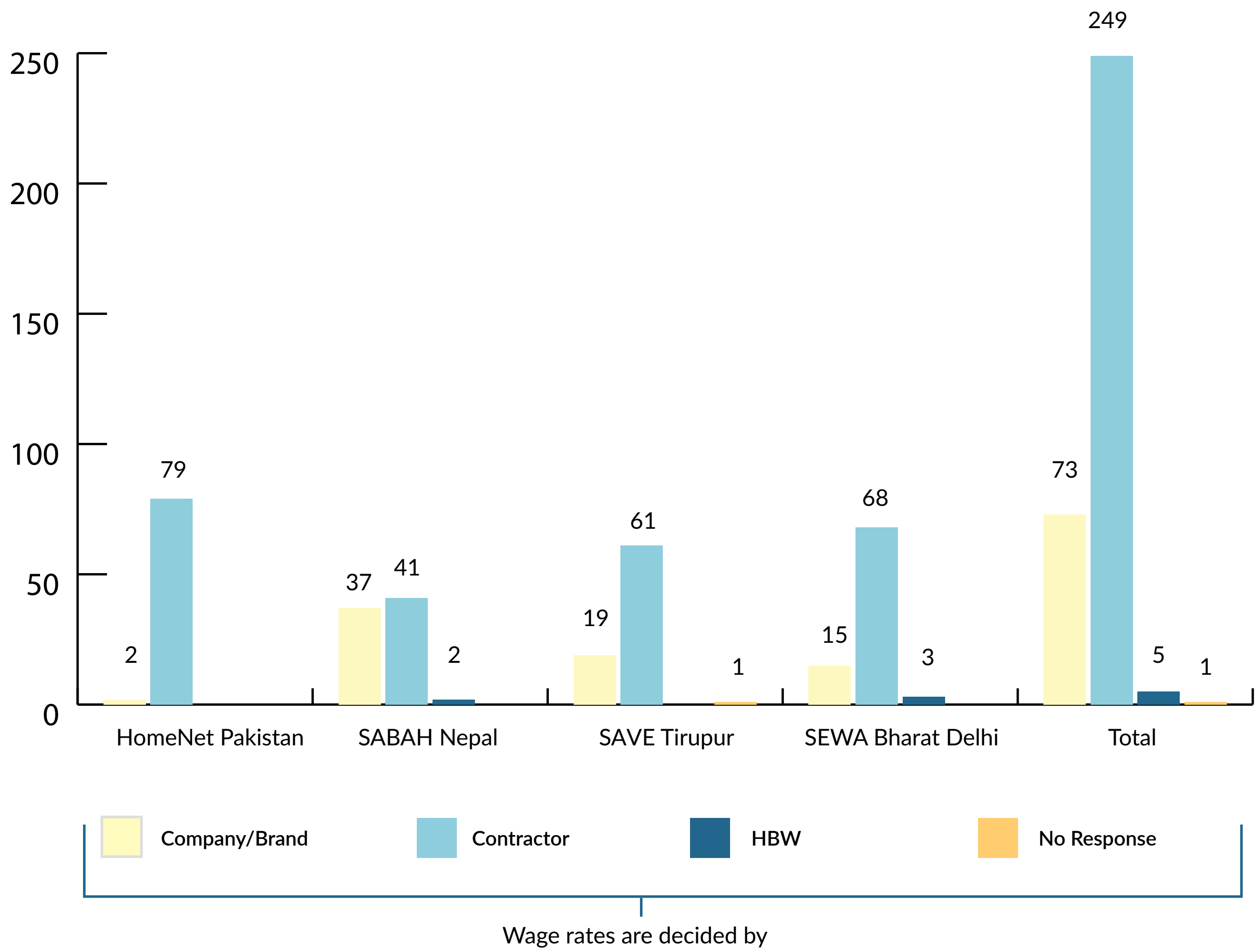
Cluster-specific variation was also observed; for example, in Pakistan, one of the FGD clusters reported below-average incomes, with daily wages ranging from 40 PKR to 140 PKR, leading to monthly incomes ranging from 1,000 PKR to 3,000 PKR.

MONTHLY REPORTED INCOME (USD)



Insights on Wage Rates Fixation – Key Actors

Interview responses indicate that HBWs have almost no role in deciding the wage rates for the products they make. The rates are primarily decided by the contractors or, in some cases, by the company/brands for which the products are being produced. Approximately 98% of workers reported that they had no say in wage rate fixation.

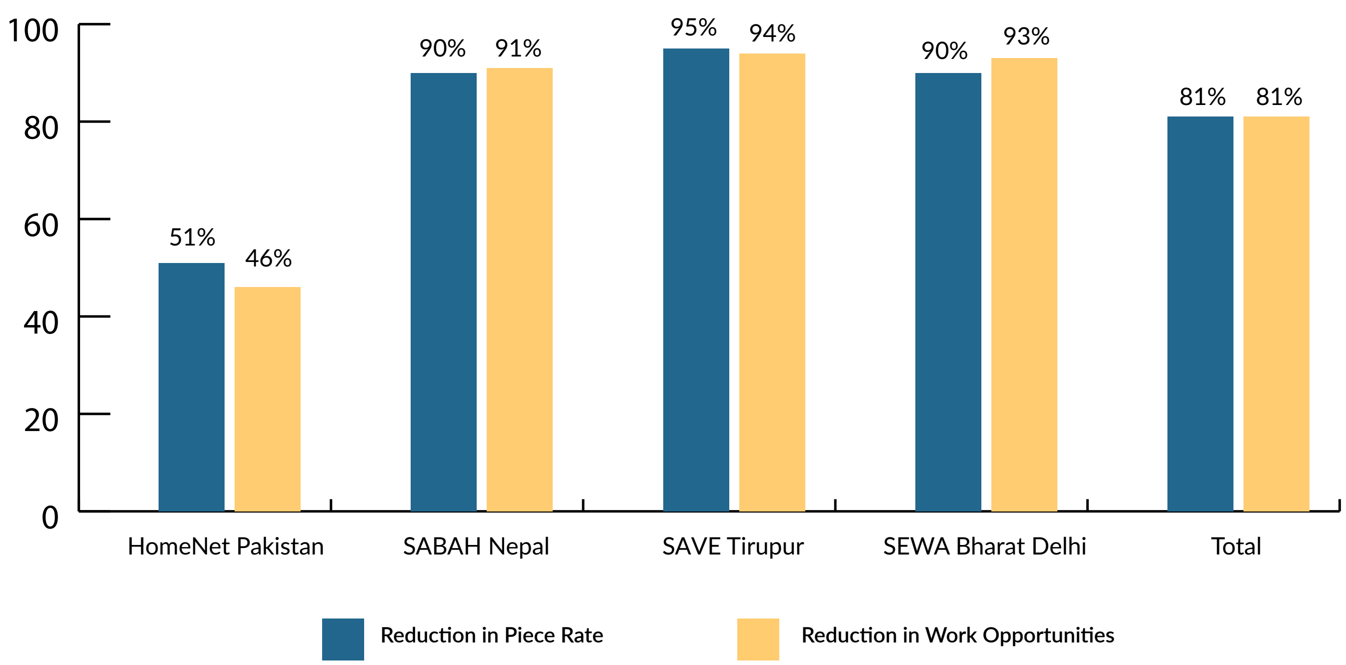


About one-third of respondents, mostly from Tirupur and Nepal, mentioned that the wage rates differ depending on the contractor.

Impact of COVID-19

COVID-19 had a significant impact on homeworker's orders, both in terms of a reduction in the volume of work and piece rates. The minimum impact was reported by HBWs from the HNP.

IMPACT OF COVID-19 ON HOME-BASED WORKERS' ORDERS (% OF RESPONDENTS)

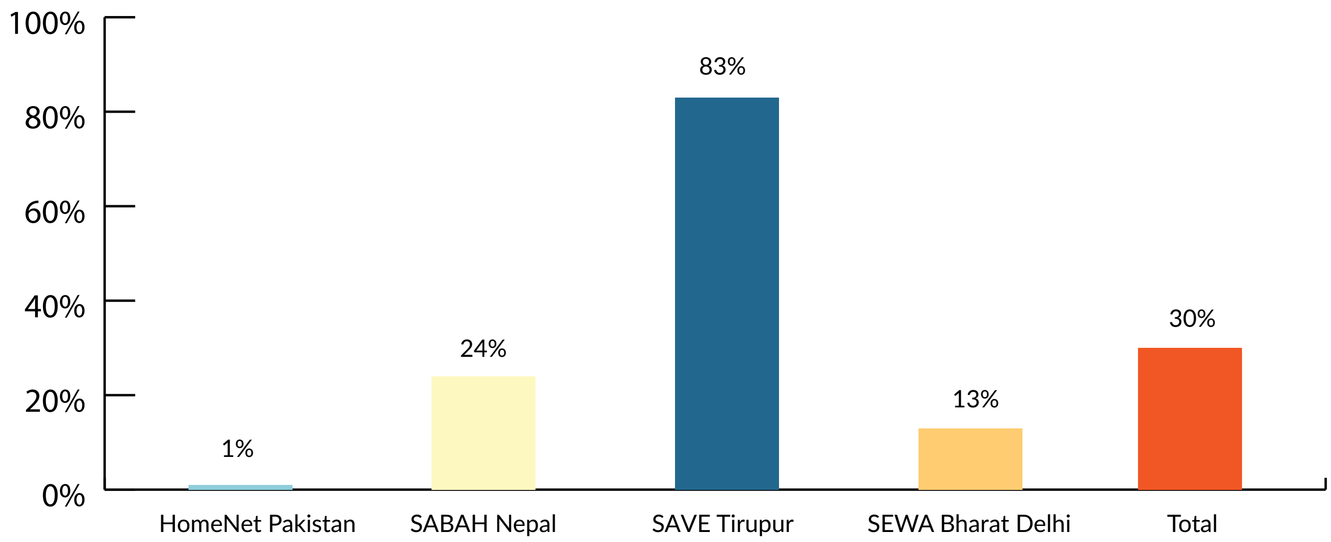


However, respondents indicated good recovery, both in terms of work volume and piece rates, after the intense phase of COVID-19. Approximately 59% of respondents reported that piece rates had increased compared to pre-COVID days, signalling a revival. This was more applicable to Indian respondents and less so for respondents from Pakistan and Nepal, where relatively fewer reported the same.

Name of the Cluster	Yes	No
HomeNet Pakistan	28	53
SABAH Nepal	33	47
SAVE Tirupur	68	13
SEWA Bharat Delhi	65	21
Total	194	134
%	59%	41%

Around 30% of respondents, **most of them from the Tirupur cluster,** reported that contractors/agents changed the piece rate of an order midway.

% OF REPORTED CHANGE IN PIECE RATE OF AN ORDER IN BETWEEN



Cluster-wise Wage Card Data Assessment

HomeNet Pakistan

Income Analysis Based on the Nature of Work


Home-based workers from HomeNet Pakistan

The primary tasks the respondents reported engaging in were stone, stitching and stonework with needle and thread. The average monthly income reported by those who do stonework with needle and thread was higher than those who do only stonework or stitching. Approximately 58% of respondents were involved in stonework; it also had the highest contribution (48%) towards the income for home-based workers in the cluster.

As highlighted in the table below, the average monthly income reported by HBWs who engage in stonework with needle and thread is higher than that of those who either only do stonework or stitching. A review of the income from wage cards also indicates under-reporting of orders and income. The average reported income over three months is around 2,820 PKR, while the average monthly income reported in the previous section, through interviews, is around 4,964 PKR.

Nature of Work	No. of HBWs Involved and Reported	Total No. of Orders Over 3 Months	No. of Pieces Range Per Order	Average No. of Pieces Per Order	Range of Average Rate Per Piece	Average Rate Per Piece (PKR)	Total Average Income Over 3 Months	Total Income over 3 months Per Homeworker from Specific Work	Average Time Spent Per Product (Hours)	No. of Hours per Day Spent Completing All Products (Hours)
Stone Work	47	552	1–16	2	30–200	102	1,07,220	2,281	8.3	2.3
Stitching	15	176	1–6	2	100	100	29,500	1,967	4.7	1.5
Stone Work with Needle and Thread	18	216	1–28	7	5–250	75	88,890	4,938	2.7	3.6
Total	80	944	1–28	3	5–250	95	2,25,610	2,820	6.4	2.5

Income assessment for the peak season, reported from October to March, indicates a total income of about 1,42,550 PKR by 76 workers. This translates to an even lower per homeworker income of about 1,900 PKR over three months.

HNP's team shared that there are two key reasons for this significant difference between wage card income and the interview income data points:

1. At times, HBWs work on two separate orders in parallel but record information about only one of the orders, keeping the details of the other one in their personal diary. This leads to the under-reporting of actual income in wage cards.
2. There is also seasonality involved in obtaining home-based work. At times (especially for the months when wage card data was captured), they receive limited work orders in certain months, leading to lower-than-average income. This point, however, does not hold true, as the income assessment for the peak months (October–March) indicates even lower average income, suggesting that not all orders may be captured in the wage cards by the HBWs.

Sabah Nepal

Income Analysis Based on the Nature of Work

Most of the HBWs engaged in various types of work – including stitching, tailoring, knitting and weaving – reported similar average incomes over a three-month period. These figures closely align with the average income reported in the interviews from the previous section. This income comparison with interview data indicates that the dataset captures nearly all the orders that HBWs may be working on. Knitting was the main activity of this cluster; almost 67% of respondents reported being engaged in it. It also had the highest order (57%) and income contribution (68%) towards the home-based worker's earnings.

Nature of Work	No. of HBWs Involved and Reported	Total No. of Orders Over 3 Months	No. of Pieces Range Per Order	Average No. of Pieces Per Order	Range of Average Rate Per Piece (NPR)	Average Rate Per Piece (NPR)	Total Income Over 3 <onths	Total Income Over 3 Months Per Home-worker from Specific Work
Stitching	9	96	1–1,000	88	5–629	125	1,08,731	12,081
Tailoring	14	223	1–500	23	7–1,000	70	1,73,380	12,384
Knitting	60	456	1–100	12	3–1,500	215	7,52,286	12,538
Weaving	6	27	2–40	13	50–1,000	326	68,050	11,342
Total	89 (Note: The above total is not the sum, as HBWs are involved in more than one activity)	802	1–1,000	24	3–1,500	167	11,02,447	12,387 over 3 months in local NPR

SABAH Nepal is the main work provider, contributing to 78% of the total orders, 75% of the total order value and 75% of HBWs' involvement. The cluster offers all types of work: stitching, tailoring, knitting and weaving.

Brand/ Company	No. of HBWs Involved and Reported	Total No. of Orders Over 3 Months	Stitching	Tailoring	Knitting	Weaving	Total Income Over 3 Months (NPR)	Average Total Income Over 3 Months Per Homeworker from Specific Work
SABAH Nepal	67	622	96	223	278	27	8,24,781	12,310
Lumanati	4	25	-	-	25	-	48,250	12,063
Purna	3	12	-	-	12	-	47,500	15,833
Rochak	4	14	-	-	14	-	83,490	20,873
No Reporting	11	127	-	-	127	-	98,556	8,960
Total	89	802	96	223	456	27	11,02,447	12,387

Home-based Workers from SABAH Nepal

Income Analysis Based on the Nature of Work

As highlighted in the table below, income was reported for a variety of activities carried out by the HBWs in this cluster. Trimming, checking and rope insertion emerge as the major work activities, accounting for around 75% of the overall income of respondent HBWs over three months. Furthermore, a review of the wage card income data indicates under-reporting of orders and income. The average reported income over three months is approximately 5,330 INR, while the average monthly income disclosed in the previous section through interviews is around 5,563 INR.

Nature of Work	No. of Homeworkers Involved and Reported	Total No. of Orders Over 3 Months	No. of Pieces Range Per Order	Average No. of Pieces Per Order	Range of Average Rate Per Piece (INR)	Average Rate Per Piece (INR)	Total Income Over 3 Months (INR)	Total Income Over 3 Months Per Homeworker from Specific Work
Buttoning	2	53	150–350	167	0.5–1	0.6	5,800	2,900
Checking	17	353	50–1,050	214	0.3–2	0.8	60,784	3,576
Trimming	39	972	50–1,000	254	0.2–6	0.8	205,699	5,274
Checking and Trimming	6	125	20–1,200	223	0.2–1.25	0.8	21,729	3,622
Collar Extraction	3	75	100–800	298	0.6–1	0.8	18,691	6,230
Embellishment	1	33	150	150	2	2	9,900	9,900
Labelling	2	41	100–800	374	0.2–1	0.6	9,140	4,570
Packing	5	64	5–400	147	0.4–3.5	1.8	9,368	1,874
Rope Insertion	18	301	20–1,500	273	0.5–1.5	0.7	62,390	3,466
Sponge Segregation	3	34	100–500	185	0.5–1	0.6	3,600	1,200
Thread Extraction	1	44	150–350	168	0.5	0.5	3,688	3,688
Waste Segregation	3	59	4–10	5	50	50	15,950	5,316
Total	80 (Note: This is not the sum, as HBWs are involved in more than one activity.)	2,154	5–1,500	236	0.2–50	2.2	426,737	5,334 over 3 months in INR

Home-based Workers from SAVE Tirupur

Sewa Bharat Delhi

Income Analysis Based on the Nature of Work

As highlighted in the table below, income was reported for a variety of activities undertaken by HBWs. Stitching and cutting are the major work activities, together contributing more than 90% of the income over three months. Additionally, a review of the average three-month income from wage cards aligns with the monthly income data reported in the previous section.

Nature of Work	No. of HBWs Involved and Reported	Total No. of Orders Over 3 Months	No. of Pieces Range Per Order	Average No. of Pieces Per Order	Range of Average Rate Per Piece (INR)	Average Rate Per Piece (INR)	Total Income Over 3 Months (INR)	Total Income Over 3 Months Per Homeworker from Specific Work
Cutting	31	188	1–4,870	183	0.1–25	3.1	15,551	502
Iron	7	12	1–105	36	0.5–5	2.5	385	55
Embroidery	6	7	1–41	22	12	12	1,853	309
Packing	3	3	50–130	78	0.5–1	0.8	170	57
Piece Counting	10	19	150–14,364	2,203	0.1	0.1	4,186	419
Printing	2	3	1–9	5	0.5–3	2.2	40	20
Stitching	76	731	2–3,550	102	0.1–350	20.5	2,97,059	3,909
Stone Work	10	34	1–40	9	0.4–40	27	7,407	741
Terracing	4	4	70–408	244	0.5	0.5	489	122
Thread Cutting	2	11	20–100	47	1–2	1.5	750	375
Washing	1	1	10	10	0.5	0.5	5	5
Total	80	1,013					3,27,893	4,098

Income Analysis Based on Contractor Details

Clearly, the income of those working with SEWA Ruaab is much higher than that of those working for others.

Contractor	No. of HBWs Involved and Reported	Total No. of Orders Over 3 Months	No. of Pieces Range Per Order	Average No. of Pieces Per Order	Range of Average Rate Per Piece (INR)	Average Rate Per Piece (INR)	Total Average Income Over 3 Months (INR)	Average Total Income Over 3 Months Per Homeworker from Specific Work
SEWA Ruaab	36	483	1–14,364	283	0.1–350	12	2,72,314	7,564
Other	12	165	1–1,000	42	0.1–200	14	12,305	1,025
No Response	32	365	1–400	27	0.2–250	23	43,274	1,352
Overall	80	1,013	1–14,364	151	0.1–350	16	3,27,893	4,098

Home-Based Workers from SEWA Bharat Delhi

FGDs also validated the above information received from the wage cards data analysis:

	HomeNet Pakistan	SABAH Nepal	SAVE Tirupur	SEWA Bharat Delhi
Type of Work/ Products Made	It was reported that the HBWs worked on products, such as shirts requiring stone work, sequencing and embroidery work. HBWs performed these tasks using a needle and thread.	Participants shared that they were involved in knitting, stitching and weaving-related jobs.	Participants reported that they were engaged in checking, trimming, sewing, hand folding, embellishment, embroidery, rope insertion, packing and labelling.	Ruaab: Cushions, Bags, T-Shirts, Masks, Mala, Earrings, Tea Towels, Purse, Pouch, Bangles, Crunches, etc. Others: Blouse stitching, Suit stitching, Stone work on fabric, Gown stitching, Lehenga stitching, Fall, Mask making, Mala making, etc.
Training/ Capacity Building Source	It was reported that for a new member, the leader of the group provides initial training. The home-based worker then starts with some light work. The other group reported that any new member must first complete her first product in front of the group leader. If the work is up to the mark, she is allowed to take as many pieces of shirts as she can prepare within a given time frame.	SABAH Nepal provided the training for all these tasks.	One set of respondents reported that they lived in a garment hub; their parents used to do this type of work, and hence, they gained practical experience from them. The other set indicated that they usually received training from contractors and needed additional training from centres for sewing.	Ruaab: Respondents reported learning traditional work like addakari, zardozi and cutting from their families but acquired finishing skills from SEWA Ruaab. Ruaab also organised sessions on OSH, Wage Calculations and Digital Literacy. Others: Most learned stitching from the SEWA Centre, while some learned from their families.

Perception of Wage Cards

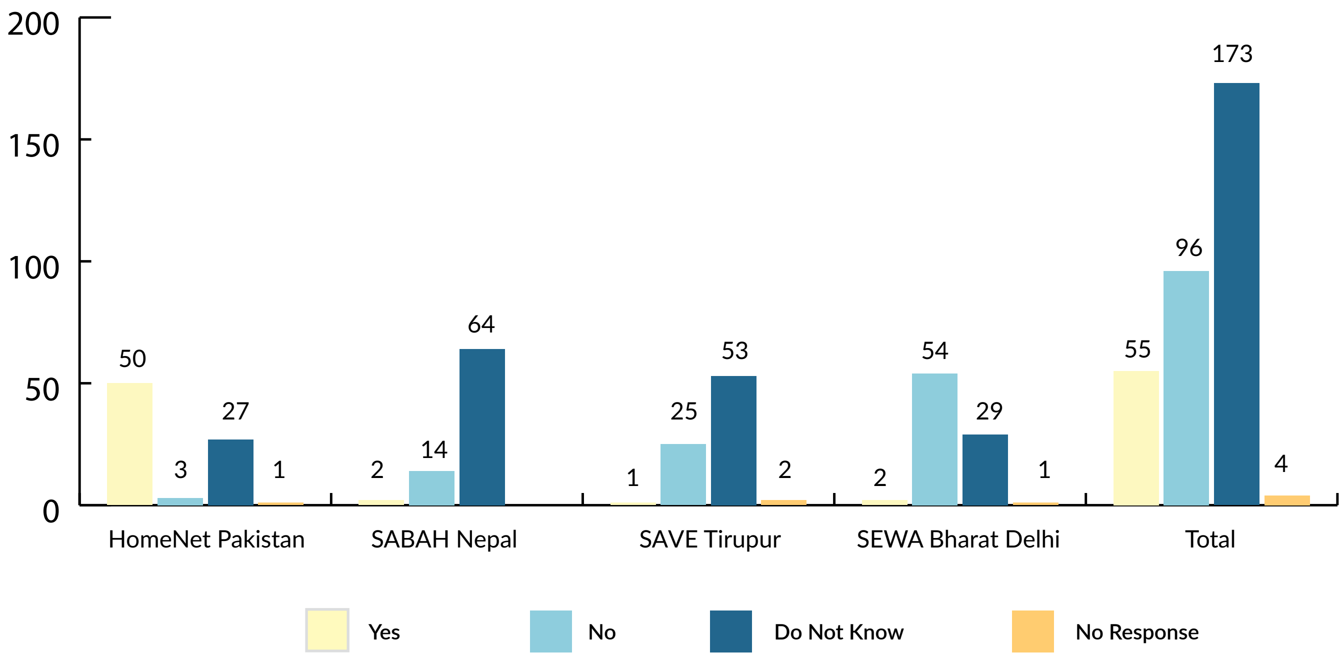
	HomeNet Pakistan	SABAH Nepal	SAVE Tirupur	SEWA Bharat Delhi
Population Covered through Wage Cards	400 wage cards in total have been handed over to several groups of HBWs in various parts of Karachi. While this project assists 60% of the population, the other 40% recognise its significance but find it difficult to maintain the job card; instead, they keep a record in their own diaries.	SABAH Nepal distributed job cards to 500 home workers, and out of those, 368 consistently filled in the job cards. The HBWs, under the leadership of SABAH cluster leaders, are constantly using the cards; those who are not regular members of SABAH have not maintained the job cards regularly.	1,018 workers received the job cards, and 18% of the workers used them successfully.	100 job cards were distributed, and about 70% of people are using the same.
Utility of Wage Cards by HBWs and Partner Organisation	The workers find this activity valuable as it allows them to keep track of the goods they have finished by the end of the month and maintain a record. The wage card also informs them about remade pieces and the loss of wages due to rejected pieces, which demands their hard work and additional time investment. Group leaders benefit most from this activity because it simplifies payment time for them. By keeping records, they can easily determine any worker's monthly wage.	Those who fill in the card find it very helpful, as their time, job order (type of work) and income are recorded through this. SABAH Nepal also finds this record-keeping very helpful and plans to distribute it to more members.	As per the SAVE Tirupur team, it is better to use a job card than a normal piece of paper. FGDs indicated that it has enhanced HBWs' understanding of the average income they were earning through homework.	They find it helpful because, with the help of a wage card, they are able to understand the piece rate, how much time it takes them to finish the order, and at what intervals work orders are coming to them, ultimately determining income through this work. SEWA Delhi also finds this useful, as the purpose of giving a wage card was to help members learn to fill it in and compare the type of work they were getting, the time taken to complete the task and income generated through the same.

Terms of Engagement with Contractors – Source of Work, Satisfaction with Wages, Wage Fixation and Negotiation

Perception of Wage Rate and Minimum Wages

While the daily income rates mentioned in the previous section are lower than the respective minimum local wages in each cluster, the majority (~82%) of the interview respondents were either unaware of the minimum local wages or believed that their daily income was not below the minimum local wages.

RESPONSE OF HBWS IF THEIR DAILY INCOME WAS BELOW THE PRESCRIBED DAILY WAGE RATE BY THEIR LOCAL GOVT.



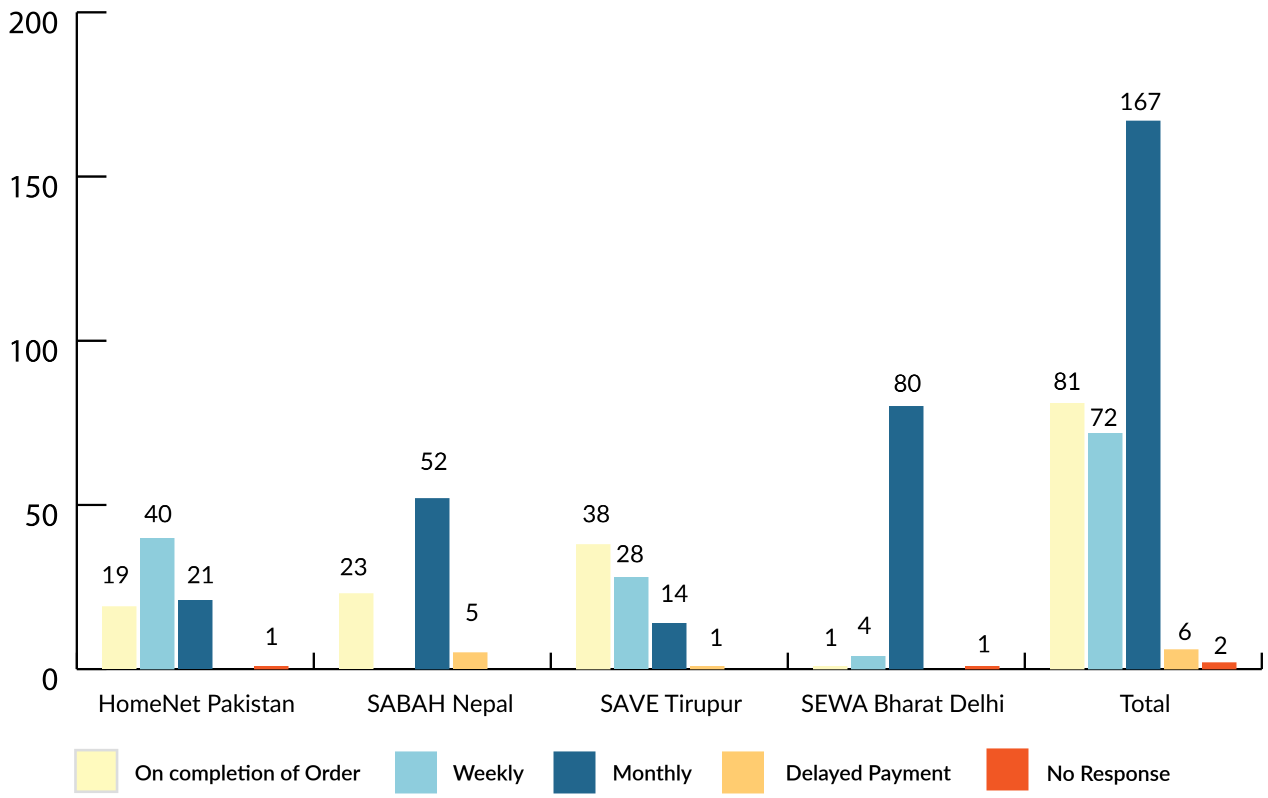
The following table highlights responses from the FGD respondents:

	HomeNet Pakistan	SABAH Nepal	SAVE Tirupur	SEWA Bharat Delhi
Who Offers Work	The contractor offers the work. They give the work to the group leader, and she divides the work among her group members. Currently, only two contractors are working with the group (both have been involved for a long time). Two new contractors attempted to work with this group, but the wage rate they offered was lower than required, so this could not materialise.	SABAH Nepal offers the work predominantly, but in a few cases, it also comes from other contractors.	Contractor, Checking Centre and middlemen	SEWA Ruaab Group and Ruaab Centre Incharge. Other groups: Ruaab Centre Incharge and the local contractor (members knew their names).
Observations and Satisfaction with Wage Rate	HBWs, through FGDs, reported that they felt the wage rate was far lower than the value of the prepared product. A minimum of 100 PKR and a maximum of 200 PKR were earned by the respondents. The per-day wage was insufficient to meet a person's basic essential needs.	The wage rate has been constant for the last four years. However, those who receive job orders from SABAH have their wage rates revised regularly.	Both FGD groups indicated dissatisfaction with their wage rates.	SEWA Ruaab and HBWs: Sometimes satisfied, sometimes not.
Decision on Wage Rates	The contractor decides the wage rate. After estimating the market price of a particular garment, the contractor allots the rate accordingly to each single bundle of cloth.	SABAH Nepal decides the wage rate.	Contractor and middlemen	SEWA Ruaab decides the wage rate.
Negotiation	The group leaders have spoken up on behalf of the HBWs, but due to a poor economic situation, this has not materialised. Additionally, the group leaders believed they lacked negotiation power. The collective voice of HBWs could potentially lead to better negotiation power and wage impacts. Some past successful incidents were reported when wage rates increased after the completion of the first order. Respondents also mentioned that they frequently suffer from finger injuries while doing embroidery work; hence, they also demand bandages along with a wage increase.	HBWs have never negotiated the rate due to fear of not receiving future job orders.	Respondents had negotiated in the past, achieving a rate increase of 15–20% through negotiations.	One group negotiated and achieved an increase from 0.25 INR to 5 INR. Another reported an increase from 0.5 INR to 1 INR.

The majority (97%) of interview respondents reported that they receive raw materials and designs for their orders from contractors. Timely payment was reported by 94%, with only 5% (approximately 20% of these from Nepal) stating otherwise.

Payment of Wages

Payment generally occurs monthly, weekly or upon order completion. The predominant mode of payment for around 75% of respondents is cash. Meanwhile, 24% of respondents (mainly from SEWA Bharat Delhi and a few from SABAH Nepal) reported using bank transfers for payment.



FGD respondents reported the following insights related to money transfers:

	HomeNet Pakistan	SABAH Nepal	SAVE Tirupur	SEWA Bharat Delhi
Payment modes	Cash on a weekly/ fortnightly basis. The respondents also mentioned that if they want their payment in case of an emergency, they ask for it, and the group leader pays it on the same day.	Cash	Cash	**Ruaab** In bank accounts **Others** In bank accounts, cash, Paytm, PhonePe

Challenges

A significant 98% of interview respondents stated they had encountered no challenges in working with contractors. Only five individuals reported facing some difficulties.

Reasons if 'Yes'

Name of the Cluster	No. of Respondents who Faced Challenges with Contractors	Comments
HomeNet Pakistan		
SABAH Nepal	2	Delayed payment
SAVE Tirupur	1	
SEWA Bharat Delhi	2	Lack of consistent work opportunities
Total	5	

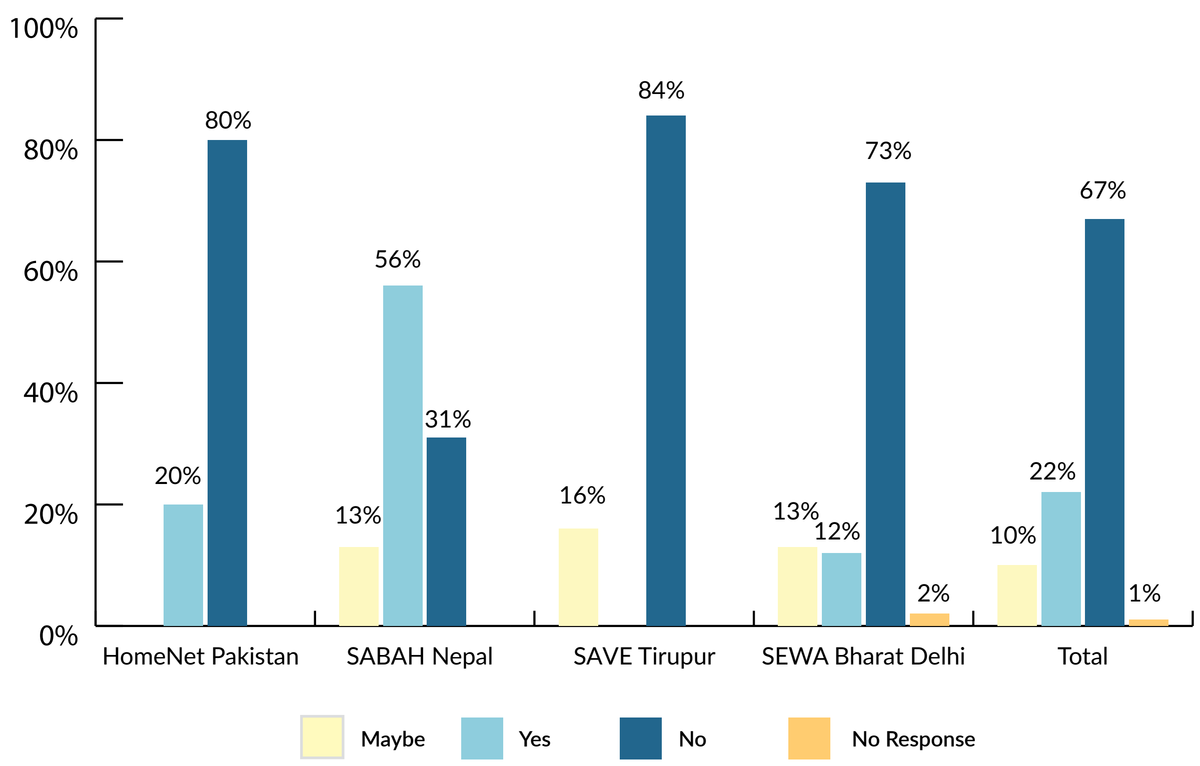
In FGDs, however, HNP's respondents reported the following challenges:

- Contractors stockpile bundles of cloth during the lean season, as market sales decrease during this period.
- There is pressure on HBWs to complete work on short notice during peak seasons.
- HBWs work seven days a week to maximise income, according to the first group. The second group indicated that they were also not permitted to take leave except in emergency situations.

Transparency

The interviews indicated that only a few HBWs (approximately 22%) were aware of the companies or brands for which they were producing products. Nearly two-thirds of the respondents were unaware of the same. This level of awareness was highest in SABAH Nepal, followed by HomeNet Pakistan, and was lowest in SAVE Tirupur.

AWARENESS ABOUT BRANDS/COMPANIES THEY ARE DEVELOPING PRODUCTS FOR



If 'Yes', then Name the Companies/Brands

Name of the Cluster	Names
HomeNet Pakistan	Star Group and Naila Garments
SABAH Nepal	SABAH Nepal
SAVE Tirupur	-
SEWA Bharat Delhi	Vision Spring Masks (mainly), Bittoriya

The following table captures the FGD response of HBWs:

	HomeNet Pakistan	SABAH Nepal	SAVE Tirupur	SEWA Bharat Delhi
Awareness of Brands/ Companies	The transparency is maintained by the group leaders, and all the respondents participating in the FGD knew the names of the contractors. They also mentioned the company names from which the contractors obtained raw materials and bundles of cloth. These were named Sajjid Arts and Star Garments. However, they were unaware of the shops or brands where their prepared orders were being sold.	Most respondents reported receiving job orders from SABAH Nepal. Beyond that, they did not know the organisation or company providing the job orders, as agents were involved.	More than 10 contractors are involved, and the brands are domestic and local. However, the respondents had no idea about the names of these brands.	SEWA Ruaab members reported making products for Victoria, Vision Spring, Antaragni, Vaiva Fashion and SEWA Bharat, among others. Another group reported the following names: Victoria, Vision Spring and other local customers.
Awareness of End Markets	In one FGD, respondents mentioned that they knew the markets where their products were being sold, such as local markets of Karachi (Tariq Road Market, Hyderi Market, Jama Cloth Market and Bolton Market). Products were also being sold in Islamabad, Rawalpindi, Lahore and other cities in Pakistan. In the second FGD, some respondents reported having no idea about the domestic or global markets for which products were being made. However, the group leader stated that the prepared orders were being sold in Lahore and other Pakistani cities and, at times, were also sent to local markets in Bangladesh.		Most of the products are sold in India, but during the peak season some products may be sold globally as well.	Yes, mostly for Indian markets and some for global markets. Asgar and local customers were also mentioned.

Recommendations

1. Wage cards are effective tools if used systematically and diligently. On the one hand, they enhance the workers' understanding of their orders, the time required to complete them and income opportunities. On the other, they assist partners/contractors in keeping relevant records of the orders and facilitating payment procedures. Prior to the introduction of wage cards, **only 35% of respondents tracked their orders – most commonly using personal diaries – whereas post-introduction, approximately 88% reported using wage cards for this purpose.** A majority of interview respondents understood the details recorded on their wage cards, indicating enhanced comprehension of their HW.

2. Wage cards should be provided to all HBWs in each cluster rather than to only a fraction. These workers should be further guided on filling in these cards periodically through capacity-building and training programmes. In a few specific examples – such as SEWA Bharat Delhi and SABAH Nepal – the distribution of wage cards accelerated around the time this study commenced, offering limited time for HBWs to internalise the new system and its benefits. As of August 2022, only 50 and 150 cards had been distributed among HBWs in the SEWA Bharat Delhi and SABAH Nepal clusters, respectively. Partner support in filling in the wage cards has been noted, particularly in the SEWA Bharat Delhi cluster, as this is a relatively new practice for many.

3. HBWs should be encouraged to maintain wage cards for all work orders they are handling, not merely those provided by partners. It has been observed that some HBWs omit mention of parallel orders they are working on, leading to under-reporting of orders and, consequently, income from HW. Adopting the suggested practice would offer a more accurate representation of the type and intensity of work, engagement time and overall income from HW for each worker.

4. For HBWs who face literacy challenges, a family member can be trained to maintain the wage card and associated details. Alternatively, pictorial cards might be designed in consultation with or with the of participation of the HBWs to facilitate easier completion.

5. Data from wage cards can be digitised for secure storage and further analysis, providing valuable insights.

6. The format of the wage cards should be standardised across all clusters to include critical data points such as brand/company information, time to complete work orders and type of work, thereby enhancing system transparency and efficiency.

7. The reasons for variable wages and income opportunities for HBWs across different partner clusters are influenced by various factors. These include the type of products being made, contractors involved in the value chain, brands and markets being served, workload, seasonality, negotiation power through some organisations, supply and demand of HBWs and local government guidance on minimum wages. These factors can be assessed further in a follow-on study, as they are beyond the scope of the current research.

8. Additional capacity-building sessions should be organised for HBWs to increase awareness about key aspects, such as the brands/markets they serve, terms of engagement with contractors and overall transparency in the HBW ecosystem.

Annexure

Exchange Rate (Dec 2022)

USD	1
INR	82
PKR	225
NPR	131

Interview Questionnaire

1. Name of the Homeworker
2. Age (years)
3. Marital Status (tick as applicable: married/unmarried/separated/widowed)
4. For how many years have you been working as a homeworker? (mention the number of years)
5. Education profile (tick as applicable)
    a. No formal schooling
    b. Up to 5th standard
    c. Up to 8th standard
    d. Up to 10th standard
    e. Up to 12th standard
    f. Graduate
6. What is your HH's monthly income (including income from all earning members)?
7. How much does your family earn monthly through HW only?
8. How many people in the HH are involved as HBWs?
    - Only 1 (only the person being interviewed)
    - More than 1 (mention the number if this is more than 1)
    - Also mention who else in the family is involved as an HBW (other than the woman being inter viewed; ask and mention).
9. Do you keep track of orders using a wage card? (Yes/No)
10. Who fills in your wage card? (self, community leader, contractor or other)
11. Were you keeping track of orders before receiving the wage card? (Yes/No)
12. If the answer to the previous question is 'Yes', how were you doing this? (Probe if they were writing it in a diary or tracking it some other way).
13. Mention 'Other' if applicable to the previous question.
14. Do you understand the details filled in on the wage card? (Yes/No)
15. Who decides the wage rate for different products? (company/brand, contractor, HBW; pick the one that is applicable).
16. Do these rates differ between contractors? (Yes/No)
17. Did you experience a reduction in piece rates during COVID-19? (Yes/No)
18. Did you experience reduced work opportunities during COVID-19? (Yes/No)
19. Have your piece rates increased compared to pre-COVID-19 days (before 2020)? (Yes/No)
20. Do contractors/agents change piece rates for any order part-way through? (Yes/No)
21. How much do you earn in a month on average through home-based work?
22. Seasonality: How many months a year do you have income from home-based work?
    a. Less than 6 months
    b. 6 or more but less than 9 months
    c. 9 or more but less than 12 months
    d. All 12 months
23. How many days a week do you work as an HBW?
    a. 7 days a week
    b. 6 days a week
    c. 5 days a week
    d. Less than 5 days a week

24. How many hours of HW do you undertake in a day? (select one)
a. Up to 4 hours
b. 5–6 hours
c. 7–8 hours
d. More than 8 hours
25. How much do you earn in a day on average through HW?
26. Is this below the minimum prescribed wage rate set by the government in your region? (Yes/No/Do not Know) (select one)
27. Are you provided with the raw materials and designs for the orders by the contractor? (Yes/No)
28. Do you receive your order payments on time? (Yes/No)
29. Frequency of Payment (pick applicable one)
a. Weekly
b. Monthly
c. On completion of order
d. Delayed payment
30. How are payments made to HBWs?
a. Payment in the bank account
b. Through cash
c. Cheque
d. Other (mention if other)
31. Do you face any challenges when dealing with contractors who offer you work? (Yes/No)
32. Share details if the answer to the previous question is 'Yes'.
33. Do you know the companies/brands for which you are preparing products? (Yes/No)
34. Share the names if the answer is 'Yes'.
35. Are you part of any group, organisation or union of home workers? (Yes/No)
36. Share the name if the answer to the above question is 'Yes'.

FGD Questionnaire

1. No. of HBWs participating in the FGD
2. What are the major sources of livelihood for the HH? (Probe around agriculture, labour, driving, shop work, HW, etc.).
3. For how long have people been working as HBWs? (range)
4. Are you organised in the form of any group, union, or organisation of HBWs?
5. Do home-workers from a group, union or organisation receive better wage rates?
6. What types of products are made by women?
7. How did you learn to work in this field? Was training ever provided by any organisation?
8. Who offers you the work? (local factory, contractor, company/brand, SABAH Nepal or others)
9. How many contractors/brands are involved? Please name them.
10. Who decides the wage rates?
11. Are you satisfied with the wage rates?
12. Were you successful in negotiations to increase the wage rates?
13. How much can one earn as an HBW? (monthly income range)
14. How is payment made to the HBWs?
15. How many hours do HBWs typically work in a day?
16. How many days a week do people work as HBWs?
17. Are you getting enough work for all the months in a year, or is seasonality involved?
    a. Peak season income and number of hours people work (which months?)
    b. Lean season income and number of hours people work (which months?)
18. Do you know the brand/company for which you are making products?
19. Do you know where these products are sold – India or globally?
20. Are younger women taking up this earning opportunity?
21. Has the number of HBWs increased over the last 10 years?
22. What percentage of HH income comes from this HW by women of the HH?
23. Do you use/fill out the wage card?
24. Has it enhanced your understanding of your monthly income and work?

Wage Card Data Entry Format Samples (3 Months)

SABAH Nepal

Home Worker Job Card Serial No.	Month	Nature of Work (Stitching, Tailoring, Knitting)	Company/ Brand	No. of Pieces	Rate per Piece	Homeworker's Name	Location/ Cluster	Incharge Name
Dina Maharjan	Sep	Knitting	SABAH Nepal	20	200	Dina Maharjan	Kusunti Lalitpur	Rijina Maharjan
	Sep	Knitting	SABAH Nepal	10	100	Dina Maharjan	Kusunti Lalitpur	Rijina Maharjan
	Oct	Knitting	SABAH Nepal	40	200	Dina Maharjan	Kusunti Lalitpur	Rijina Maharjan
	Nov	Knitting	SABAH Nepal	30	100	Dina Maharjan	Kusunti Lalitpur	Rijina Maharjan
	Nov	Knitting	SABAH Nepal	10	200	Dina Maharjan	Kusunti Lalitpur	Rijina Maharjan

SEWA Bharat Delhi

Home Worker Job Card Serial No.	Date	Type of Work	Piece Rate	Number of Pieces	Total Work Duration (Minutes/Hours)	Homeworker's Name	Contractor's Name
3	23/07/2022	Vision spring mask making	3	50	5 hrs	Shalu	SEWA Ruaab
3	24/07/2022	Mitish turban turpayi	5	140		Shalu	SEWA Ruaab
3	25/07/2022	Vision spring mask	10	3,550	4 hrs	Shalu	SEWA Ruaab
3	27/07/2022	Ruaab choti me tassel lagaya	1	13		Shalu	SEWA Ruaab
3	28/07/2022	Ruaab red parrot rakhi	11	10		Shalu	SEWA Ruaab
3	25/08/2022	Ruaab kantha block	10	18		Shalu	SEWA Ruaab
3	26/08/2022	Vision spring mask making	3	50		Shalu	SEWA Ruaab
3	11-09-2022	Victoria pouch	175	6		Shalu	SEWA Ruaab
3	12-09-2022	Victoria follow your dream bag	350	1		Shalu	SEWA Ruaab
3	14/09/2022	Ruaab mask stitched	4	47		Shalu	SEWA Ruaab
3	21/09/2022	Victoria lavender pouch	12	35		Shalu	SEWA Ruaab
3	24/09/2022	Ruaab embroidering mask	12	27		Shalu	SEWA Ruaab
3	25/09/2022	Ruaab book mask ki dori wali tassel lagayi	5	21		Shalu	SEWA Ruaab

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